

TATA AIG Travel Insurance - Group International

Certificate Of Insurance

Intermediary/ Broker Name: DIRECT BANGALORE

Intermediary/Broker License Number: NA

Intermediary/Broker Contact No.: 18002667780

Issuing Office : BANGALORE
Servicing Office: BANGALORE
Partner Application number :

Policyholder name & Correspondence Address:
VIRTUSA CONSULTING SERVICES PRIVATE LIMITED
PLOT#10, SY.NO.115,
NANAKRAMGUDA VILLAGE,
SERILINGAMPALLY MANDAL,
RANGAREDDI
TELANGANA
500019
INDIA

Policy Number : 0239866024



For policy details,
Please scan the QR
code

Insured Person Name & Correspondence Address:
Nithya Magesh
Global Talent Mobility
CHENNAI
CHENNAI
TAMIL NADU
600089
INDIA

Certificate Number : 50000085

Insured Person E-mail Id: virtusatraveldes@uniglobefocustravel.in

Age : 47

Insured Person Date Of Birth: 23-01-1978

Insured Person Passport Number: Z7910279

Insured Person Contact No. : 9962571772

Purpose Of Trip: Business

Nature of Trip: Single Trip

Number of Travel days : 15

Country(ies)
Zone of visit : WW IN US-CAN

Certificate Issue Date: 19-05-2025

Cover Period From: 24-05-2025

Cover Period To: 07-06-2025

Premium Details

Net Premium (Rs.)	127.12
IGST 18% (Rs.)	22.88
Gross Premium (Rs.)	150.00

Insured Person

SR No.	Name Of Insured Person	GENDER	DOB	PASSPORT	NOMINEE
1	Nithya Magesh	Female	23-01-1978	Z7910279	Magesh Narayanasamy

Nominee Details

SR No.	Name Of NOMINEE	GENDER	DOB	Relationship with Insured Person	Address
1	Magesh Narayanasamy	Male	02-03-1976	Husband	Global Talent Mobility Chennai

Plan Name: Virtusa ST-WW-10-5L

Coverage Details:

Sr No.	Coverage	Overseas Trip / Trip	Sum Insured INR	Sum Insured USD	Aggregate Limit INR	Aggregate Limit USD	Deductible INR	Deductible USD	Copay	Sub limits	Conditions
1	Add on-Bail Bond	Overseas Trip	0	2000	0	0	0	0	0		
2	Add on-Common Carrier Delay	Overseas Trip	0	100	0	0	0	0	0		(flight delay only) Deductible 10 Hours

TATA AIG General Insurance Company Limited

Registered office : Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai-400013

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 TATA AIG Travel Insurance - Group International PAN : AABCT3518Q

UIN : TATTGOP25046V032425

3	Add on-Compassionate Visit Stay	Overseas Trip	0	500	0	0	0	50	0		
4	Add on-Compassionate Visit Travel	Overseas Trip	0	2000	0	0	0	0	0		
5	Add on-Delay of Checked-in baggage	Overseas Trip	0	200	0	0	0	0	0		Deductible 12 Hours
6	Add on-Hijack Daily Allowance	Overseas Trip	0	500	0	0	0	0	0		(USD50/day for 10 days) Deductible 24 hours
7	Add on-Loss of Baggage and Personal Effects	Overseas Trip	0	250	0	0	0	30	0		(Per Article/Per bag Limits - 10%/50%)
8	Add on-Loss of Checked-in Baggage	Overseas Trip	0	1500	0	0	0	0	0		(Per Article/Per bag Limits - 10%/50%)
9	Add on-Loss of Passport	Overseas Trip	0	250	0	0	0	30	0		
10	Add on-Personal Liability	Overseas Trip	0	200000	0	0	0	200	0		
11	Add on-Replacement and Rearrangement - Business Trip Only	Overseas Trip	0	2000	0	0	0	0	0		
12	Add on-Trip Cancellation	Overseas Trip	0	1000	0	0	0	100	0		
13	Base Cover-Accidental Death(24 Hours)	Overseas Trip	0	100000	0	200000	0	0	0		
14	Base Cover-Hospital Daily Cash	Overseas Trip	0	500	0	0	0	0	0		USD 50/day for 10 days Deductible-24 hours
15	Base Cover-Medical Expenses - Accident and Illness	Overseas Trip	0	500000	0	0	0	25	0		
16	Extension-Emergency Dental Expense	Overseas Trip	0	500	0	0	0	50	0		
17	Extension-Emergency Medical Evacuation	Overseas Trip	0	500000	0	0	0	25	0		Included In Medical Expenses - Accident and Illness
18	Extension-Outpatient expenses	Overseas Trip	0	5000	0	0	0	50	0		
19	Extension-Permanent Partial Disability	Overseas Trip	0	100000	0	0	0	0	0		
20	Extension-Permanent Total Disability	Overseas Trip	0	100000	0	0	0	0	0		
21	Extension-Repatriation of Mortal Remains	Overseas Trip	0	500000	0	0	0	25	0		Included In Medical Expenses - Accident and Illness


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Conditions (if any):- Overseas Assistance Services Included In Medical Expenses – Accident and Illness. Aggregate Limit (Per incident) for Accidental Death is USD 200000. Maximum Trip Duration is 180 days per person per trip.		
Insurance is the subject matter of solicitation. For complete details please refer to the Policy.		
<p>"For complete benefits, terms & conditions please refer the below link. https://www.tataaig.com/s3/tata_aig_travel_insurance_group_international_policy_wordings_517f26e6b5.pdf</p>		
The Certificate of Insurance has to read in conjunction with the Policy Wordings. Only the benefits/covers opted and mentioned in this Certificate of Insurance will be applicable.		
Claims Administrators Details		
Address for Reimbursement Claim(For Insured only)	Assistance Contact (For Insured only)	US Medical Claims (For Providers Only)
<p>Claims Department Tata AIG General Insurance Company Ltd 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Visit our website :www.tataaig.com OR Email at customersupport@tataaig.com OR Call our 24x7 toll free helpline 1800-266-7780 (Accessible from all lines) OR 1800-22-9966 (Accessible from BSNL/MTNL Lines)</p>	<p>For excluding the Americas Policies: Call: +91 – 22 68227600 (Call back facility Available) Email - ea.tataclaims@europ-assistance.in</p> <p>For the Americas Policies: Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - tata.aig@europ-assistance.in</p>	<p>Plan Type:Virtusa ST-WW-10-5L Policy Certificate #:50000085 Mail Medical Claims to:</p> <div style="display: flex; align-items: center;">  <div> <p>Europe Assistance India Star Hub Building number 2, floor 7, Near ITC Maratha, Andheri E Mumbai – 400 059 Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - tata.aig@europassistance.in</p> </div> </div>
<p>Policy Servicing/Grievances/Complaints: The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our 24X7 Toll free number 1800-266-7780/022-66939500 (tollled) or you may email to the customer service desk at customersupport@tataaig.com. Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's website for the detailed grievance redressal policy.</p>		
<p>Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws I Amendment) Act, 2015.</p> <ul style="list-style-type: none"> No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees 		
Place : BANGALORE		
This certificate of insurance shall at all times be read in conjunction with the Master Policy including as to the T&Cs of the master policy, the sum insured under the master policy, and the premium payable under the master policy.		

Policy Servicing Office

2ND FLOOR, JP & DEVI JAMBUKESWAR ARCADE, NO.69 MILLERS ROAD, BANGALORE,
BANGALORE-560052 Tel No: 8066272829

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Table of Losses - A

Type of Permanent Total Disability -	% of Sum Insured (as specified in Policy Schedule / Certificate of Insurance)
Actual Loss by physical separation or Functional Loss of both Hands or Both Feet	100%
Actual Loss by physical separation or Functional Loss of sight of Both Eyes	100%
Actual Loss by physical separation or Functional Loss of one Hand and One Foot	100%
Actual Loss by physical separation or Functional Loss of either Hand or Foot and Sight of One Eye	100%
Loss of Speech and Hearing in Both Ears	100%
Actual Loss by physical separation or Functional Loss of either Hand or Foot	50%
Loss of Sight of One Eye	50%
Loss of Speech	50%
Loss of Hearing in Both Ears	50%
Actual Loss by physical separation or Functional Loss of Thumb and Index Finger of Same Hand	25%
Quadriplegia	100%
Paraplegia	100%
Hemiplegia	100%
Uniplegia	50%

Table of Losses - B

Type of Permanent Partial Disability	Percentage (%) of Sum Insured (as specified in Policy Schedule / Certificate of Insurance)
1. Loss of toes – all	20%
2. Loss of Great Toe	5%
3. Other than great toe, if more than one toe lost, each	1%
4. Loss of Hearing – both ears	50%
5. Loss of hearing – one ear	25%
6. Loss of four fingers and thumb of one hand	40%
7. Loss of four fingers	25%
8. Loss of thumb	15%
9. Loss of index finger	10%
10. Loss of middle finger	6%
11. Loss of ring finger	5%
12. Loss of little finger	4%

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RECEIPT

Receipt No. : 202500004256883

Receipt Date : 19/05/2025

Policy No : 0239866024 50000085

Received with thanks from Nithya Magesh a sum of 150.00 (Rupees One Hundred Fifty only) vide cashdeposit, towards

Serial. no	Policy Number	Total Premium ₹	Utilized from the receipt for policy ₹	Balance ₹
1	50000085	150.00	150.00	0.00

Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realization.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN : 29AABCT3518Q1ZS-KARNATAKA Service Accounting Code : 997136

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Policy No.: 0239866024

Date : 19-05-2025

Certificate No.: 50000085

Coverage of COVID - 19

With reference to outbreak of COVID – 19, we wish to bring it to the notice of our Overseas Travel Insurance Customers, Intermediaries, Embassies and Consulates that this policy offers coverage towards **Medical expenses related to COVID – 19** , subject to policy terms and conditions.

Coverage for medical expenses is available up to the limits mentioned in the Policy Schedule for expenses incurred due to sudden and unexpected sickness or accident arising when insured is outside the Republic of India. Policy wordings can be referred for detailed terms and & conditions.

Medical Sum Insured : 500000 per person (Medical Sum Insured as per the plan opted)

Insured Name-1 : Nithya Magesh

Please get in touch with our Customer Support team at customersupport@tataaig.com or call us at 1800 266 7780 for any clarifications/queries.

For Tata AIG General Insurance Company Limited

Digitally Signed By: Shammi Kapoor

Date: 19-05-2025

Location: Mumbai

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