

TATA AIG Travel Insurance - Group International

Certificate Of Insurance

Intermediary/ Broker Name: AON RISK INSURANCE BROKERS INDIA PRIVATE LIMITED

Intermediary/Broker License Number: 119

Intermediary/Broker Contact No.: 66560505

Issuing Office : MUMBAI
Servicing Office: MUMBAI
Partner Application number :

Policyholder name & Correspondence Address:
CAPGEMINI TECHNOLOGY SERVICES INDIA LIMITED
CAPGEMINI TECHNOLOGY SERVICES INDIA LIMITED
TECHNOLOGY
KNOWLEDGE PARK, PLOT NO.IT-1, IT-2, IT-1/PT, AIROLI
KNOWLEDGE PARK ROAD, NAVI MUMBAI, THANE, MAHARASHTRA,
NAVI MUMBAI
MAHARASHTRA
400708
INDIA

Policy Number : 0239888788



For policy details,
Please scan the QR
code

Insured Person Name & Correspondence Address:
GANTA LOKANADHAM
PUNE
PUNE
MUMBAI
MAHARASHTRA
400012
INDIA

Certificate Number : 50000279

Insured Person E-mail Id: lokanadham.ganta@capgemini.com

Age : 51

Insured Person Date Of Birth: 10-08-1974

Insured Person Passport Number: T0293573

Insured Person Contact No. : 9111111111

Purpose Of Trip: Business

Nature of Trip: Single Trip

Number of Travel days : 14

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

Certificate Issue Date: 29-12-2025

Cover Period From: 04-01-2026

Cover Period To: 17-01-2026

Premium Details

Net Premium (Rs.)	284.75
IGST 18% (Rs.)	51.25
Gross Premium (Rs.)	336.00

Insured Person

SR No.	Name Of Insured Person	GENDER	DOB	PASSPORT	NOMINEE
1	GANTA LOKANADHAM	Male	10-08-1974	T0293573	LATA GANTA

Nominee Details

SR No.	Name Of NOMINEE	GENDER	DOB	Relationship with Insured Person	Address
1	LATA GANTA	Female		WIFE	PUNE

Plan Name:CAPGEMINI TECH 24 Incl USA 250K

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	5000	0	0	0	0	0		
2	Add on-Common Carrier Delay	Overseas Trip	0	200	0	0	0	0	0		Flight delay only Deductibles 8 hours

TATA AIG General Insurance Company Limited

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

24x7 Customer Support No.: 022 6489 8282 or 18002671955 (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	2000	0	0	0	0	0		
4	Add on-Compassionate Visit Travel	Overseas Trip	0	5000	0	0	0	0	0		
5	Add on-Delay of Checked-in baggage	Overseas Trip	0	150	0	0	0	0	0		Deductibles 12 hours
6	Add on-Hijack Daily Allowance	Overseas Trip	0	500	0	0	0	0	0		(\$50 per day)(Max upto 10 days) Deductibles 24 Hours
7	Add on-Home Content Burglary	Overseas Trip	0	1120	0	0	0	0	0		
8	Add on-Loss of Baggage and Personal Effects	Overseas Trip	0	1000	0	0	0	100	0		(Per article and per bag limit 10%/50%)
9	Add on-Loss of Cash	Overseas Trip	0	250	0	0	0	0	0		
10	Add on-Loss of Checked-in Baggage	Overseas Trip	0	1500	0	0	0	100	0		(Per article and per bag limit 10%/50%)
11	Add on-Loss of Passport	Overseas Trip	0	250	0	0	0	30	0		
12	Add on-Missed Connection	Overseas Trip	0	2000	0	0	0	0	0		
13	Add on-Personal Liability	Overseas Trip	0	200000	0	0	0	200	0		
14	Add on-Replacement and Rearrangement - Business Trip Only	Overseas Trip	0	5000	0	0	0	0	0		
15	Add on-Trip Cancellation	Overseas Trip	0	2000	0	0	0	100	0		
16	Add on-Trip Interruption	Overseas Trip	0	2000	0	0	0	100	0		
17	Add-on - Terrorism Cover	Overseas Trip	0	0	0	0	0	0	0		Included in Medical Expenses - Accident and Illness
18	Base Cover-Accidental Death(24 Hours)	Overseas Trip	0	25000	0	200000	0	0	0		
19	Base Cover-Accidental Death(Common Carrier Only)	Overseas Trip	0	5000	0	0	0	0	0		
20	Base Cover-Hospital Daily Cash	Overseas Trip	0	500	0	0	0	0	0		(USD 50 per day) Deductibles 24 hours
21	Base Cover-Medical Expenses - Accident and Illness	Overseas Trip	0	250000	0	0	0	0	0		
22	Extension-Automatic Cover in India	Overseas Trip	0	250000	0	0	0	0	0		

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23	Extension-Automatic extension of Period	Overseas Trip	0	0	0	0	0	0	0	0	Included in Medical Expenses - Accident and Illness
24	Extension-Emergency Dental Expense	Overseas Trip	0	800	0	0	0	25	0	0	
25	Extension-Emergency Medical Evacuation	Overseas Trip	0	250000	0	0	0	0	0	0	Included in Medical Expenses - Accident and Illness
26	Extension-Maternity Expenses	Overseas Trip	0	2500	0	0	0	250	0	0	
27	Extension-Outpatient expenses	Overseas Trip	0	1500	0	0	0	100	0	0	
28	Extension-Permanent Partial Disability	Overseas Trip	0	25000	0	0	0	0	0	0	
29	Extension-Permanent Total Disability	Overseas Trip	0	25000	0	0	0	0	0	0	
30	Extension-Pre-Existing Disease Cover for a Life Threatening Condition	Overseas Trip	0	10000	0	0	0	0	0	0	
31	Extension-Repatriation of Mortal Remains	Overseas Trip	0	5000	0	0	0	0	0	0	

Conditions (if any):- Overseas Assistance Service included in Medical Expenses - Accident and Illness. Aggregate Limit (Per incident) for Accidental Death is \$200,000. Maximum Trip Duration is 365 days per person per trip. 1. Home Content Burglary : Claim payable on reimbursement basis in INR for the residence in India only. Maximum liability of Tata AIG for home content burglary per insured per certificate will be INR 1L only. 2. Maternity expenses includes Coverage of baby from day 0. 3. Automatic Cover in India for maternity and Medical Expenses (Maximum 5 cases in a policy period) - Upto 10% SI (Included in Medical Expenses). 4. Compassionate Visit - Stay (Maximum 7 days). 5. Hijack Benefit (\$30per day)(Max upto 10 days). 5. Emergency Medical Evacuation (Included in Medical Expenses). 6. Loss of Cash (Maximum 5 incident in a policy period). 7. Compassionate Visit - Stay (Maximum 7 days). 8. Emergency Dental Expenses : Dental Limit(\$100 per tooth and \$300 per occurrence). 9. Replacement and Rearrangement - Travel & Accommodation expenses are included

Insurance is the subject matter of solicitation. For complete details please refer to the Policy.

"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

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)
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 Visit our website : www.tataaig.com OR Email at general.claims@tataaig.com OR Call our 24*7 Customer Support No. 022 6489 8282 (Accessible from all lines) OR 1800 2671955 (Accessible from BSNL/MTNL Lines)	For excluding the Americas Policies: Call: +91 – 22 68227600 (Call back facility Available) Email - ea.tataclaims@europ-assistance.in For the Americas Policies: Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - tata.aig@europ-assistance.in	Plan Type:CAPGEMINI TECH 24 Incl USA 250K Policy Certificate #:50000279 Mail Medical Claims to: 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

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 24*7 Customer Support No.: 022 6489 8282/022-66939500 (toll free) or you may email to the customer service desk at customersupport@tataaig.com. Senior citizens can call our dedicated line at 18002671955. Please refer The Company's website for the detailed grievance redressal policy.

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Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws I Amendment) Act, 2015.

- 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 : MUMBAI

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

BUILDING NO. 28,GROUND AND MEZZANINE FLOOR, DR. ERNEST BORGES ROAD, PAREL EAST, OPP. SHIRODKAR HIGH, MUMBAI - 400012,
MUMBAI-400012 Tel No: 62606600

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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. : 202500011924027

Receipt Date : 29/12/2025

Policy No : 0239888788 50000279

Received with thanks from GANTA LOKANADHAM a sum of 336.00 (Rupees Three Hundred and Thirty Six only) vide instaPolicy, towards

Serial. no	Policy Number	Total Premium ₹	Utilized from the receipt for policy ₹	Balance ₹
1	50000279	336.00	336.00	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 : 27AABCT3518Q1ZW-MAHARASHTRA Service Accounting Code : 997136

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Date : 29-12-2025

Certificate No.: 50000279

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 : 250000 per person (Medical Sum Insured as per the plan opted)

Insured Name-1 : GANTA LOKANADHAM

Please get in touch with our Customer Support team at customersupport@tataaig.com or call us at 022 6489 8282 for any clarifications/queries.

For Tata AIG General Insurance Company Limited

Digitally Signed By: Malpa Devi Maharana

Date: 29-12-2025

Location: Mumbai

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