

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



GROUP DOMESTIC TRAVEL INSURANCE

CHOTGDP23004V012223

Policy Wordings

This benefit is over and above the Base Sum Insured.

Endorsement no.37 –TRAVEL LOAN SECURE:

a. Coverage

The policy shall reimburse to the Insured Person in case the Insured Person has borrowed, for the purpose of this Trip, from an NBFC/Bank or any other entity authorized by relevant authorities in India. Indemnity will be provided for the following perils: Personal Accident Death, Permanent Total Disablement and permanent partial disability of the Insured Person within 180 days from the date of such bodily injury and such bodily injury is the sole and direct cause of his death or permanent total disablement Proceeds will be paid to the lending entity provided that the Insured Person has assigned benefits under this section of the policy in favor of the entity

Indemnity is provided to the extent of principal outstanding amount at the time of loss or Sum Insured as specified under this section in the Policy schedule/certificate whichever is lower.

A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

This benefit is over and above the Base Sum Insured.

b. Specific Conditions applicable to Travel Loan Secure:

This section does not cover the loan taken from any individual / firm / non-financial institution (including his/her own firm / company) other than Commercial Bank /licensed financial institutions.

c. Specific Exclusion applicable to Travel Loan Secure:

No claim under this section would be paid if the death is due to or caused by

1. Directly caused by contributed to related to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof,
2. Due to participation in winter sports, skydiving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot holing, hunting or equestrian activities, skiing, diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sports.
3. Any loss falling under general exclusion of the policy

Endorsement no.38 – MOBILITY AIDS ALLOWANCE:

a. Coverage

If Insured Person has met with an Accident during the Policy period and sustained grievous bodily injuries for which treating Medical Practitioner gives a written medical advice for procurement of prosthetic device or equipment, then in addition to any amount payable under other Sections, the policy will reimburse the charges incurred by the Insured person for procuring medically necessary prosthetic devices up to the amount stated in the policy schedule/certificate.

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These devices are artificial devices replacing body parts, including artificial limbs, arms or eyes, orthopedic braces (including but not limited to Cane, Crutches, forearm crutch, Walkers, Walker cane hybrid, Gait trainers, Seated walking scooter, Wheelchairs and scooters, Stairlifts and similar devices, patient transfer devices and other aids of similar utility, arm, back or neck braces) and durable medical equipment (including but not limited to crutches, wheelchairs, power mobility devices, and hospital beds) which fulfils the insured person's basic medical needs consequent to an injury.

Durable medical equipment excludes spectacles, contact lenses, hearing aids, blood pressure monitoring machine, diabetes monitoring machine

This benefit is over and above the Base Sum Insured.

Endorsement no.39 – TRAVEL WITH PET COVER:

a. Coverage

If the Insured Person is travelling with his Pet and during the Trip:

- (a) If the Insured Person's Pet suffers an Injury or Illness not related or attributed to any Pre-Existing condition, then the company will reimburse the medical expenses incurred towards the inpatient & / or outpatient treatment of the pet, or
- (b) If the Insured Person suffers an Injury or Illness due to which he is admitted in a Hospital and there is no one to take care of the pet, then the company will reimburse the expenses incurred towards the safe and comfortable stay of pet at the pet boarding house

Please be informed that:

- (a) The Insured Person's pet has been validly transported and accommodated in accordance with the rules of the Common Carrier, hotel or other provider of accommodation;

The Insured Person's pet is maintained by the Insured Person exclusively for company, protection or entertainment, and not for the purposes of commerce or research

This benefit is over and above the Base Sum Insured.

Endorsement no.40 – MISSED DEPARTURE:

a. Coverage

If the Insured / Insured person cannot reach the original departure point of Insured/Insured persons booked journey or the onward or return journey due to below mentioned, the policy shall reimburse the cost for alternative travel arrangement (Common Carrier- Air/ Rail).

- inclement weather conditions;
- failure of public transport services;
- accident of the vehicle in which you are travelling, on the way to catch the return flight/ train journey;
- death of the Insured Person or the travelling Insured Person's parent, spouse or child;
- sudden illness or injury causing hospitalisation of the Insured Person or the travelling Insured Person's parent, spouse or child.

The company shall pay such cost after adjusting the reimbursed made by the airline.

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This benefit is over and above the Base Sum Insured.

b. Special Exclusions applicable to Missed Departure:

This benefit does not cover any loss other than those mentioned above under the head "coverage", directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

Endorsement no.40A – MISSED DEPARTURE ON BENEFIT BASIS:

a. Coverage

If the Insured / Insured person cannot reach the original departure point of Insured/Insured persons booked journey or the onward or return journey due to below mentioned, the policy shall pay a fixed benefit equal to the sum insured as specified in the policy schedule/certificate.

- inclement weather conditions;
- failure of public transport services;
- accident of the vehicle in which you are travelling, on the way to catch the return flight/ train journey;
- death of the Insured Person or the travelling Insured Person's parent, spouse or child;
- sudden illness or injury causing hospitalisation of the Insured Person or the travelling Insured Person's parent, spouse or child.

This benefit is over and above the Base Sum Insured.

b. Special Exclusions applicable to Missed Departure on benefit basis:

This benefit does not cover any loss other than those mentioned above under the head "coverage", directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

Endorsement no.41 – FLIGHT DIVERSION & CANCELLATION:

a. Coverage

The policy shall reimburse the insured for the alternate expenses incurred for reaching the intended destination if the flight on which the insured was travelling as a fare paying passenger is diverted or cancelled as a result of major travel event (s) which are listed below.

Covered perils:

1. Air traffic congestion / Bad weather at the city airport making it impossible for the aircraft to land.
2. Strike by the airline authorities.
3. Industrial action or terrorist attack at the destination airport.

This benefit is over and above the Base Sum Insured.

b. Specific conditions applicable to Flight Diversion & Cancellation:

- (a) Insured can only claim under any one of the optional covers - of Trip Delay (Airways) or Missed Connection (Airways) or Missed Departure or Flight Diversion & Cancellation or Flight Delay, if opted

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- (b) Benefit shall not be applicable if such delay is foreseen by the Insured or that the Insured could have reasonably become aware of such delay in advance.
- (c) Any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever.
- (d) Any occasion when the carrier has offered an alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection.

Endorsement no.41A – FLIGHT DIVERSION & CANCELLATION ON BENEFIT BASIS:

a. Coverage

The policy shall pay a fixed benefit equal to the sum insured as specified in the policy schedule/certificate, if the flight on which the insured was travelling as a fare paying passenger is diverted or cancelled as a result of major travel event (s) which are listed below.

Covered perils:

1. Air traffic congestion / Bad weather at the city airport making it impossible for the aircraft to land.
2. Strike by the airline authorities.
3. Industrial action or terrorist attack at the destination airport.

This benefit is over and above the Base Sum Insured.

b. Specific conditions applicable to Flight Diversion & Cancellation on benefit basis:

- a) Insured can only claim under any one of the optional covers - of Trip Delay on Benefit basis (Airways) or Missed Connection on Benefit basis (Airways) or Missed Departure or Flight Diversion & Cancellation on benefit basis or Flight Delay on Benefit basis, if opted
- b) Benefit shall not be applicable if such delay is foreseen by the Insured or that the Insured could have reasonably become aware of such delay in advance.
- c) Any deviation from the originally scheduled route done at the instance of the Insured for reasons whatsoever.
- d) Any occasion when the carrier has offered an alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection

Endorsement no.42 – BAGGAGE DELAY IN COMMON CARRIER:

a. Coverage

The policy will reimburse the insured upto the maximum of sum insured specified in the policy schedule/certificate towards purchasing necessary Personal Effects if the insured's Checked in-Baggage is delayed for more than number of hours as stated in the Policy Schedule / Certificate, from the time the insured arrived at the intended destination as stated on the ticket.

Please be informed that

- (a) The payment for this benefit will be limited to the travel destinations as specified in the insured's travel ticket (issued by Common Carrier). Insured must be a ticketed passenger on Common Carrier and must provide with written proof of delay from the common carrier.
- (b) If upon further investigation it is later determined that the insured's baggage checked with the Common Carrier has been lost, any amount claimed and paid to the insured under this section will be deducted from any payment due to the Insured under the optional cover-Baggage Loss in Common carrier (if opted).

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A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

This benefit is over and above the Base Sum Insured.

In addition to the General Exclusions listed in this Policy this coverage shall not cover any actual or alleged delay arising from detention, confiscation or distribution by customs, police or other public authorities.

Endorsement no.42A – BAGGAGE DELAY IN COMMON CARRIER ON BENEFIT BASIS:

a. Coverage

The policy will pay a fixed amount equal to the sum insured specified in the policy schedule/certificate, if the insured's Checked in-Baggage is delayed for more than number of hours as stated in the Policy Schedule / Certificate, from the time the insured arrived at the intended destination as stated on the ticket.

Please be informed that

- a) The payment for this benefit will be limited to the travel destinations as specified in the insured's travel ticket (issued by Common Carrier). Insured must be a ticketed passenger on Common Carrier and must provide with written proof of delay from the common carrier.

A Deductible as mentioned in the Policy Certificate shall be separately applicable for each and every claim made under this Benefit.

This benefit is over and above the Base Sum Insured.

In addition to the General Exclusions listed in this Policy this coverage shall not cover any actual or alleged delay arising from detention, confiscation or distribution by customs, police or other public authorities.

Endorsement no.43 – BAGGAGE LOSS IN COMMON CARRIER:

a. Coverage

The policy will reimburse the cost of replacement of the entire baggage and its contents, if the entire piece of Checked -in- Baggage, held in the care, custody and control of a Common Carrier is lost due to theft or misdirection by a Common Carrier or non- delivery at its destination while the Insured is a ticketed passenger on the Common Carrier

This benefit is over and above the Base Sum Insured.

Please be informed that:

- (a) Maximum amount to be reimbursed per checked in baggage is 50% of the applicable Sum Insured.
- (b) Maximum value per Article contained in the checked in baggage is 10% of the applicable Sum Insured.
- (c) We will not pay more than the sum insured mentioned in the schedule/certificate for all the checked-in baggage.
- (d) The Insured Person has to obtain a property irregularity report from the Carrier confirming the loss.