

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Registered Office: 2<sup>nd</sup> 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

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977



**GROUP DOMESTIC TRAVEL INSURANCE**

**CHOTGDP23004V012223**

**Policy Wordings**

- a. Reasonable cost of Transportation expenses to the alternative hotel in the same location.
- b. The difference of cost in up gradation to a superior class of accommodation, wherever alternate accommodation is not available on the cost of pre-booked hotel. For this benefit the Insured shall be required to furnish proof that the alternate accommodation on the cost of pre-booked hotel is not available in the same location in the form of a certificate issued by the Alternate Accommodation Service Provider

**b. Special Exclusions applicable to Bounced Hotel Booking:**

The Company shall not be liable to make any payment under this Policy for:

1. Changes in plans by the Insured/ Insured Person, an immediate family member, or travelling companion for any reason.
2. Adverse change in financial circumstances of the Insured/ Insured Person, any family member, or a travelling companion.
3. Any business or contractual obligations of the Insured/Insured Person, any family member, or a travelling companion, except for termination or layoff of employment of the Insured/Insured Person or the travelling companion of the Insured as defined above.
4. Default by the person, agency, or tour operator from whom the Insured / Insured Person bought this Policy and/or made travel arrangements.
5. Any government regulation or prohibition.
6. An event or circumstance, which occurs prior to the commencement of the period of insurance.
7. On account of a felonious assault, where the Insured/Insured Person, any family member of the Insured/Insured Person, the travelling companion or travelling companion's family member has been a principal or accessory in the assault committed.
8. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

**c. Special condition applicable to Bounced Hotel Booking:**

In the event that claims are submitted for Bounced Hotel Booking as well as under the optional cover – Loss of Deposit or Cancellation (Hotel & Airways) (if opted), the higher of the claims shall be payable by the Company during any one period of insurance.

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.

**Endorsement no.21 – TRAVEL INCONVENIENCE:**

**a. Coverage**

In the event of Trip cancellation or Interruption of a covered trip due to necessary and unavoidable reasons as stated below, the policy will reimburse the insured subject to the limits shown in the policy schedule/certificate, for loss of personal accommodation, any sightseeing booked in advance, cruise ticket and travel charges paid or contracted to be paid by the insured, which are not recoverable from any other source.

1. When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.

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2. Termination of employment or layoff affecting the insured provided that the insured have been employed with the same employer for at least five continuous years without any break.
3. The Insured and/or his immediate family member have become victim of Felonious Assault 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.
4. Inclement weather / climatic condition in the city or primary place of departure and / or at intended destination.
5. Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
  - The Govt. of India issues a travel advisory.
  - Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.
  - Curfew is imposed by the City Administration.
6. Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.
7. Compulsory quarantine or prevention of travel by Government of India

**b. Benefits under Travel Inconvenience:**

1. **TRIP CANCELLATION BENEFITS:** When the insured risk occurs before departure, the policy provides reimbursement of the entire non-refundable, cancelled portion of the travel arrangements (As per coverage's shown in the policy schedule/certificate) i.e. Flight and/or Hotel Booking and/or other incidental expenses for which the insured has or contracted to be paid prior to his departure and which are not recoverable from any source, subject otherwise to the terms, conditions, limitations, exclusions and limit of Sum Insured opted under the Policy.
2. **TRIP INTERRUPTION BENEFIT:** The policy will reimburse up to the Maximum Limit as specified in the Policy Schedule/certificate for the Trips that have been interrupted or delayed due to operation of Insured Peril as mentioned hereinabove. The policy will reimburse for the forfeited, non-refundable unused prepaid expenses made prior to Insured's departure date and additional reasonable and necessary transportation expenses incurred by him / her plus accommodation expenses maximum up to INR. 3,000 per night for
  - ❑ Return to City of Residence in India
  - ❑ Re-joining the remaining trip after its interruption during the period of trip. Due to operation of any of the insured peril.

However, the benefits payable under this covershall not exceed the cost of economy airfare by the most direct route less any refunds paid or payable.

This benefit is over and above the Base Sum Insured.

**c. Specific Exclusions applicable to Travel Inconvenience:**

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured/Insured Person for:

- a. Travel arrangements being cancelled or changed by any airline, cruise line or the tour operator beyond insured peril

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- b. Voluntary changes in travel plans by the Insured giving rise to a claim under this section.
- c. Any business or contractual obligations of the Insured and/or any family member except for termination or lay off of employment as defined above provided insured is not the Owner, proprietor, Majority Shareholder and Director of the said company.
- d. Termination of employment due to any unlawful act of the insured.
- e. Default / insolvency by and of the person, agency or tour operator from whom the Insured had bought his Travel arrangements.
- f. Any governmental regulations or prohibition imposed by any Administrative Authority at the time or before booking of insured's travel arrangement.
- g. Booking of the trip is undertaken ignoring the adverse situation as published by the Mass Media, Union Government, State Government and/or any Administrative Authority for travel to particular country or part of the country which may give rise to a claim.
- h. Loss of visa charges shall not be paid under this section.

**d. Specific Conditions applicable to Travel Inconvenience:**

- a) It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify insurer immediately. While notifying the occurrence, the insured person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
- b) It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)
- c) The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this extension that may give rise to a claim under the policy.
- d) The company's liability shall be restricted to the sum insured opted by the Insured or the sum of total non-refundable amount whichever is less.
- e) In case of partial cancellation of the trip, i.e. if only one or two members' trip is cancelled on account of operation of Insured peril, the company's liability shall be restricted to the non-refundable portion of insured's travel tickets only and not for Hotel Charges unless exclusive booking was made for each member. No partial charges of Hotel Booking for reduction in number of members will be allowed in such cases.
- f) If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy and this information is available for the knowledge of General Public through any communication, the company shall not be liable for any claim in respect of such perils.
- g) Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

**Endorsement no.21A – TRAVEL INCONVENIENCE ON BENEFIT BASIS:**

**a. Coverage**

In the event of Trip cancellation or Interruption of a covered trip due to necessary and unavoidable reasons as stated below, the policy will pay a fixed benefit equal to the sum insured as specified in the policy schedule/certificate.

1. When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.

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2. Termination of employment or layoff affecting the insured provided that the insured have been employed with the same employer for at least five continuous years without any break.
3. The Insured and/or his immediate family member have become victim of Felonious Assault 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.
4. Inclement weather / climatic condition in the city or primary place of departure and / or at intended destination.
5. Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
  - a. The Govt. of India issues a travel advisory.
  - b. Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.
  - c. Curfew is imposed by the City Administration.
6. Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.
7. Compulsory quarantine or prevention of travel by Government of India

**b. Benefits under Travel Inconvenience on Benefit basis:**

- a. **TRIP CANCELLATION BENEFITS**
- b. **TRIP INTERRUPTION BENEFIT**

This benefit is over and above the Base Sum Insured.

**c. Specific Exclusions applicable to Travel Inconvenience on benefit basis:**

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured/Insured Person for:

1. Travel arrangements being cancelled or changed by any airline, cruise line or the tour operator beyond insured peril
2. Voluntary changes in travel plans by the Insured giving rise to a claim under this section.
3. Any business or contractual obligations of the Insured and/or any family member except for termination or lay off of employment as defined above provided insured is not the Owner, proprietor, Majority Shareholder and Director of the said company.
4. Termination of employment due to any unlawful act of the insured.
5. Default / insolvency by and of the person, agency or tour operator from whom the Insured had bought his Travel arrangements.
6. Any governmental regulations or prohibition imposed by any Administrative Authority at the time or before booking of insured's travel arrangement.
7. Booking of the trip is undertaken ignoring the adverse situation as published by the Mass Media, Union Government, State Government and/or any Administrative Authority for travel to particular country or part of the country which may give rise to a claim.
8. Loss of visa charges shall not be paid under this section.

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**d. Specific Conditions applicable to Travel Inconvenience on benefit basis:**

- a. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify insurer immediately. While notifying the occurrence, the insured person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
- b. It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)
- c. The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this extension that may give rise to a claim under the policy.
- d. The company's liability shall be restricted to the sum insured opted by the Insured.
- e. If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy and this information is available for the knowledge of General Public through any communication, the company shall not be liable for any claim in respect of such perils.
- f. Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

**Endorsement no.22 – TRAVEL SERVICE SUPPLIER INSOLVENCY:****a. Coverage**

The policy shall reimburse the below stated expenses incurred by the insured in case of pre booked tour by paying an advance with an Travel Service Provider located at the intended destination(s), provided an Travel Service Provider turns insolvent and the insured/insured person does not get intended service. This benefit is limited up to the limit of sum Insured as specified in the policy schedule/certificate.

1. The company will pay the reasonable cost of such rearrangement but not exceeding the cost that the insured has already incurred for intended journey and should be for the same standard of transportation and accommodation as was originally booked by the Insured for intended journey.
2. In case of cancellation of journey because of non-rearrangement of Scheduled journey, the company shall be liable only up to the extent of non-refundable cost of unused travels for which the Insured has already paid, including agent's fee for such cancellation but limited to the amount of commission the agent had earned on pre-paid refundable amount of cancelled travel arrangements.
3. Any additional expenses necessarily incurred on returning to Insured's home including reasonable hotel accommodation and transport expenses

**b. Specific Exclusion applicable to Travel Service Supplier Insolvency:**

The Company shall not be liable to make any payment under this Section in respect of the following:

1. If Insolvency of a travel services provider if at the relevant time, the travel services provider was insolvent or a reasonable person would have reason to expect the travel services provider might become insolvent.
2. Claims arising directly from war, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
3. Accommodation expenses incurred after the pre-decided return date of the trip to insured's town.
4. Any other loss falling under the General Exclusions of the Policy