

**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

**Endorsement no.11A – TOTAL LOSS OF CHECKED-IN BAGGAGE ON BENEFIT BASIS (AIRWAYS):**

**a. Coverage**

The policy shall pay a fixed benefit equal to the Sum Insured as specified in the policy schedule/certificate, to the Insured/Insured Person for the total and complete loss of checked-in baggage caused by a Common Carrier (Air) on a trip covered under this Policy. The cover is limited to the travel destinations specified in the main travel ticket from his/her usual place of residence.

In the event of such a total and complete loss of checked-in baggage whilst in the custody of an airline, a Property Irregularity Report (PIR) must be obtained from the airline immediately upon discovery of the loss which must be submitted along with the claim.

This benefit is over and above the Base Sum Insured.

**b. Special Exclusions applicable to Total Loss of Checked-in Baggage on Benefit Basis (Airways):**

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

1. Valuables and money, all kinds of securities and tickets/passes or any other item(s) not declared to, and agreed to by the Company.
2. Loss of property unless a Property Irregularity Report or other report usually issued by common carriers in the event of loss of checked-in baggage has been procured and submitted to the Company.
3. Any partial loss of the items contained within the checked-in baggage.
4. Items contained within the checked-in baggage, which are valued in excess of INR.5000 without appropriate proof of ownership.
5. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities.
6. Any exclusion mentioned in the "General Exclusions" section of this Policy.

**c. Special Conditions applicable to Total Loss of Checked-in Baggage on Benefit Basis (Airways):**

1. If the Company makes any payment under this benefit, it is a condition that any recovery from any common carrier by the Insured/Insured Person, under the terms of the Convention for the Unification of Certain Rules Relating "Warsaw Convention" shall become the property of the Company.
2. No partial loss or damage shall become payable. However, total loss of individual unit(s) of baggage shall not be construed as falling within this Special Condition.
3. In the event that claims are submitted for total loss of checked-in baggage as well as under the optional covers- Delay of Checked-in Baggage on Benefit Basis (Airways), Baggage Delay in Common carrier on Benefit basis, Baggage Loss in Common carrier on Benefit basis (Airways) (if opted), the higher of the claims shall be payable by the Company in respect of the same item(s) of checked-in baggage during any one period of insurance.

**Endorsement no.12 – DELAY OF CHECKED-IN BAGGAGE (AIRWAYS):**

**a. Coverage**

The policy shall reimburse the costs of necessary emergency purchases of toiletries, medication and clothing in the event of the Insured/Insured Person suffering delay in scheduled arrival of his/her checked-in baggage caused by a common carrier while being transported during the insured trip up to the limits specified in the Policy Schedule/Certificate, provided that:

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- a. The delay of checked-in baggage is more than certain number of hours specified in the Policy Schedule/certificate as deductible which is calculated from the actual arrival time of the common carrier at the destination and relates to delivery of baggage that has been checked-in by the common carrier.
- b. Insured/ Insured Person provide the Company with a written proof of delay from the common carrier.
- c. Insured/Insured Person provides the Company with the receipts for the necessary emergency purchase of toiletries, medication and clothing that he/she needed to buy.
- d. In the event that claims are submitted for Delay of checked-in baggage as well as under the optional covers, Total loss of checked-in baggage(Airways), Baggage Delay in Common carrier, Baggage Loss in Common carrier (if opted), the higher of the claims shall be payable by the Company in respect of the same item(s) of checked-in baggage during any one period of insurance.

The cover is limited to the travel destinations specified in the main travel ticket from his/her usual place of residence and return trip back to usual place of residence along with all halts and via destinations included in the main travel ticket.

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. Special Exclusions applicable to Delay of Checked-in Baggage (Airways):**

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 Valuables and money, all kinds of securities and tickets/passes or any other item not declared to, and agreed to by the Company.
- 2 Loss of property unless a Property Irregularity Report or other report usually issued by common carriers in the event of loss of checked-in baggage has been procured and submitted to the Company.
- 3 Any partial loss of the items contained within the checked-in baggage.
- 4 Items contained within the checked-in baggage, which are valued in excess of INR 5000 without appropriate proof of ownership.
- 5 Losses arising from any delay, detention, confiscation by the customs officials or other public authorities.
- 6 Loss due to complete/partial damage of the checked-in baggage.
- 7 Any exclusion mentioned in the "General Exclusions" section of this Policy.

**c. Special Conditions applicable to Delay of Checked-in Baggage (Airways):**

1. If the Company makes any payment under this benefit, it is a condition that any recovery from any common carrier by the Insured/Insured Person, under the terms of the Convention for the Unification of Certain Rules Relating to "Warsaw Convention" shall become the property of the Company.

**Endorsement no.12A – DELAY OF CHECKED-IN BAGGAGE ON BENEFIT BASIS (AIRWAYS):****a. Coverage**

The policy shall pay a fixed benefit as mentioned in the Policy Schedule/Certificate, in the event of the Insured/Insured Person suffering delay in scheduled arrival of his/her checked-in baggage caused by a common

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carrier while being transported during the insured trip up to the limits specified in the Policy Schedule/Certificate, provided that:

- a. The delay of checked-in baggage is more than certain number of hours specified in the Policy Schedule/certificate as deductible which is calculated from the actual arrival time of the common carrier at the destination and relates to delivery of baggage that has been checked-in by the common carrier.
- b. Insured/ Insured Person provide the Company with a written proof of delay from the common carrier.
- c. Insured/Insured Person provides the Company with the receipts for the necessary emergency purchase of toiletries, medication and clothing that he/she needed to buy.
- d. In the event that claims are submitted for Delay of checked-in Baggage as well as under the optional covers- Total loss of Checked-in Baggage on Benefit Basis (Airways), Baggage Delay in Common carrier on Benefit basis, Baggage Loss in Common carrier on Benefit basis (Airways) (if opted), the higher of the claims shall be payable by the Company in respect of the same item(s) of checked-in baggage during any one period of insurance.

The cover is limited to the travel destinations specified in the main travel ticket from his/her usual place of residence and return trip back to usual place of residence along with all halts and via destinations included in the main travel ticket.

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. Special Exclusions applicable to Delay of Checked-in Baggage on Benefit Basis (Airways):**

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. Valuables and money, all kinds of securities and tickets/passes or any other item(s) not declared to, and agreed to by the Company.
2. Loss of property unless a Property Irregularity Report or other report usually issued by common carriers in the event of loss of checked-in baggage has been procured and submitted to the Company.
3. Any partial loss of the items contained within the checked-in baggage.
4. Items contained within the checked-in baggage, which are valued in excess of INR.5000 without appropriate proof of ownership.
5. Losses arising from any delay, detention, confiscation by the customs officials or other public authorities.
6. Any exclusion mentioned in the "General Exclusions" section of this Policy.

**c. Special Conditions applicable to Delay of Checked-in Baggage on Benefit Basis (Airways):**

1. If the Company makes any payment under this benefit, it is a condition that any recovery from any common carrier by the Insured/Insured Person, under the terms of the Convention for the Unification of Certain Rules Relating to "Warsaw Convention" shall become the property of the Company.

**Endorsement no.13 – TRIP CANCELLATION:**

**a. Coverage**

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In the event of cancellation of trip due to necessary and unavoidable reasons as stated below, the policy will reimburse the insured subject to 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, and or cost of rescheduling the tour and expenses at the destination.

1. Cancellation before the trip shall be because of the following occurring 15 days prior to the departure date as stated in the policy.
  - a) Death of Insured, Insured's Family members
  - b) Death of Brother or Sister of the insured
  - c) Serious injury, sudden sickness of Insured, insured's spouse or parent or parent in-law or child requiring hospitalization for more than 24 hrs.

**b. Special Conditions applicable to Trip Cancellation**

Any claim paid to the Insured Person under optional covers- Trip Interruption or Travel Inconvenience or All Risk Cancellation (if opted) shall invalidate the claim payment under this benefit.

This benefit is over and above the Base Sum Insured.

**Endorsement no.13A – TRIP CANCELLATION ON BENEFIT BASIS:****a. Coverage**

In the event of cancellation of trip due to necessary and unavoidable reasons as stated below, the policy will pay a fixed benefit as specified in the policy schedule/certificate

1. Cancellation before the trip shall be because of the following occurring 15 days prior to the departure date as stated in the policy.
  - a) Death of Insured, Insured's Family members
  - b) Death of Brother or Sister of the insured
  - c) Serious injury, sudden sickness of Insured, insured's spouse or parent or parent in-law or child requiring hospitalization for more than 24 hrs.

This benefit is over and above the Base Sum Insured.

**Endorsement no.14 – TRIP INTERRUPTION:****a. Coverage**

In the event of interruption of trip due to necessary and unavoidable reasons as stated below, the policy will reimburse the insured subject to limits shown in the policy schedule/certificate, for loss of prepaid expenses of the tour which remained unutilized which includes personal accommodation, sightseeing booked in advance, cruise ticket and travel charges paid and or by the insured to return to his home city and or cost of rescheduling the tour and expenses at the destination.

1. Interruption (the cutting short by early return to home city) of the trip because of:
  - a) Death, serious injury or sudden major sickness of insured insured's spouse, child, parents or parent in laws requiring hospitalization OR if the insured becomes medically unfit to continue the journey.
  - b) The hijack of an aircraft in which Insured Person is traveling as a fare paying passenger.

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- c) Death of Brother or Sister.

This benefit is over and above the Base Sum Insured.

**b. Special Conditions applicable to Trip Interruption:**

Any claim paid to the Insured Person under optional covers- Trip cancellation or Travel Inconvenience or All Risk Cancellation (if opted) shall invalidate the claim payment under this benefit.

**Endorsement no.14A – TRIP INTERRUPTION ON BENEFIT BASIS:**

**a. Coverage**

In the event of interruption of 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, for loss of prepaid expenses of the tour which remained unutilized which includes personal accommodation, sightseeing booked in advance, cruise ticket and travel charges paid and or by the insured to return to his home city and or cost of rescheduling the tour and expenses at the destination.

1. Interruption (the cutting short by early return to home city) of the trip because of:
  - a) Death, serious injury or sudden major sickness of insured insured's spouse, child, parents or parent in laws requiring hospitalization OR if the insured becomes medically unfit to continue the journey.
  - b) The hijack of an aircraft in which Insured Person is traveling as a fare paying passenger.
  - c) Death of Brother or Sister.

This benefit is over and above the Base Sum Insured.

**Endorsement no.15 – MISSED CONNECTION (AIRWAYS):**

**a. Coverage**

If the confirmed onward connecting flight is missed at the transfer point due to the late arrival of the incoming confirmed connecting scheduled flight and no onward transportation is made available within 2/3 hours of actual arrival time of the incoming flight, the policy will reimburse the expenses towards transportation costs to join the trip upto a maximum of the sum insured as specified in the policy schedule/certificate (must be of the same class of original tickets purchased) together with

1. expenses incurred in respect of reasonable hotel accommodation, restaurant meals or refreshments, if not provided by the carrier or other third party, subject to production of bills/ receipts;
2. non-refundable, unused portion of the pre-paid expenses as long as these expenses are supported by a proof of purchase and is not reimbursable by another source.

Such delay must be authenticated by the airline in writing.

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.