

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

forces personnel, artistes engaged in hazardous performances, aerial crop sprayer, Demolition contractor, explosives users, Fisherman (Seagoing, Jockey, Marine Salvager, Miner and other occupations underground, nuclear installations, Off-shore oil or gas rig worker, professional sports person, roofing contractors and all construction, maintenance and repair workers at heights in excess of 50ft/15m, saw miller, scaffolder, ship crew, steeplejack, stevedore, structural steelworker, tower crane operator, tree feller.

Hijack means any unlawful seizure or exercise of control, by force or violence or threat of force or violence and with wrongful intent, of the Common Carrier in which the Insured Person is travelling.

Housebreaking means an act involving physical break-in and unauthorized and forcible entry into Insured Person's home in India, or any threat, with intent to commit crime.

Immediate family member shall mean any member of the Insured Person's immediate family i.e the Insured Person's spouse, children, parents, parents in law, Children in law, sibling, partner or travelling companion.

Inclement Weather means any severe catastrophic weather conditions which delay the scheduled arrival or departure of a Common Carrier but not including normal, seasonal/climatic weather changes.

Insured/Insured Person means the person named in the Policy Schedule, who has a permanent place of residence in India and for whom the insurance is proposed and appropriate premium paid. It includes foreign travelers having traveler visa.

Insured Event means an event, loss or damage specifically described as covered and for which the Insured Person is entitled to benefit/s under this Policy.

Land/Sea Arrangements means pre-paid travel arrangements for a scheduled tour, trip or cruise included within the description of covered Trips on the Proposal/Enrollment and Declaration Form and arranged by a tour operator, travel agent, or other organization.

Life threatening condition / situation refers to a medical condition suffered by the Insured which has the following characteristics:

- i. Markedly unstable vital parameters (blood pressure, pulse, temperature and respiratory rate).
- ii. Acute impairment of one or more vital organ systems (involving brain, heart, lungs, Liver, Kidneys and pancreas).
- iii. Critical care being provided, which involves high complexity decision making to assess, manipulate and support vital system function(s) to treat single or multiple vital organ failure(s) and requires interpretation of multiple physiological parameters and application of advanced technology.
- iv. Critical care being provided in critical care area such as coronary care unit, intensive care unit, respiratory care unit, or the emergency department.

Loss means loss or damage.

Man days is a 24 hours' period starting from midnight for an individual whilst travelling within the territorial boundaries of India.

Master Policy Schedule/Policy Schedule means schedule attached to and forming part of this Policy, mentioning the details of the Proposer / Group Manager, the Sum Insured, Period and limits to which benefits under the policy would be payable.

Multi trip means two or more trips to destinations of Republic of India during the Policy period.

Natural Teeth means natural teeth that is unaltered or is fully restored to their normal function and is Disease-free, have no decay and are not more susceptible to Injury than unaltered natural teeth.

Period of Insurance in respect of Single Trip Policy means the period from the commencement date of the insurance cover to the Risk end Date as specified in the Policy Schedule/certificate or on the date when the insured returns to his/her usual town of residence or the date of cancellation of the insurance, whichever is earlier

Period of Insurance in respect of the Multi Trip/ Annual policy shall mean the period from Commencement of Insurance cover to the end of the insurance cover or full utilization of the maximum number of travel days per trip as mentioned in Policy Schedule/Certificate, or expiry of the Policy or cancellation of the insurance, whichever is earlier.

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Physician means a licensed medical practitioner acting within the scope of his license and who holds a degree of a recognized institution and is registered by the Medical Council of India. The term Physician would include specialist and surgeon. Family members are excluded from the Definition of Physician.

Policy means proposal, the Schedule/Certificate, the Policy documents and any endorsements attaching to or forming part hereof either on the commencement date or during the Policy Period.

Policy Certificate means the document giving mentioning the name of the Insured / Insured persons, Policy Period, scope of cover, limits to which benefits are subject to and other relevant terms and conditions.

Permanent Partial Disablement means a bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof, disables any part of the limbs or organs of the body of the insured/insured person and which falls into one of the categories listed in the Table of benefits.

Permanent Total Disablement means a bodily injury caused by accidental, external, violent and visible means, which as a direct consequence thereof totally disables and prevents the insured from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties that last for a continuous period of twelve calendar months from the date of the accident, with no hopes of improvement at the end of that period.

Pre-existing Disability means an existing disability and consequence of such disability existing or known to exist at the commencement of the policy period.

Professional Sportsperson means those sports persons who are in to full time sports and maintain their livelihood through earnings from their involvement in sports.

Reasonable Additional Expenses means any expenses for meals and lodging necessarily incurred by the Insured/Insured Person as a result of a trip delay but does not include meals and lodging provided by the common carrier or any other party free of charge.

Return Destination means the place to which the Insured/Insured Person is scheduled to return from his/her trip.

Scheduled Airline means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular or chartered flights operated by such carrier.

Schedule Railways means any Railways operated by Indian Railways, which in accordance there with operates, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular journey operated by such carrier.

Schedule Roadways means a roadways carrier which is operated between named cities under a valid license issued by the appropriate Indian governmental authority for the transportation of passengers within India for a fee, and which maintains and publishes regular tariffs for regular passenger services which it operates between named cities at regular and specified times

Semiprofessional sports person shall mean those sports persons who participate in sports on frequent basis (at least once in a month) while being separately employed elsewhere or self-employed and whose primary source of income is not from sports.

Strike means stoppage of work (a) announced, organized and sanctioned by a labour union and (b) which interferes with the normal departure and arrival of a common carrier inclusive of work slowdowns, lockouts and sickouts.

Sum Insured means the maximum amount of coverage, as specified in the Policy Schedule/certificate, that the Insured/Insured Person is entitled to in respect of each benefit and as applicable under the Policy.

Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering or prolongation of life, performed in a hospital or day care center by a medical practitioner.

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Terrorism/Terrorist Incident means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist activity. Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of terrorism.

Travel Agent means the Travel Agent, tour operator or other entity from which the Insured purchases his/her insurance Policy or travel arrangements, and includes all officers, employees and affiliates of the Travel Agent, tour operator or other entity.

Travelling Companion means an individual or individuals travelling with the Insured/Insured Person, provided that, the Insured and such individual(s) are travelling to the same destination and on the same date and such individual(s) is/are also insured under this Policy. For the purpose of this definition, any individual(s) forming part of a group travelling on a tour arranged by a Travel Agent or a tour operator shall not be considered as Travelling Companion, unless the individual(s) is/are part of the family of the Insured/Insured Person.

Territory: This Policy applies to incidents anywhere in India while travelling.

"Trip" means a journey out of usual place of residence in India and back, the details of which are specified in the Policy Schedule/Certificate.

- Includes Business and Leisure trips both unless specified otherwise
- Coverage for a Trip involving travel by <<Air/Rail/Road/Water>> will be as specified in the policy schedule/Certificate
- which commences when the passenger boards the Common Carrier, including Private Vehicle for onward journey and terminates when he disembarks on return to Your usual Town of residence or the contracted date whichever earlier
- The insured journey also includes and covers Sojourn and/or Personal Deviation.

Unattended: A Vehicle, premises or personal belongings are unattended if there is no one able to observe or to prevent interference with it.

Valuables means photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, perfumes, Jewellery, furs and articles made of precious stones and metals.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

2. PERSONS WHO CAN BE INSURED:

- This Insurance is available for persons who is an employee or member of the Policyholder and his family members having a permanent place of residence in India and for whom the insurance is proposed and appropriate premium paid.
- Entry age for the member should be between 03 months to 90 years (completed age).

3. COVERAGE - BASE COVERS:

The **Policy** provides the following Base Covers. It is mandatory for the **proposer/Insured** to avail the Base Cover to be eligible for taking this Policy from Cholamandalam MS General Insurance Company Limited. Various Base and Optional Covers applicable for the **Insured** under this policy is as shown in the **Policy Schedule/Certificate**.

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The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed, to compensate, indemnify, pay and/or reimburse in manner provided in this policy, benefits to the insured for loss or damage described hereunder as per the coverage and up to the limit of Sum Insured specified in the Policy Schedule.

Claims made under any applicable cover for the **Period of Insurance** will be subject to the terms, conditions and exclusions of this Policy Wording, the availability of the **Sum Insured** for that Cover, any applicable **sub-limits** and/or **Deductibles**.

The Insurance policy will commence from the date and time as mentioned in the Policy Schedule/Certificate and end on the date and time as printed on the Policy Schedule/Certificate, unless specified otherwise under the respective cover.

| Sl. No. | BASE COVERS |
|---------|---|
| 1 | Emergency Accidental Hospitalization |
| 2 | OPD Treatment |
| 3 | Personal Accident Covers a. Accidental Death b. Permanent Total Disability (PTD) c. Permanent Partial Disability (PPD) |

1. EMERGENCY ACCIDENTAL HOSPITALISATION:**a. Coverage:**

The policy shall reimburse the Reasonable and Customary Charges for Emergency Medical Expenses incurred in the Republic of India by insured for immediate medical services as an In-Patient, due to any accidental injury up to the maximum Sum Insured amount and for policy period as stated in the policy schedule. The treatment shall cover the following.

1. In-patient treatment in a local hospital at the place where the Insured is staying at the time of the event;
2. X-ray, diagnostic tests and all reasonable costs towards diagnostic methods and treatment during hospitalisation.
3. Heat therapy, physiotherapy or photo therapy and other such treatment prescribed by a Medical Practitioner requiring in-patient hospitalisation.
4. If any injury during the period necessitate curative treatment beyond duration of this insurance, the Company's liability to pay benefits within the scope of this Policy, under this cover shall extend automatically for a further period of 7 days insofar as it can be proved that transportation home is not possible. Assistance Service Provider must be notified immediately as soon as it is known that Insured / Insured Person is unfit to return to home town / home. If any new disease / illness/injury is contracted beyond duration of this Policy, treatment for the same will not be covered.

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

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b. Special Exclusions to Emergency Accidental Hospitalisation:

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. Treatment which could be reasonably delayed until Insured/Insured Person's return to his /her place of permanent residence. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Company and shall be in accordance with accepted standards of medical care.
2. Charges in excess of reasonable and customary charges incurred for emergency treatment on account of an insured event.
3. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner unless medically required as part of treatment for accidents and burns).
4. Expenses incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, long-term nursing care, custodial care and treatment related alcoholism and drug dependency
5. Any cost relating to the insured person's pregnancy, childbirth or the consequences of either completed.
6. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident
7. Any exclusion mentioned in the 'General Exclusions' section of this Policy.

2. OPD EMERGENCY MEDICAL EXPENSES:**a. Coverage:**

Out-patient (OP) treatment in case of an emergency due to accidental injury only, upto the maximum sum insured as mentioned on the policy schedule.

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

This benefit will form part of Base Sum Insured.

b. Special Exclusions to OPD Emergency Medical Expenses:

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. Treatment which could be reasonably delayed until Insured/Insured Person's return to his /her place of permanent residence. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Medical Practitioner and the Company and shall be in accordance with accepted standards of medical care.
2. Charges in excess of reasonable and customary charges incurred for emergency treatment on account of an insured event.
3. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner unless medically required as part of treatment for accidents and burns).
4. Expenses incurred in connection with rest or recuperation at a spa, health resort, sanatorium, convalescence home, rehabilitation measures, private duty nursing, respite care, domiciliary care, long-term nursing care, custodial care and treatment related alcoholism and drug dependency
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