

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

c. Challenging the accuracy or completeness of any information in your consumer credit report provided this information is inaccurate and falsely provided to the credit agency or financial institution as a result of identity theft.

2. **Lost Wages** - We will reimburse you for time taken from work solely as a result of your efforts to correct your financial records that have been altered due to identity theft. Payment of lost wages includes compensation for whole or partial unpaid workdays. You must take these unpaid days within 12 months of making a claim

3. **Obligation to pay** - If any credit accounts and or bank accounts were opened in your name without your authorization, we will pay for your actual loss from the unauthorized account. We will pay for your legal obligation to pay a creditor when the account was created as part of your identity theft.

4. **Miscellaneous Expenses** – We will reimburse the following expenses:

a. The cost of re-filing applications for credit accounts or banking accounts that are rejected solely because the lender received incorrect information as a result of identity theft;

b. The cost of notarizing documents related to your identity theft, long distance telephone calls, and certified mail reasonably incurred as a result of your efforts to report an identity theft or to correct your financial and credit records that have been altered as a result of your identity theft;

c. The cost of contesting the accuracy or completeness of any information contained in your credit history as a result of your identity theft;

d. The cost of a maximum of 4 (four) credit reports from an entity approved by us. The credit reports shall be requested when you make a claim.

This benefit is over and above the Base Sum Insured.

b. Specific Exclusions applicable for Identity Theft:

We will not pay for any expenses or loss as a result of:

1. Monetary losses other than those covered above

2. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;

3. Requesting credit reports before the discovery of your identity theft;

4. Taking time from self-employment or workdays that will be paid by your employer in order to correct your financial records that have been altered due to identity theft.

c. Specific Conditions applicable for Identity Theft:

1. The fraudulent account must have been opened in your name without your authorization.

2. Any false charge or withdrawal from the unauthorized opened account must be verified by your financial institution.

3. Coverage for false charges is limited to the amount you are held liable for by the financial institution.

4. We will be permitted to inspect your financial records.

5. You will cooperate with us and help us to enforce any legal rights you or we may have in relation to your identity theft; this may include your attendance at depositions, hearings and trials, and giving evidence as necessary to resolve your identity theft.

6. You will only have to pay one deductible per identity theft occurrence during the policy period.

Endorsement no.51 – CARRIER CANCELLATION:

a. Coverage

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The policy shall reimburse the expenses incurred up to the Sum Insured specified in the policy schedule/certificate, if the Insured's booked and confirmed journey is cancelled within 3 hours prior to the scheduled departure by the Common Carrier, provided that the Insured Person provides Us with a written proof from the Common Carrier of the cancellation of the journey unless this proof is available to Us directly from a reliable source in the public domain.

The company shall not be liable to reimburse any expenses under this for any cancellation of the journey by the Insured Person.

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.51A – CARRIER CANCELLATION ON BENEFIT BASIS:

a. Coverage

The policy shall pay a fixed benefit equal to the Sum Insured specified in the policy schedule/certificate, if the Insured's booked and confirmed journey is cancelled within 3 hours prior to the scheduled departure by the Common Carrier, provided that the Insured Person provides Us with a written proof from the Common Carrier of the cancellation of the journey unless this proof is available to Us directly from a reliable source in the public domain.

The company shall not be liable to reimburse any expenses under this for any cancellation of the journey by the Insured Person.

This benefit is over and above the Base Sum Insured.

Endorsement no.52 – DIGITAL CAMERA INSURANCE:

a. Coverage

The Company hereby agrees with the Insured (subject to the Exclusions & Conditions contained herein or endorsed hereon) that if at any time during the Policy Period, the Digital Camera insured and as defined in the policy shall suffer any unforeseen and sudden physical loss or damage from any cause whilst a trip during the policy period, other than those specifically excluded, in a manner necessitating repair or replacement, the Company will indemnify the Insured Person in respect of such loss or damage upto the maximum of the Sum Insured subject to a Co-payment as mentioned in the Policy Certificate.

b. Specific Exclusion applicable to Digital Camera Insurance:

The Company shall not, however, be liable for

1. Loss or damage caused by any faults or defects existing at the time of commencement of the present insurance within the knowledge of the Insured, or his representatives, whether such faults or defects were known to the Company or not;
2. Loss or damage as a direct consequence of the continual influence of operation (eg. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions;
3. any costs incurred in connection with the maintenance of the Digital Camera, such exclusion also applying to parts exchanged in the course of such maintenance operations;

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Policy Wordings

4. loss or damage for which the manufacturer or supplier of the Digital camera is responsible either by law or under contract;
5. loss of or damage to rented or hired Digital Camera for which the owner is responsible either by law or under a lease and/or maintenance agreement;
6. consequential loss or liability of any kind or description;
7. aesthetic defects
8. any Digital Single Lens Reflex (DSLR) camera purchased 30 days prior to the inception of this policy.
9. Damage due to Pollution: any damage, loss or destruction to the Digital Camera on account of pollution or contamination

c. Specific Conditions applicable to Digital Camera Insurance:

1. In cases where damage to the Digital Camera can be repaired the Company shall pay the expenses necessarily incurred to restore the damaged camera to its former state of serviceability
2. In cases where the Digital Camera is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss
3. the cost of any alterations, improvements or overhauls shall not be recoverable under this cover
4. in cases where the Digital Camera is subjected to total loss and meanwhile it becomes obsolete, all costs necessary to replace the lost or damaged Digital Camera with a follow-up model of similar type and similar quality will be reimbursed.
5. The Company will make payments only after being satisfied, with necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be.

d. Warranty applicable to Digital Camera Insurance:

It is warranted that the Maintenance Agreement in force at the inception of this policy is maintained during the currency of this policy and no variation in the terms of the Agreement shall be made without the written consent of the Company being obtained.

For the purpose of this warranty the word 'Maintenance' shall mean the following:

1. Safety Checks
2. Preventive Maintenance
3. Rectification of loss or damage or faults arising from normal operations as well as from ageing

e. Co-Payment applicable to Digital Camera Insurance:

It is also hereby agreed and declared that the Insured Person shall bear a co-payment as specified in the Policy Schedule/Certificate. Co-Payment shall be applied on the admissible claim amount in respect of each and every claim.

This benefit is over and above the Base Sum Insured.

Endorsement no.53 – ALL RISK CANCELLATION:

a. Coverage

The policy will reimburse the Insured/Insured Person, the cost of ticket booked to travel by a Common Carrier for the Trip, up to the limit specified in the Policy Schedule/certificate and deductible as applicable, which are unrecoverable from any other sources, if Your Trip needs to be cancelled prior to commencement from Your place of residence or place of origin schedule from the departure date and time of the common carrier.

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Policy Wordings

OR

If scheduled Common Carrier on which Insured was booked to travel is cancelled by the carrier authorities before one week of the scheduled date & Time of departure, and if the Insured has opted for refund of the ticket cost due to the time gap between alternate Common Carrier offered by the carrier Company and originally booked Common Carrier is of more than 2 hours, then We will pay difference in ticket cost booked by the Insured from other Carrier.

This benefit is over and above the Base Sum Insured.

b. Special Condition applicable to All Risk Cancellation:

- i. Our payment will be reduced by any sum for which the Common Carrier is liable to make payment
- ii. The city of destination on ticket booked from other carrier should be same as originally booked travel ticket which was cancelled.
- iii. Any claim paid to the Insured Person under optional covers- Trip Cancellation and/or Interruption or Travel Inconvenience or Loss of Deposit or cancellation (Hotel & Airline) (if opted) shall invalidate the claim payment under this benefit.

c. Co-Payment applicable to All Risk Cancellation:

It is also hereby agreed and declared that the Insured Person shall bear a co-payment as specified in the Policy Schedule/Certificate. Co-Payment shall be applied on the admissible claim amount in respect of each and every claim.

Endorsement No.54. AUTOMATIC EXTENSION FOR 7 DAYS:

a. Coverage:

The policy shall extend automatically as upto 7 days from the date of expiry of the policy as mentioned in the Policy schedule, in the event of delay or cancellation of the departure of the Common Carrier in which the Insured Person was booked to return back home and which is beyond the control of the Insured Person and no alternative transportation was available to the Insured Person to return.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the policy.

ANNEXURE – I

CLAIM DOCUMENTATION APPLICABLE TO VARIOUS COVERS UNDER THE POLICY

Claim documents to be submitted in addition to filled and signed claim form, KYC documents. However, depending upon the peculiarity of the case, the Company may seek for additional documents / information's, if necessary. Additionally, the original ticket / boarding pass indicating the date of travel must also be submitted with every claim, along with the completed Claim Form

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Covers	Claim Documents
Emergency Accidental Hospitalization	<ul style="list-style-type: none"> • Medical reports and discharge summary issued by the hospital or prescriptions and medical records from the medical practitioner furnishing the name of the insured, period of treatment and details of treatment rendered i.e. line of treatment and final diagnosis. • Original hospital bills with proper description of services rendered and payment receipts towards expenses incurred • Attending Surgeon's/Medical Practitioner's Prescription advising hospitalization • Name, Address and Phone number of the local medical officer/family physician in India. • And any other document as may be appropriately applicable for the claims preferred under this section of the Policy • FIR/MLC copy
OPD Emergency Medical Expenses	<ul style="list-style-type: none"> • Prescription from the medical practitioner • Original bills with proper description of services rendered and payment receipts towards expenses incurred
Personal Accident Covers	<p><u>Accidental Death</u></p> <ul style="list-style-type: none"> • Police report in original if the accident shall have taken in the public place or premises • Death Certificate clearly stating the reason of death • Post Mortem Report (In case of death) • Detailed Sequence of events • Medical records giving the details of accident, nature of injury (in case of hospital visit) • Certificate of disability from civil surgeon in India or any other equivalent recognized doctor authorized by state government. • Medical report from the attending doctor • Valid ticket or certificate from the Common Carrier establishing the Insured Person's bonafide travel in the affected Common Carrier at the time of the Accident. <p><u>Permanent and Partial Disablement:</u></p> <ul style="list-style-type: none"> • Police report in original if the accident shall have taken in the public place or premises • Detailed Sequence of events • Medical records giving the details of accident, nature of injury (in case of hospital visit) • Certificate of disability from civil surgeon in India or any other equivalent recognized doctor authorized by state government. • Valid ticket or certificate from the Common Carrier establishing the Insured Person's bonafide travel in the affected Common Carrier at the time of the Accident. <p>Depending upon the peculiarity of the case, additional documents/information's will be asked for</p>