

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

- (e) The cover is limited to the travel destinations specified in the main travel ticket from his/her usual place of residence.
- (f) The Company's payment will be reduced by any sum for which the Carrier is liable to make payment.
- (g) If We accept a claim under the optional covers-Baggage Delay in Common carrier or Delay of Checked-in Baggage (Airways), if opted and there is a subsequent claim under this Section in respect of the same baggage,
- (h) We will pay the difference between the amount due or paid under optional covers-Baggage Delay in Common carrier or Delay of Checked-in Baggage (Airways), if opted and the amount payable in respect of the claim under this section.
- (i) The policy will not make any payment for claim directly caused by, arising from or in any way attributable to:
 - a. Valuables, Money, any kinds of securities or tickets.
 - b. Any damage to the baggage or its contents including pilferage from the baggage.
 - c. Delay, detention, confiscation or distribution of baggage by customs, police or other public authorities.
 - d. Prohibited items as per the Carrier's Policy

Endorsement no.43A – BAGGAGE LOSS IN COMMON CARRIER ON BENEFIT BASIS (AIRWAYS):

a. Coverage

The policy will pay a fixed benefit equal to the sum insured as specified in the policy schedule/certificate, 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:

- 1. We will not pay more than the sum insured mentioned in the schedule/certificate for all the checked-in baggage.
- 2. The Insured Person has to obtain a property irregularity report from the Carrier confirming the loss.
- 3. The cover is limited to the travel destinations specified in the main travel ticket from his/her usual place of residence.
- 4. The policy will not make any payment for claim directly caused by, arising from or in any way attributable to:
 - a. Valuables, Money, any kinds of securities or tickets.
 - b. Any damage to the baggage or its contents including pilferage from the baggage.
 - c. Delay, detention, confiscation or distribution of baggage by customs, police or other public authorities.
 - d. Prohibited items as per the Carrier's Policy

Endorsement no.44 – LOSS OF BAGGAGE AND PERSONAL BELONGINGS:

a. Coverage

If, during the Period of Insurance, Personal Documents and/or Personal Effects owned by or in the custody of an Insured Person are damaged or lost, then the policy will reimburse the Insured Person the cost of replacement of

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the articles for any amount up to the Total Sum Insured stated in the policy Schedule/certificate. The Deductible, if applicable, shall be deducted from the Compensation payable.

This benefit is over and above the Base Sum Insured.

b. Specific Conditions applicable to Loss of Baggage and Personal Belongings:

1. All claims will be subject to the Company at its own discretion assessing the value of the claim based on the age and estimated wear and tear of the article that forms the basis of the claim.
2. If applicable and if payment has been made under the optional covers - Baggage Loss in Common carrier (Airways) or Total Loss of checked in Baggage (Airways) if opted, any amounts paid would be deducted from payment of a claim under this Section of the Policy.
3. If a Policyholder or Insured Person has other insurance against a loss covered by this Section, then the Company shall not be liable for a greater proportion of the loss than the applicable benefit under this Section bears to the total applicable benefit under all such insurance.

c. Specific Definitions applicable to Loss of Baggage and Personal Belongings:

- a. **"Personal Documents"** means an Insured Person's identity card (if applicable), ration card, voter identity card, passport, driving license.
- b. **"Personal Effects"** means an Insured Person's mobile, laptop or tablet.

d. Specific Claims Provisions applicable to Loss of Baggage and Personal effects:

In the event of a claim the Insured Person must:

1. give immediate written notice:
 - a. to the relevant Common Carrier in the event of loss or damage in transit;
 - b. to the relevant police authority in the event of loss or theft;
2. submit a copy of the relevant Common Carrier or police report when a claim is made;
3. obtain a Common Carrier or police report where the loss occurred;
4. in the event of loss by a Common Carrier, retain original tickets and baggage slips and submit them when a claim is made;
5. submit original purchase receipts in the event of claims regarding goods purchased during the Insured Journey; and
6. for claims involving jewellery, submit original or certified copies of valuation certificates issued prior to the commencement of the Period of Insurance, when a claim is made

For purposes of any claim hereunder:

1. a pair of skis, ski boots and accessories shall be regarded as one item;
2. bottles of perfume, aftershave, and make up shall together be regarded as one item;
3. the equipment and accessories of any sport that an Insured Person takes on a trip shall be regarded as one item.

e. Special Exclusions applicable to Loss of Baggage and Personal Effects:

The Company shall not be liable to pay any benefit in respect of any Insured Person for:

1. loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorized use thereof, postal orders,

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- travellers cheques, travel, tickets, securities of any kind and petrol or other coupons.
2. mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle.
 3. destruction or damage due to wear and tear, moth or vermin.
 4. baggage, clothing and personal effects dispatched as unaccompanied baggage.
 5. theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means.
 6. loss or damage to sports equipment whilst in use, contact lenses, samples, tools.
 7. for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority.
 8. for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
 9. for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring.
 10. for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause.
 11. a claim involving animals.
 12. loss, including but not limited to loss by theft, or damage to vehicles or other accessories.
 13. for any loss that is not reported either to the appropriate police authority or transport carrier within twenty-four (24) hours of discovery or if the carrier is an airline if a property irregularity report is not obtained.
 14. baggage and/or personal effects sent under an airway-bill or bill of lading.
 15. contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth.

Endorsement no.45 – TERRORISM COVER:**a. Coverage**

Notwithstanding any of the exclusions mentioned in the policy wordings, It is hereby understood and agreed that in consideration of payment of additional premium, the policy extends to cover claims due to Terrorism as defined under the policy for the Insured benefits vide Basic Emergency Accidental Hospitalisation or Base Personal Accident Cover or Endorsement no.4. Personal Accident-Common Carrier, if opted.

Endorsement no.46 – KEY REPLACEMENT:**a. Coverage**

If an insured person incurs expenses towards the following during the insured journey then the policy will reimburse upto the maximum sum insured as specified in the policy schedule/certificate for the following expenses:

1. Key Replacement – Reimbursement of the cost of replacing the insured's residence and/or vehicle keys which are lost or stolen. The covered cost is limited to the money you paid to a locksmith to produce a new key.
2. Break-in Protection – Reimbursement of the cost of replacing the Insured's locks and keys if the residence or vehicle is broken into. The covered costs include the labor cost for replacing the lock.
3. Lock Out Reimbursement – Reimbursement of the cost of obtaining a locksmith if the insured is locked out of his/her residence or the insured's vehicle due to the loss or theft of your keys.
4. Rental Car Reimbursement – Reimbursement of the reasonable cost of a rental car if the Insured's vehicle keys are lost or stolen and it will take more than 24 hours to replace them.

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b. Specific Exclusions applicable to Key Replacement:

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

1. costs other than those listed above
2. costs associated with lost or stolen keys for a residence other than the Insured's primary residence;
3. The cost to replace keys to vehicles that the Insured does not own for personal use;

c. Specific Conditions applicable to Key Replacement:

For break-in protection claims, the Insured must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.

Endorsement no.47 – LOSS OF DOCUMENTS:

a. Coverage

The policy will reimburse the actual expenses necessarily incurred by the insured to obtain the Duplicate or remake the Identity documents such as Driving License, PAN Card, Aadhar Card, Voter Id or any other identity proof, if he or she loses the same during the policy period

This benefit is over and above the Base Sum Insured.

b. Specific Exclusions applicable to Loss of documents:

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

1. transportation tickets, or other similar items or personal papers and payment cards;
2. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
3. accidental damage to insured's wallet and items inside;
4. any fraudulent/unauthorized charges on the lost or stolen payment cards;
5. any identity theft related costs that are caused by lost or stolen personal papers or payment cards

c. Specific Conditions applicable to Loss of documents:

Insured must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless you are legally incapable of doing so.

Endorsement no.48 – CHANGE FEE COVERAGE (AIRWAYS):

a. Coverage

The policy shall reimburse the fees charged by the airline to change these dates up to the sum insured as specified in the policy schedule/certificate. (Note: Covered reasons include having your trip cancelled or interrupted for a covered reason listed — with the exception of cessation of operations — or because the Insured or a traveling companion are delayed by severe weather on the way to your flight as long as you allowed enough time to board your flight as scheduled.)

b. Co-Payment applicable to Change fee coverage (Airways):

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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.49 – CYBER SECURITY:

a. Coverage

The Policy shall reimburse the expenses incurred by the Insured Person during the Policy Period upto a maximum of the Sum Insured due to:

- a. Any fraudulent and unauthorized access to usage,
- b. deletion or alteration of your personal data stored in Insured's computer system including his/her digital devices, Defense and prosecution costs against identity theft occurring on Insured's legitimate Social Media account as a result of a cyber-attack,
- c. Repeated use of digital communications to harass or frighten the Insured, Computer program received through SMS, File transfer, downloaded programs from internet or any other digital means by his/her computer system including the digital devices maliciously designed to infiltrate and damage it without insured's consent, Funds wrongfully or erroneously paid by him/her as a direct result of Third Party's unauthorized targeted cyber intrusion into Insured's computer system,
- d. Any attempt to obtain his/her sensitive information such as usernames, passwords, and credit card details often for malicious reasons, by masquerading as a trustworthy entity through an electronic communication,
- e. A forgery or a wrongful manipulation of an E-mail header so that the message appears to have originated from the actual source Any liability arising out of unintended publication or broadcasting of any digital content resulting out of a Cyber Attack on your Computer System including your digital devices,
- f. A threat to cause a Privacy Breach, Data Breach or Cyber Attack,
- g. Any unauthorized disclosure of your personal data by a third party or any unauthorized access or use of your personal data stored in Third Party's computer system.

This benefit is over and above the Base Sum Insured.

Endorsement no.50 – IDENTITY THEFT:

a. Coverage

If an insured person incurs expenses resulting in efforts to resolve the identity theft, and expenses can be submitted up to 12 months after you make a claim, we will pay (up to the maximum sum insured as specified in the policy schedule/certificate for this benefit) for the following expenses:

1. Legal Expenses – We will reimburse you for attorney and court fees incurred by you for:

- a. Defending any suit brought against you by a creditor or collection agency or someone acting on their behalf as a result of the identity theft;
- b. Removing any civil or criminal judgment wrongfully entered against you as a result of the identity theft;