

**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

**b. Special Exclusions applicable to Missed Connection (Airways):**

This benefit does not cover any other loss other than those mentioned above under the head coverage, directly in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

**Endorsement no.15A – MISSED CONNECTION ON BENEFIT BASIS (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 pay a fixed benefit equal to the sum insured as specified in the policy schedule/certificate.

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.

**b. Special Exclusions applicable to Missed Connection on Benefit basis(Airways):**

This benefit does not cover any other loss other than those mentioned above under the head coverage, directly in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

**Endorsement no.16 – TRIP DELAY (AIRWAYS):**

**a. Coverage**

The policy shall reimburse the reasonable additional expenses towards meals and lodging incurred by the Insured Person upto the Sum Insured mentioned in the policy certificate, if his or her trip, covered by this Policy, is delayed beyond a specified number of hours, as mentioned in the Policy Schedule/certificate, from the scheduled time only on account of the following unforeseen reasons:

1. Strike of the airline, where the insured person had booked conveyance in advance
2. Inclement weather conditions causing cancellation or interruption of the trip s;
3. The places intended to be occupied by the Insured/ Insured Person for purposes of his or her stay during the trip or the destination being made uninhabitable by fire, flood, vandalism, burglary, or such natural disaster;

It is the responsibility of the Insured to produce necessary proof establishing the reason for Trip Delay along with the receipts.

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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This benefit is over and above the Base Sum Insured.

**b. Special Exclusions applicable to Trip Delay (Airways):**

This benefit does not cover loss other than those mentioned above under the head coverage, directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

**Endorsement no.16A - TRIP DELAY ON BENEFIT BASIS (AIRWAYS):**

**a. Coverage**

The policy shall pay a fixed benefit equal to sum insured as specified in the policy schedule/certificate if his or her trip, covered by this Policy, is delayed beyond a specified number of hours, as mentioned in the Policy Schedule, from the scheduled time only on account of the following unforeseen reasons:

1. Strike of the airline, where the insured person had booked conveyance in advance
2. Inclement weather conditions causing cancellation or interruption of the trip;
3. The places intended to be occupied by the Insured/ Insured Person for purposes of his or her stay during the trip or the destination being made uninhabitable by fire, flood, vandalism, burglary, or such natural disaster;

It is the responsibility of the Insured to produce necessary proof establishing the reason for Trip Delay along with the receipts.

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 Trip Delay on benefit basis (Airways):**

This benefit does not cover loss other than those mentioned above under the head coverage, directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

**Endorsement no.17 – EMERGENCY ACCOMMODATION DUE TO TRIP DELAY (AIRWAYS):**

**a. Coverage**

The policy shall reimburse the additional cost of emergency accommodation up to a maximum of two (2) nights if the Insured/Insured Person could not stay in the accommodation originally booked due to,

1. Inclement weather conditions causing cancellation or interruption of the trip with due authentication by a letter from the common carrier;
2. The place intended to be occupied by the Insured/ Insured Person for purposes of his or her stay during the trip or the destination being made uninhabitable by fire, flood, earthquake, storm, hurricane, explosion, outbreak of major infectious diseases, vandalism, burglary, or such natural disaster;

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The cost of the emergency accommodation shall be less than or equal to the category of accommodation originally booked by the Insures/Insured person

This benefit is over and above the Base Sum Insured.

**b. Special Exclusions applicable to Emergency Accommodation due to Trip Delay (Airways):**

This benefit does not cover any loss other than those mentioned above under the head "coverage", directly in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

**Endorsement no.18 – FLIGHT DELAY:**

**a. Coverage**

In the event of delay of the airlines, whilst on a Trip, at any airport specified in the Insured Person's main travel booking, the policy shall reimburse the Insured Person for any reasonable and necessary expenses incurred on any alternate travel booking under any mode of transport (but travel booking superior to original category is not covered) post deduction of compensation offered by service provider/common carrier or through any other source, for travelling to the next Intended Destination as per Insured person's main travel booking up to the limit of Sum Insured specified in the Policy schedule/Certificate, if such delay is caused due to any of the following reasons:

1. Inclement Weather
2. Any Strike, riots, industrial action at the Port or relating to the Common Carrier
3. Delay by the Airlines

This Benefit shall be payable subject to the following:

1. The Insured Person shall submit to the Company sufficient proof to substantiate the reason for such delay of the Common Carrier, unless this proof is available to the Company directly from a reliable source in the public domain;
2. The delay of the Common Carrier is in excess of the number of hours specified in the Policy Certificate from the scheduled time of the Common Carrier at the Port.
3. The maximum liability of the company under this cover during the policy period shall be the sum insured as specified in the Policy schedule/Certificate, irrespective of whether the policy is Single Trip or Multi Trip Policy.

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. Specific Exclusions applicable to Flight Delay:**

The Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly caused by, arising from or in any way attributable to any of the following:

1. Delayed arrival of the Insured Person or Travelling Companion
2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked.

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3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority.
4. Any exclusion mentioned in the "General Exclusions" Section of this Policy.

**Endorsement no.18A – FLIGHT DELAY ON BENEFIT BASIS:**

**a. Coverage**

In the event of delay of the airlines, whilst on a Trip, at any airport specified in the Insured Person's main travel booking, the policy shall pay a fixed benefit equal to the sum insured as specified in the policy schedule/certificate, for travelling to the next Intended Destination as per Insured person's main travel booking, if such delay is caused due to any of the following reasons:

- a. Inclement Weather
- b. Any Strike, riots, industrial action at the Port or relating to the Common Carrier
- c. Delay by the Airlines

This Benefit shall be payable subject to the following:

1. The Insured Person shall submit to the Company sufficient proof to substantiate the reason for such delay of the Common Carrier, unless this proof is available to the Company directly from a reliable source in the public domain;
2. The delay of the Common Carrier is in excess of the number of hours specified in the Policy Certificate from the scheduled time of the Common Carrier at the Port.
3. The Company's maximum liability for payment of a claim under the cover shall be once during the Single Trip. In an annual multi trip, the sum insured shall be paid once during every trip undertaken during the policy period in the event of flight delay.

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. Specific Exclusions applicable to Flight Delay on benefit basis:**

The Company shall not be liable to make any payment for any claim under this Benefit of the Policy in respect of an Insured Person, directly caused by, arising from or in any way attributable to any of the following:

1. Delayed arrival of the Insured Person or Travelling Companion
2. Any delayed departure caused by a Strike or industrial action known to exist or capable of being anticipated at the time the Trip was booked.
3. If the Common Carrier is taken out of service on the instruction of the Civil Aviation Authority, or any other governmental authority.
4. Any exclusion mentioned in the "General Exclusions" Section of this Policy.

**Endorsement no.19 – OVER BOOKED-COMMON CARRIER (AIRWAYS):**

**a. Coverage**

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**GROUP DOMESTIC TRAVEL INSURANCE****CHOTGDP23004V012223****Policy Wordings**

If the insured/ insured person is denied boarding of an aircraft on a commercial scheduled common carrier due to over-booking, and no alternative transportation is made available within 6/12 hours opted as deductible and mentioned in the policy certificate, of the scheduled departure time of such flight, the policy will indemnify the insured for expenses incurred, by evidence of bills/receipts in respect of hotel accommodation up to a maximum of three (3) nights, if not provided by the Carrier or any other third party and purchase of a new ticket, less refund, if any, obtained from the Carrier, subject to the Sum Insured specified against this Section in the Schedule to the Policy. The over-booked flight details to be obtained by the insured must be verified in writing by the operators of the airline or their handling agents.

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 Over Booked-Common Carrier (Airways):**

This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

**Endorsement no.19A – OVER BOOKED-COMMON CARRIER ON BENEFIT BASIS (AIRWAYS):****a. Coverage**

If the insured/ insured person is denied boarding of an aircraft on a commercial scheduled common carrier due to over-booking, and no alternative transportation is made available within 6/12 hours opted as deductible and mentioned in the policy certificate, of the scheduled departure time of such flight, the policy will pay a fixed benefit equal to the sum insured as specified in the policy schedule/certificate. The over-booked flight details to be obtained by the insured must be verified in writing by the operators of the airline or their handling agents.

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 Over Booked-Common Carrier on benefit basis (Airways):**

This benefit does not cover any other loss other than those mentioned above under the head "coverage", directly, in whole or in part, including loss caused by or resulting from any exclusion mentioned in the 'General Exclusions' section of this Policy.

**Endorsement no.20 – BOUNCED HOTEL BOOKING:****a. Coverage**

In the event of hotel booking at destination point(s) being bounced i.e. Insured Person(s) could not obtain hotel accommodation services already booked for him on confirmed basis with the suppliers / agents within India due to non-supply of services, the Insurance Company shall reimburse to the extent of 80% of following expenses: