

## Risk Assumption Letter

Ref. No. : W301256490  
 03-Apr-2024

Dear Customer,

We value your relationship with ICICI Lombard General Insurance Company Limited and thank you for choosing us as your preferred service partner.

Please find enclosed herewith your policy having policy number 4129/338037661/00/000 which has been issued based on the details furnished to us by the insured:-

Insured Name	RAVINDER SINGH	Policy No.	4129/338037661/00/000
Mailing Address	843 2ND FLOOR SECTOR 78, MOHALI   ,MOHALI,PUNJAB,INDIA - 160062	Period of Insurance / Trip Particulars	From : 03-Apr-2024 To : 29-Apr-2024 , Days : 27
Contact Number	85*****45 / 85*****45	Geographical Scope	SCHENGEN COUNTRIES
Email Id	RA*****@GMAIL.COM	Plan Type	GOLD_S_50
Nominee Name	Gurmeet Singh	Visa Type	Non Immigrant
Insured Age	30.0	Alternative Policy No.	4129/W-183311765/00/000
Product Code / Product Name	4129 - Internationaltravel	UIN No.	ICITIOP22093V032122
DOB	04-Jun-1993	Passport No	U5347593

Politically Exposed Person (PEP)/close relative of PEP:	No
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### Note:

**Medical expenses due to Covid-19 is covered if contracted during the travel period as per policy terms and conditions**

This policy does not cover any injury/illness and complications arising out of pre-existing condition whether declared or undeclared.

Pre-existing Condition shall mean and include any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/ or were diagnosed, and/ or received medical advice/ treatment within 48 months prior to the first policy issued by the insurer.

**Important:** This policy has been issued based on the details furnished by the policyholder. Please review the details furnished in the policy certificate cum information sheet and confirm that same are in order. In case of any discrepancy / variation, you are requested to write back to us immediately at [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com) or contact our toll free no. 1800 2666 for necessary changes / rectifications. In the absence of any communication from you within period of 15 days of receipt of this document, the policy would be deemed to be in order and issued as per your proposal.

### Part 1 of the schedule - International Travel Insurance

Policy No.	4129/338037661/00/000	Travel Days	27
Period of Insurance	From : 03-Apr-2024 To : 29-Apr-2024	Geographical Scope	SCHENGEN COUNTRIES
GSTIN Number (Customer)	-	Invoice number	100424147691
Insured Name	RAVINDER SINGH	Date of Birth	04-Jun-1993
Mailing Address	843 2ND FLOOR SECTOR 78, MOHALI   ,MOHALI,PUNJAB,INDI A - 160062	Gender	male
Contact Number	85*****45 / 85*****45	Nominee Name	Gurmeet Singh
Email Id	RA*****@GMAIL.COM	Relationship with Nominee	Father
Sum Insured (USD)	50000	Passport No	U5347593
Medical Treatment History	NA	IL ID	846162086
Family Doctor Name & Address	-	Pre-Existing Disease	None-None
Servicing Branch	Mumbai	Servicing Branch Address	414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

Please note this travel policy covers travel to Schengen countries and UK only when the travel to UK is planned in the same trip.

**Please Note: Any claim due to or arising out of pre-existing disease/ailment whether declared or undeclared is not covered under the policy**

The above records details given by the insured pursuant to Clause 8(2) of the IRDA (Protection of policy holder's interest) Regulations, 2017. If the information shown above is found to be either incomplete or incorrect at the time of claim, the same shall be construed as non disclosure of material information

Plan Name : GOLD_S_50		
Benefits	Sum Insured	Deductibles
Accidental Death (Common Carrier)	USD 5000	NA
Delay of Checked-In Baggage	USD 100	6 Hours
Dental Expenses	USD 300	USD 100
Emergency Cash Advance	USD 1000	NA
Hijack Distress Allowance	USD 125 per day for max 7 days	12 Hours
Loss of Passport	USD 300	USD 50
Medical Cover(Includes Medical Evacuation cost, Sublimit applicable for age 51 yrs and above. Please refer policy wordings for details)	USD 50,000	USD 100 (Total amount applicable for Medical Expenses alongwith the applicable extensions under Medical Expenses)
Missed Flight Connection	USD 500	3 Hours
Personal Accident	USD 15000	NA
Personal Liability	USD 100,000	5% of Actuals
Political Risk and Catastrophe Evacuation	USD 7500	NA
Repatriation of Remains	USD 7500	NA
Total Loss of Checked-In Baggage	USD 500	NA
Trip Cancellation and Interruption	USD 500	NA
Trip Delay	Upto USD 500	6 Hours

Premium Details (₹)				
Basic Premium	IGST		Total Tax Payable	Total Premium
	%	₹		
1035.92	18	186.47	186.47	1222
We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.				

GSTIN Reg.No	HSN/SAC code	The stamp duty of ₹1 paid vide deface no. CSD4520241123 dated 30-Jan-2024 .
27AAACI7904G1ZN	997136 GENERAL INSURANCE SERVICES	

Date of Issue : 03-Apr-2024

Place of Issuance : MUMBAI

**IMPORTANT:** Insurance benefit shall become voidable at the option of the Company, in the event of any untrue or incorrect statement, misrepresentation, non description or non-disclosure of any material particular in the proposal form/personal statement, declaration and connected documents, or any material information has been withheld by beneficiary or anyone acting on behalf of the beneficiary to obtain insurance benefit.

Please visit our website [www.icicilombard.com](http://www.icicilombard.com) for branch office address

Please refer to Part II and Part III of the policy schedule for detailed terms and conditions of the covers described above.

#### Claims Procedure:

In the event of an accident or sudden illness or any other claim (cashless or reimbursement) caused by a contingency covered under the insurance policy, immediately contact the helpline number stating the necessary details.

Contact the ICICI Lombard 24hr Help Line number for assistance and registering your claim:

From USA and Canada: +18448711200 (Toll Free)

From Rest of the World: +91 124 4498778 (Call back facility)

In India: 1800 102 5721 (Toll free and accessible in India (available from Mon-Fri between 9am- 6pm))

Fax: + 91 124 4006674

E-mail: [icicilombard@falck.com](mailto:icicilombard@falck.com)

Website : [www.falck.com](http://www.falck.com)

Failure to send immediate notice on the happening of a loss resulting in a claim may prejudice the insured's claim under the policy. The documents required in support of the claim shall be forwarded to the Company at the address mentioned below immediately upon return of the Insured to the Republic of India and in no case beyond a period of 30 days from the date of return of the Insured to the Republic of India.

CLAIMS DEPARTMENT

ICICI LOMBARD

C/O Falck India Pvt Ltd

Upper Floor

The Peach Tree, Block - C

Sushantlok-I, Sector 43, Gurgaon,

Haryana-122015 (India)

**IMPORTANT NOTE:** This certificate has to be read in conjunction with the Terms & Conditions, coverage and exclusions, which is available with ICICI Lombard. Kindly acknowledge receipt of this policy. In case you find any variation against your proposal or any discrepancy in the policy, kindly contact us immediately. You may email us at [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com). In cases of any product related query, please call us at 1800 2666 (Toll Free and accessible in India only).

**Disclaimer:** Insurance is the subject matter of solicitation. Please refer to policy wordings for terms and conditions, coverage and exclusions.

#### ICICI Lombard General Insurance Company Limited

ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

IRDA Reg. No.115, CIN L67200MH2000PLC129408, Misc 129, [www.icicilombard.com](http://www.icicilombard.com)



	<p>which the insured is travelling as a fare paying passenger.</p> <p><b>BENEFIT 9- EMERGENCY CASH ADVANCE</b></p> <ul style="list-style-type: none"> <li>Lump sum payout in case you are left with no travel funds following an incident of theft, robbery, larceny etc. during the policy period</li> </ul> <p><b>BENEFIT 12 - TRIP CANCELLATION AND INTERRUPTION</b></p> <ul style="list-style-type: none"> <li>Indemnification for financial loss incurred on cancellation of trip due to unexpected events e.g. sickness, natural calamities, terrorist attack etc.</li> </ul> <p><b>BENEFIT 13 - MISSED (FLIGHT) CONNECTIONS</b></p> <ul style="list-style-type: none"> <li>Payment of fixed amount in case you fail to access a connecting flight due to a delayed arrival of the earlier flight for reasons beyond your control.</li> </ul> <p><b>BENEFIT 14 - TRIP DELAY</b></p> <ul style="list-style-type: none"> <li>Payment of a specified sum per day for trip delays caused by specified contingencies, including natural disasters, terrorism etc.</li> </ul> <p><b>BENEFIT 20 - POLITICAL RISK AND CATASTROPHE EVACUATION EXPENSES</b>  Reimbursement of expenses incurred for your return to your place of residence or the nearest place of safety in such situations.</p> <p><b>BENEFIT 21- ACCIDENTAL DEATH (COMMON CARRIER)-</b> If the insured dies due to an injury while boarding, disembarking or travelling as a passenger in any common carrier, payment is provided to the nominee or legal heir as per policy schedule.</p>	<p>Benefit 9</p> <p>Benefit 12</p> <p>Benefit 13</p> <p>Benefit 14</p> <p>Benefit 20</p> <p>Benefit 21</p>
6.	<p><b>GENERAL EXCLUSIONS (APPLICABLE TO ALL COVERS UNDER THE POLICY):</b></p> <ul style="list-style-type: none"> <li>No compensation for events before or after the covered trip.</li> <li>Excludes fraudulent claims, intentional acts, or connivance by the insured.</li> <li>Restrictions on benefits related to medical, dental, personal liability, accident, trip cancellation, interruption, delay, compassionate visit, and emergency hotel extension if:</li> <li>Traveling against medical advice.</li> <li>Receiving or waiting for specified medical treatment.</li> <li>Terminal prognosis received.</li> <li>Traveling for treatment.</li> <li>Participating in military operations.</li> <li>Involvement in intentional self-injury, suicide, intoxication, criminal acts, murder, or assault.</li> <li>Claims related to venereal disease or mutant derivatives.</li> <li>Excludes war-related events, confiscation, and nuclear incidents.</li> <li>Excludes claims related to professional or semi-professional sports activities unless declared and agreed upon.</li> <li>No claims related to hazardous activities unless specifically covered.</li> <li>No claims for contingencies occurring after 90 days from the start of cover for immigrant visa travelers.</li> <li>Excludes compensation for illness or injury resulting from the insured's criminal intent</li> </ul> <p><b>Cover specific exclusions-</b>  <b>Exclusion applicable to benefit 1 and extensions therein-</b></p> <ul style="list-style-type: none"> <li>No coverage for pre-existing medical conditions/ailments, whether declared or undeclared.</li> <li>Exclusion of orthopedic, degenerative, and oncological diseases, except for Life-Threatening Medical Conditions.</li> <li>No coverage for dental illness or injury, cosmetic treatments, and reconstructive plastic surgery.</li> <li>Excludes treatment for general debility, convalescence, spa, health resort, or similar institutions.</li> </ul>	<p>Section 3</p> <p>Benefit 1</p>
	<ul style="list-style-type: none"> <li>Pregnancy, childbirth, voluntary termination, miscarriage, fertility treatment not covered.</li> </ul>	

- Routine physical tests not related to illness or injury are not covered.
- Vaccination unless post-animal bite and excludes rehabilitation, physiotherapy, prosthetics.
- Self-inflicted illness or injury is not covered.
- Excludes costs of spectacles, contact lenses, hearing aids.
- Donor hospitalization expenses not covered.
- Excludes naturopathy, ayurvedic, homeopathic, unani medicine, and other alternative therapies.
- Circumcision covered only if necessary for illness or due to an accident.
- Weight management services, vitamins, and tonics for weight reduction programs not covered.
- No coverage for sex change treatment, surgery, or related complications.
- Personal comfort, convenience, hygiene items, and services are excluded.
- Alternative treatments are not covered.

#### **Dental Treatment**

- Excludes payment for any deductible mentioned in the Policy Schedule.
- No coverage for treatment of pre-existing conditions under this benefit.
- Excludes cementing or fixation of tooth or teeth bridges.
- Dental treatment does not cover orthopedic, degenerative, or oncological diseases.
- No coverage for beauty, cosmetic treatment, or reconstructive plastic surgery.
- Excludes rest or recuperation at spas, health resorts, sanatoriums, or similar institutions.

Benefit 2

#### **Total Loss of Checked-In Baggage**

- Excludes any deductible amount mentioned in the Policy Schedule for the specified benefit.
- No liability for losses related to valuables.
- Does not cover partial loss of contents in checked-in baggage.
- Excludes losses from delay, detention, or confiscation by customs or other authorities.
- No coverage for loss due to total or partial damage to the contents of checked-in baggage.

Benefit 3

#### **Delay of Checked-In Baggage**

- No payment for delay if it doesn't exceed the deductible time specified in Part I of the Policy.
- Excludes delay for part of total checked-in baggage related to the insured trip ticket.
- No coverage for delay due to detention, confiscation by common carriers, customs, government agencies, or other authorities.
- Delay attributable to damage requiring examined delivery by the common carrier is not covered.

Benefit 4

#### **Personal Liability**

- Excludes any deductible amount specified in the Policy Schedule for Benefit 6.
- No coverage for legal liability related to professional services rendered by the insured.
- Excludes liability for injury or damage during business activities or in the course of business by the insured.
- Liability assumed by agreement, not present without such agreement, is not covered.
- Excludes liability from acts of nature and atmospheric disturbances, intentional or illegal acts by the insured.
- Does not cover fines, penalties, punitive, or exemplary damages.
- No coverage for liability arising from the use of vehicles, aircraft, watercraft, or specific insurance elsewhere.
- Liability for personnel engaged by the insured, personal liability toward family, relations, and traveling companions is excluded.
- Excludes liability for transmission of illness, personal injuries, mental anguish, or shock.
- No coverage for infringement of intellectual property rights, possession of animals, or ownership of vehicles involving specific activities.
- Liability arising from alcohol/drug use (except as medically prescribed) or addiction is not covered.

Benefit 6

	<ul style="list-style-type: none"> <li>Excludes liability from the supply of goods/services, ownership/occupation of land or buildings, and contingencies in the country of residence.</li> </ul> <p><b>Personal Accident</b></p> <ul style="list-style-type: none"> <li>No compensation under multiple benefit categories for one accident/event.</li> <li>Excludes medical expenses and compensation for death or disability from intentional self-injury, suicide, or illness-related incidents.</li> <li>No coverage under the influence of intoxicating substances.</li> <li>Excludes coverage while engaging in aviation, ballooning, or traveling in a balloon or aircraft (except as a passenger).</li> <li>Does not cover events directly or indirectly caused by war, invasion, hostilities, civil war, rebellion, revolution, or nuclear-related incidents.</li> </ul> <p><b>Hijack Distress compensation</b></p> <ul style="list-style-type: none"> <li>If you are in any way involved principally or as an accessory in causing or planning the hijack</li> </ul> <p><b>Trip Cancellation &amp; interruption</b></p> <ul style="list-style-type: none"> <li>Losses due to actions by Common carrier, travel agent, air transport authority, Government or attributed to perils are not covered.</li> </ul> <p><b>Missed (Flight) Connection</b></p> <ul style="list-style-type: none"> <li>No claim is payable if the time gap between the scheduled arrival of the previous flight and the departure of the next flight is less than 3 hours, except for reimbursing cancellation charges and additional transportation costs for the missed flight, or if the flight is missed due to the insured's deviation from the originally scheduled route or advance intimation of a possible delay</li> </ul> <p><b>Political Risk and Catastrophe Evacuation</b></p> <ul style="list-style-type: none"> <li>Insured violating the laws or regulations of the country from which he is to be evacuated.</li> <li>Failure to produce or maintain immigration, work, residence or similar visas, permits or other documentation.</li> <li>Failure to honour any contractual obligation or bond or to obey any conditions in a license</li> <li>Insured being a national of the country from which he is to be evacuated.</li> <li>Circumstances that resulted in the Insured's evacuation being in existence prior to the Insured entering the country or their occurrence being foreseeable to a reasonable person before the Insured entered the country.</li> </ul> <p><b>Accidental Death (Common carrier)</b></p> <ul style="list-style-type: none"> <li>Amounts related to medical expenses.</li> <li>Payment of compensation in respect of death.</li> <li>Arising from intentional self-Injury/ suicide/ attempted suicide.</li> <li>Whilst the Insured is under the influence of intoxicating liquor/ drugs.</li> </ul>	<p>Benefit 7</p> <p>Benefit 8</p> <p>Benefit 12</p> <p>Benefit 13</p> <p>Benefit 20</p> <p>Benefit 21</p>
7.	<p><b><u>Waiting period</u></b></p> <ul style="list-style-type: none"> <li><u>Time period during which specified diseases/treatments are not covered</u></li> <li><u>It is counted from the beginning of the policy coverage.</u></li> </ul> <p><b>Initial waiting Period:</b> Not Applicable</p> <p><b>Specific Waiting periods (Not applicable for claims arising due to an accident):</b> Not Applicable</p> <p><b>Pre-existing diseases:</b> Not Applicable</p>	
8.	<p><b><u>Financial limits of coverage</u></b></p> <p><b><u>Sub-limit(It is a pre- defined limit and the insurance company will not pay any amount in excess of this limit)</u></b></p>	<p>Benefit 1 Extension 3</p>




	<p>The policy will pay only up to the limits specified against the covers in Part 1 of the policy schedule.</p> <p><b><u>Co-payment (It is the specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)</u></b>  Not applicable</p> <p><b><u>Deductible (It is a specified amount:</u></b>  <ul style="list-style-type: none"> <li>• <b><u>Up to which an insurance company will not pay any claim, and</u></b></li> <li>• <b><u>Which will be deducted from total claim amount (if claim amount is more than the specified amount)</u></b></li> </ul> Deductible is specific to each coverage and is outlined in Part 1 of the policy schedule.</p> <p><b><u>Any other limit as applicable</u></b>  <ul style="list-style-type: none"> <li>• <b>Sub-limit A</b> - For policies with sum insured over US\$ 100,000, the benefit of medical expenses is restricted to US\$ 100,000 per sickness or accident leading to one or more hospitalizations</li> <li>• <b>Sub-limit B</b> - For persons aged 51 years and above, maximum eligible medical expenses are as follows: <ul style="list-style-type: none"> <li>o Hospital Room and boarding, and Hospital Misc. Expenses* – maximum US\$ 1,800 per day up to 30 days.</li> <li>o Intensive Care Unit/Emergency Department - maximum US\$ 3,250 per day up to 7 days.</li> <li>o Surgical treatment – maximum up to US\$ 15,000</li> <li>o Anaesthetist services – up to 25% of surgical treatment.</li> <li>o Physician's visit – maximum US\$ 100 per day up to 10 visits.</li> <li>o Diagnostic and pre-admission testing – maximum US\$ 1000.</li> <li>o Ambulance services – maximum US\$ 500.</li> </ul> </li> </ul> <p><i>*Miscellaneous expenses: Includes but not limited to cost of medicines/ Pharmacy/ Drugs/ Supplies, nursing charges, external medical appliances as prescribed in writing by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, Blood storage &amp; processing charges, other services which are not part of any other above given heads</i></p> </p>	
9.	<p><b><u>Claims/Claims Procedure</u></b>  Claims (if approved) shall be paid through Cashless facility or Reimbursement of benefits, up to an amount as specified for said cover</p> <p><b>Turn Around Time(TAT) for claim settlements-</b>  Claims will be settled within 30 days from the receipt of last necessary documents. Reasons for rejections (if any) will be provided.</p> <p><b>Claims Procedure-</b>  <b>Network hospital details</b>  Claims will be settled within 30 days from the receipt of last necessary documents. Reasons for rejections (if any) will be provided.</p> <p><b>HELPLINE NUMBERS-</b>  In USA and Canada: + 1 844 871 1200(Toll-free)  From the rest of the world: +91 124 4498778 (With Call back facility)  In India: 1800 102 5721 (Toll-free and accessible in India only)  Fax: +91 124 4006674  E-mail: <a href="mailto:icicilombard@falck.com">icicilombard@falck.com</a>  E-claim web link: <a href="https://fgaindia.com/FalckMLink/">https://fgaindia.com/FalckMLink/</a></p> <p>Customer needs to reach out to Falck for assistance. Once the necessary details are obtained, Falck will provide the claim form &amp; procedure to the customer.</p>	<p>Claim section-  Claim Procedure-  General –  Settlement/  Rejection of  claims</p> <p>Claims- Claims  Procedure general</p>





**Global Assistance E-Card**

**ICICI Lombard**  
*Nibhaye Vaade*


Name : RAVINDER SINGH

Policy No. : 4129/338037661/00/000

Date of Birth : 04-Jun-1993

Valid From : 03-Apr-2024

Valid To : 29-Apr-2024

Assistance Service Provider : Falck India Pvt. Ltd.  
 **Falck**

Please read the below mentioned information carefully for hassle free claim settlement

**24x7 Customer Helpline Numbers for Claim Related Inquiry**

- 1 Registration of claim is required prior to availing benefits under this policy.
- 2 Please call the given numbers to register your claim and to confirm your coverage.
- 3 Cashless benefits are applicable for Inpatient treatment only and not for Outpatient treatment.
- 4 This card is only for information and does not guarantee the admissibility of claim.

USA & Canada : +1 18448711200  
(Toll Free)

Rest of The World : +91 124 4498778  
(Call Back Facility)

India (Toll Free) : 18001025721

Fax Number : +91 124 4006674

Email Address :  
icicilombard@falck.com



Assistance Service Provider : Falck India Pvt. Ltd.

