

# Business Travel Accident - Schedule of Travel Insurance

Issued at Mumbai



WITH YOU ALWAYS

|                         |                                 |                           |             |
|-------------------------|---------------------------------|---------------------------|-------------|
| <b>Schedule Number:</b> | IG082838                        | <b>Master Policy No.:</b> | BTA0001969  |
| <b>Insurance Plan:</b>  | Long Term Excluding Americas    | <b>Producer Code:</b>     |             |
| <b>Company Name:</b>    | WIPRO Ltd.                      |                           |             |
| <b>Travel Date:</b>     | From 18-Aug-2013 to 17-Aug-2014 | (Both days inclusive)     |             |
| <b>Duration:</b>        | 365 days                        | <b>Occupation:</b>        | 1000169169  |
| <b>Applicant Name:</b>  | Souvik Bhattacharyya            | <b>Employee No.:</b>      | 219822      |
| <b>Passport No.:</b>    | G5229394                        | <b>Date of Birth:</b>     | 30-Jun-1982 |

## Benefits subject to terms and conditions for the policy

|  |                        |  |
|--|------------------------|--|
| Accident & Sickness Medical Expenses Reimbursement (A&S)   | \$5                    | \$100,000                                  |
| Emergency Accident Emergency Accident & Sickness Dental Expenses   | \$5                    | \$1,000 per occurrence and \$300 per tooth |
| Emergency Evacuation   |                        | Included #                                 |
| Repatriation Of Remains  |                        | Included #                                 |
| Assistance Service Through Travel Guard Assist   |                        | Included #                                 |
| Accidental Death (24 hours - during business trip)   |                        | \$25,000                                   |
| Accidental Death (24 hours - during business trip) (Below 16 years)  |                        | \$1,000                                    |
| Accidental Dismemberment (24 hours - during business trip)   |                        | \$25,000                                   |
| Permanent Total Disability   |                        | \$25,000                                   |
| Maternity Benefit (Eligibility - continuous cover for minimum of 3 months)   | \$100                  | \$10,000 per annum                         |
| Maternity Benefit (During first three months from inception of policy)   | \$100                  | \$2,000 per annum                          |
| Loss Of Passport   | \$30                   | \$250                                      |
| Loss Of Personal Effects (Due to theft and mugging)  | \$50                   | \$1,000                                    |
| Personal Liability   | \$200                  | \$100,000                                  |
| Replacement & Rearrangement Of Staff   |                        | \$5,000                                    |
| OPD Cashless (Over \$5 only through Travel Guard Assist)   |                        | Included under Assistance Services         |
| Pre-Existing Conditions ((Chronic & congenital illnesses) (Will cover only doctors visits and prescribed medicines in conjunction with the doctor's visit))  | \$5 per doctor's visit | \$1,000 per annum per person. ##           |
| Mental Disorders: Emergency Treatment For Psychiatric Conditions Or Mental Disorders   | \$5                    | \$1,000 annual per person.##               |
| Routine Dental Care (One routine dental check-up after 90 days continuous coverage) (Reimbursement only)   | \$5 per doctor's visit | \$50 per annum per person. ##              |
| Routine Vision Care: One Routine Check Up Plus One Pair Of Prescription Spectacles / Lenses After 6 Months Of Continuous Coverage  | \$5 per doctor's visit | \$175 per annum per person.##              |
| Health Check-Ups / Wellness Care For Which Insured Must Go Through A Network Doctor  |                        | \$300 per annum per person.##              |
| 1. Children - + 2 Years Upto Age 16 Years (One routine physical examination per 12 months)   |                        |  |
| 2. Adults - Above 16 Years (One routine physical examination per 12 months) (Waiting period 12 months)   | \$5                    |  |
| Health Checks For Infants The Following Immunization Shots Are Covered (Increase immunization cover for China location from current 300 USD to):   |                        | \$300 per case. ##                         |
| 1. Shanghai (Class A cities): Maximum Limit USD 3,000 For Immunization Cash And Related Doctor Appointment Upto 2 Years  |                        |  |
| 2. Chengdu (Class B cities): Maximum Limit USD 2000 For Immunization Cash And Related Doctor Appointment Upto 2 Years  | \$5                    |  |
| Physiotherapy  | Co-Pay 10%             | \$2,000 per annum per person               |
| # Included Under The Benefit Limit Of Accident & Sickness Medical Expenses Reimbursement   |                        |  |
| ## (Subject to annual limits specified under the Master Policy Number BTA xxxxxx available with the Policy Holder)   |                        |  |
| Note : 1. Prescription drugs - All Prescription Drugs Are Covered, Excludes OTC (Over The Counter - available without a Physician's prescription) medicine, provided these Prescription Drugs are recommended by the attending physician |                        |  |



**Additional Insured:**

- 1). Souvik Bhattacharyya
- 2). Koyel Bhattacharyya
- 3). Anik Bhattacharya

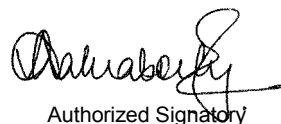
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Issued at Mumbai



**TATA  
AIG  
INSURANCE**

| ASSISTANT CONTACT (For Insureds Only)   | Address for Claims/US Non Medical (For Insureds Only)   |
|---|---|
| <p><b>For Rest of the world policies excluding the Americas:</b><br/>Call: +603-2118-0783 or +603-2118-0784 (Toll Worldwide)<br/>Email (assistance): <a href="mailto:TGAP.TATAMedical@travelguard.com">TGAP.TATAMedical@travelguard.com</a></p> <p><b>For the Americas Policies:</b><br/>Please Call: +1-866-866-2620 (Toll Free within US &amp; Canada)<br/>+1-817-826-7018 (Reverse Charge/Collect from other places)<br/>Email: <a href="mailto:tata.aig@aig.com">tata.aig@aig.com</a><br/>0800 169 9884 (Toll free from UK);<br/>0120-593700 (Toll free from Japan)</p> | <p><b>Claims Department</b><br/>Tata AIG General Insurance company Ltd.<br/>A-501, 5th Floor, Building No. 4, Infinity Park,<br/>Gen. A. K. Vaidya Marg, Dindoshi, Malad (E),<br/>Mumbai, India - 400 097.<br/>Visit our website : <a href="http://www.tataaiginsurance.in">www.tataaiginsurance.in</a><br/>OR Email at <a href="mailto:customersupport@tata-aig.com">customersupport@tata-aig.com</a><br/>OR Call our 24x7 toll free helpline 1800-266-7780 (Accessible from all lines)<br/>OR 1800-11-9966 (Accessible from BSNL/MTNL Lines Only)</p> |
| US MEDICAL CLAIMS (For Providers only)  | <p>* Important: Any Pre-Existing Medical condition will be excluded from the policy Insurance<br/>** Notice of a medical condition/event must be provided to your assistance contact (see below) at time of care or as soon as possible after emergency care; failure to do so may affect benefits and coverage.<br/>Insurance Stamp Duty Paid: Rs. 1/- vide receipt/Challan No 85112 dated 25th November 2011<br/>Signed for &amp; on Behalf of TATA AIG General Insurance</p>   |
| <p><b>To verify eligibility:</b> Please Call: 1-877-456-5498<br/><b>Plan Type:</b> Tata Business Travel<br/><b>Policy Certificate #:</b> IG082838</p> <p><b>Mail Medical Claims to:</b> Travel Guard<br/>Attn: Tata AIG Claims<br/>PO Box 8003<br/>Stevens Point, WI 54481</p> <p><b>HYGEIA</b><br/>A UnitedHealth Group Company</p> <p>Shared Savings</p> <p> </p>                                   |   |

Benefits subject to the terms and conditions of the master policy BTA0001969

  
Authorized Signatory

Date Issued: 16-Aug-2013