

TRAVELASSURE

Customer Information Sheet

TravelAssure- Customer Information Sheet

Sl. No	Title	Description	Policy Clause Number
1	Name of Insurance Product/ Policy	TravelAssure	
2	Policy Number		
3	Type of Insurance Product/ Policy	Both Indemnity and Benefit	
4	Sum insured		
5	Policy Coverage	<ul style="list-style-type: none"> • Emergency Inpatient medical treatment- Coverage for inpatient hospitalization due to an accident or illness. 3.1 • Maternity- We will pay the expenses incurred by you on treatment if you were admitted in a hospital in the course of your pregnancy. This cover is available only for people who are traveling overseas on student visa for full time college or school education with policy term equal to or more than 12 months. 3.2 • New born baby cover- Emergency inpatient medical treatment and vaccination expenses of new born baby will be covered as per “Emergency inpatient medical treatment” benefit of this policy. This cover is available only for people who are traveling overseas on student visa for full time college or school education with policy term equal to or more than 12 months. 3.2 • Emergency Outpatient treatment- Coverage for outpatient treatment due to an accident or illness. 3.3 • Emergency ambulance- Coverage of ambulance cost for transportation of insured. 3.4 • Hospital daily cash- Daily benefit in case of hospitalization of insured. 3.5 • Dental treatment- Coverage of medical expenses for pain relieving dental treatment received by the Insured Person 3.6 • Medical evacuation- Reimbursement of the cost of the transportation of the Insured Person from a Hospital to the nearest facility which is prepared to admit the Insured Person. 3.7 • Extension to in-patient care- Coverage if insured person is hospitalized during trip due to an accident or illness and wants to get back to country or residence for continued treatment 3.8 • Personal accident- Coverage for accidental death, permanent total disability or permanent partial disability due to an accident 3.9 • Accidental Death and Disability (Common Carrier)- Coverage for accidental death, permanent total disability or permanent partial disability due to an accident while travelling in a common carrier 3.10 • Repatriation of mortal remains- Coverage of cost of either transporting insured person’s mortal remains from the foreign country to permanent place of residence or a cremation or burial ceremony in the foreign country. 3.11 	

	<ul style="list-style-type: none"> • Financial emergency Cash- lump sum amount as stated in policy schedule in case travel funds are lost due to theft, robbery or dacoity 3.12 • Personal liability- payment towards third party death, bodily injury or property damage 3.13 • Hijack daily allowance- fixed daily amount payable if the aircraft is hijacked 3.14 • Compassionate Visit- Reimbursement of accommodation (boarding and lodging)/ economy class transportation cost for an immediate family member in case of hospitalization of insured person for more than 5 consecutive days 3.15 • Escort of minor child- Reimbursement of return economy class airfare and accommodation only for one immediate family member to travel to insured person location of hospitalization and escort minor child back home in case of hospitalization of insured person for more than 48 consecutive hours 3.16 • Adventure sports- Coverage for permanent total disablement or death of the Insured Person in an event of an accident during risk period while engaged in adventure sports in a non-professional capacity 3.17 • Sports activity coverage- We will pay for the unused portion of the already paid sports activity if insured member fell sick or hospitalized or had to cut short their trip 3.18 • Loan protector- We will pay balance principal loan amount in case of death on insured person due to an accident during policy period 3.19 • Study interruption- We will reimburse actual expenses on Tuition fee already paid to the educational institution in case student is not able to continue his/her studies due to hospitalisation for more than 30 consecutive days 3.20 • Sponsor protection- We will pay for unpaid part of Tuition fee in case of death or disablement of the insured's sponsor 3.21 • Cancer screening and mammography examinations- We will reimburse the expenses for cancer screening and mammography examinations of the Insured Person during the Risk Period 3.22 • Bail bond- we will pay for bail bond costs if insured person is falsely arrested or wrongfully detained by any government or foreign authority during the Risk Period 3.23 • Waiver of deductible- We will waive off deductibles applicable under each cover of this policy. 3.24 • Optional co-payment- we will apply co-payment to applicable claims if this benefit is chosen by customer 3.25 • Refund of visa- We will pay for re-imburement of Visa fee if your Visa got rejected for no fault or negligence 3.26 • Home to home cover- We will extend the Coverage for 6 hours before /beyond the Period of Insurance for In-Patient treatment, Out-Patient and Personal Accident 3.27 • Colleague replacement- If an Insured Person suffers an Illness or Accident during the Risk Period as result of which he is Hospitalised then We will reimburse the cost of an economy class return air fare to send a substitute person to complete the business purpose for which the Insured Person was travelling 3.28 • Medical sum insured replenishment in case of hospitalization due to accident- This benefit provides additional sum insured equal to “emergency inpatient medical treatment” section sum insured. This Sum Insured shall be applicable only for In-patient hospitalization due to Accidental Injuries 3.29 	
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	<ul style="list-style-type: none"> • Complete pre-existing disease cover - Pre-existing diseases will be covered up to sum insured of “emergency inpatient medical treatment” after opting this cover 3.30 • Covid Cover- Covers Trip cancellation or Interruption of a covered trip due to necessary quarantine followed by COVID-19 positive report 3.31 • Psychiatric Counseling- covers Medical Expenses incurred for any psychiatric counseling undertaken by the Insured Person due to accidents/event encountered by insured person during the trip. 3.32 • Physiotherapy- covers Expenses incurred for any physiotherapy undertaken by the Insured Person due to accidents/event encountered by insured person during the trip. 3.33 • Kidnap distress allowance- If during the Period of Insurance, the Insured person is Kidnapped, We will pay the Policyholder/Nominee a fixed amount as specified in the Policy 3.34 • Medical Tele-consultation- , customer can avail unlimited tele-consultations with General Physician. 3.35 • Total Loss of checked-in baggage- Coverage for loss of accompanying checked in baggage of Insured Person 3.36 • Delay of checked-in baggage- Payment for purchasing essential personal items in case checked-in baggage’s delivery is delayed by a Carrier 3.37 • Loss of passport- Reimbursement of expenses for obtaining duplicate or fresh passport 3.38 • Loss of International Driving license- Reimbursement of expenses for obtaining duplicate or fresh international driving license 3.39 • Loss of Passport or International Driving license - Reimbursement of expenses for obtaining duplicate or fresh passport and Reimbursement of expenses for obtaining duplicate or fresh international driving license 3.40 • Sports equipment hire- We will pay for sports equipment in case your equipment is lost in travel or your equipment is delayed by 12 hours 3.41 • Rented sports equipment damage or loss- We will cover for the penalty/ fine charged to insured member on account of damaging or losing the sports equipment rented out on the name of insured member 3.42 • Sports Equipment Cover - If the sports equipment owned and carried by You, then we will reimburse the depreciated value of such lost or damaged equipment 3.43 • Loss of Laptop, Tablet, Mobile Phone, Camera- Coverage in the case of robbery, theft or if the items were stolen 3.44 • Mugging Benefit - We will pay a Lump sum benefit if the Insured Person is mugged in the country/city in which he/she is traveling. 3.45 • Lifestyle Support (Modifications Made at Home/Vehicle) - In case of Permanent Total Disability we will pay benefit amount towards modification of the Insured Person’s residential accommodation and/or vehicle 3.46 • Loss of Baggage and Personal Belongings- We will pay the pro-rated amount if your baggage is lost within policy period due to theft, larceny, robbery or hold up 3.47 • Key Replacement- we will reimburse cost of key replacement 3.48 • Cruise cover- covers Missed port departure, unused excursions and cruise interruption 3.49
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	<ul style="list-style-type: none"> • Trip Delay- We will pay a fixed amount for each block of 4 hour delay up to the limits as specified in the policy schedule, if your common carrier's actual departure time is delayed for more than 4 hours from the scheduled departure time 3.50 • Trip cancellation- Coverage for financial loss incurred due to cancellation of trip before its onset 3.51 • Trip interruption- Coverage for financial loss incurred due to in between abandonment of trip 3.52 • Trip interruption or cancellation - If you cancel your trip before starting the journey or return home without completing the trip, then we will provide coverage up to sum insured mentioned in policy schedule/ certificate of insurance 3.53 • Missed connection- reimbursement for travel cost if you missed a pre-booked onward connection as a direct result of the scheduled common carrier not running on its published timetable 3.54 • Bounced Booking- Hotel/ Common Carrier- Reimbursement in case accommodation provider/ common carrier is unable to honor your confirmed bookings 3.55 • Emergency trip extension- We will pay for extended period of stay and economy class return fare in case trip is extended beyond scheduled dates due to reason mentioned in policy wording 3.56 • Upgradation to business class- We will pay for the cost to upgrade the return ticket of insured member to business class after insured member's hospitalization of 5 or more continuous days 3.57 • Political risk and catastrophe evacuation- Covers cost of travel to nearest place of safety following official recommendation 3.58 • Emergency Accommodation Coverage- Reimburse the additional cost of emergency accommodation in case of situations as described in policy 3.59 • Overseas travel service supplier insolvency- We will provide coverage to insured in case of insolvency of the overseas travel service provider of insured 3.60 • Flight Delay- We will pay for expenses incurred on any alternate travel booking under any mode of transport 3.61 • Mobility Aids Allowance- reimburse the charges incurred by the Insured Person for procuring medically necessary prosthetic devices as per TnC 3.62 • Missed Departure- pay a fixed benefit amount as mentioned in the Policy schedule/ certificate of insurance, if Insured Person misses his flight 3.63 • Terrorism Cover- By selecting this benefit, insurance coverage will be extended to claims arising due to terrorism in your policy 3.64 • Loss of identity documents- We shall reimburse the actual expenses necessarily incurred by the Insured for obtaining a duplicate or fresh identity documents, if the original identity proof documents or any other identity proof document acceptable in India is lost during the covered Trip 3.65 • Date Change(Hotel & Common Carrier)- we will cover extra charges incurred to changes dates 3.66 • Carrier cancellation- fixed benefit as mentioned in the Policy schedule/ certificate of insurance in the event of the Insured Person's booked and confirmed journey is cancelled by the Common Carrier within three hours prior to the scheduled departure 3.67 • Flight diversion- fixed benefit as mentioned in the Policy schedule/ certificate of insurance, if the Insured Person's flight is diverted as a result of a major travel event. 3.68 	
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6	Exclusions	<ol style="list-style-type: none"> 1. Treatment for any Injury or Illness resulting directly or indirectly from nuclear, radiological emissions, war or war like situations (whether war is declared or not), rebellion (act of armed resistance to an established government or leader), acts of terrorism 2. Your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic. 3. Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent (Code-Excl10) 4. Obesity or any weight control program. 5. Maternity Expenses (Code-Ecxl18) <ol style="list-style-type: none"> a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except ectopic pregnancy; b. Expenses towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Policy Period. 6. Unproven Treatments (Code-Excl16)- Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. 7. The provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products. 	4

		<ol style="list-style-type: none"> 8. Non-prescription drugs or treatments 9. If the Insured Person is travelling against the advice of a Doctor or is receiving or on a waiting list for specified medical treatment. 10. Any claim for your death, injury, medical condition or disability resulting from; <ol style="list-style-type: none"> a. your suicide or attempted suicide or wilfully self-inflicted injury or illness; or b. your consumption of alcohol or drugs or substance abuse c. depression 11. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you. (overseas) 12. Any claim for an incident that results from your involvement in any unlawful activities or violation of operating/safety guidelines published by the service provider contracted by you. 13. Any claim originating in a country against whom Indian government has imposed travel restrictions, or any country which has imposed such restrictions against citizens of India 14. Any claim where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism) 15. Any claim for an incident which happens during the trip that results from taking part in any adventure sports unless specifically covered 16. Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner (Code- Excl08); 17. Investigation & Evaluation- Code- Excl04 <ol style="list-style-type: none"> a. Expenses related to any admission primarily for diagnostics and evaluation purposes only b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment 	
7	Waiting period	24 month waiting period for Maternity and new born baby cover	3.2

8	<p>Financial Limits of Coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit</p> <p>ii Co-Payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured)</p> <p>iii Deductible (It is a specified amount up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than specified amount)</p>	<p>Each benefit has its sublimit and deductibles. For details refer to section 3 of customer information sheet</p> <p>If optional copay benefit is opted then 20% copay will be applicable</p>	3.25
9	<p>Claims/ Claims procedure</p>	<p>When outside India- In the case of an emergency or the need for medical treatment, please ensure that you or your family member contact Europ Assistance</p> <p>Europ Assistance 24*7 Emergency Contact for +91 22 6787 2092 Email address : nivabupa@europ-assistance.in</p> <p>Assist America Toll Free Number-18004252955 Email Id- medservicesindia@assistamerica.in</p> <p>When in India- Contact No: 1860-500-8888 Fax No.: 011-30902010 Email ID: Email us through our service platform https://rules.nivabupa.com/customer-service/ (Senior citizens may write to us at: seniorcitizensupport@nivabupa.com)</p>	5.21

