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Overseas Travel Ease Policy (Business & Holiday)

Customer Information Sheet

S No	Title	Description	Policy clause No.
1.	Product Name	Overseas Travel Ease Policy (Business & Holiday)	Page. No 1 of Policy Document
2.	What am I covered for	<p>This policy is not a general health insurance policy.</p> <p>Coverage is intended for sudden and unexpected sickness/injury to the insured during his trip abroad within the policy period. The coverages are available upto the limit shown in the schedule. The expenses include consultation charges, hospitalization expenses, pharmacy bills, investigation expenses and local emergency transportation.</p> <p>Provided that the treatment for such Illness and/or Injury shall commence any time during the Policy period immediately after diagnosis of such Illness and/or Injury.</p>	
		Medical Expenses: Coverage is intended for sudden and unexpected sickness/injury to the insured during his trip abroad within the policy period. The coverages are available upto the limit shown in the schedule. The expenses include charges of the medical practitioners, hospital and medical services and local emergency transportation.	3.1
		Medical Evacuation: Expenses for physician ordered emergency medical evacuation, including medically appropriate transportation and reasonably and medically necessary medical care en-route, to the nearest suitable Hospital/location or to hospital in India	3.1
		<p>Emergency Dental Treatment</p> <p>1. Emergency Dental Treatment means treatment commencing within 24 hours from the sudden and acute onset of dental pain upto the limit shown against the said cover in the policy schedule.</p> <p>2. In case of accidental injury necessitating dental treatment, the Company shall compensate the Insured for the reasonable Medical Expenses during the Trip, undertaken within the Policy period. Provided, such treatment should be provided by a Medical Practitioner qualified in practicing dentistry or dental surgery, and the reimbursement for the Medical Expenses incurred shall not exceed the Sum Insured for the coverage of medical expenses section as mentioned in Policy Schedule.</p>	3.2
		Hospital Cash For Critical Illness: In the event of Hospitalisation of the Insured due to Critical Illness, as listed below, sustained or	3.3

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	<p>contracted within the Policy period whilst on a Trip, the Company shall pay to the Insured Hospital Cash for number of days as specified in the Policy Schedule, provided that the Hospitalisation is for a period of more than 48 hours. Heart valve replacement due to acute infection, Coronary artery diseases requiring a bypass or other surgery, Stroke, Paralysis or Paraplegia including the complete and permanent loss of one or all of the limbs, Coma due to Accident, Third-degree burns covering at least 20% of the surface area of the body, Major head trauma, Benign brain Tumor, Encephalitis, Bacterial meningitis due to inflammation of brain membranes or spinal cord</p>																															
	<p>Personal Accident: If at any time during the covered trip, the Insured Person shall sustain any Injury, then the Insured Person or his legal representative/s, as the case may be, will be paid as per the following schedule if such Injury shall, within twelve calendar months of occurrence, be the sole and direct cause of:</p> <p>Table of Benefits:</p> <table border="1" data-bbox="428 840 1216 1675"> <thead> <tr> <th>Loss of</th> <th>% of Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Life</td> <td>100%</td> </tr> <tr> <td>Both hands or both feet</td> <td>100%</td> </tr> <tr> <td>Sight of both eyes</td> <td>100%</td> </tr> <tr> <td>Hearing in both ears</td> <td>50%</td> </tr> <tr> <td>One hand and one foot</td> <td>100%</td> </tr> <tr> <td>Either one hand or one foot</td> <td>50%</td> </tr> <tr> <td>Sight of one eye</td> <td>50%</td> </tr> <tr> <td>Speech and hearing in both ears</td> <td>100%</td> </tr> <tr> <td>Complete speech</td> <td>50%</td> </tr> <tr> <td>Quadriplegia</td> <td>100%</td> </tr> <tr> <td>Hemiplegia</td> <td>50%</td> </tr> <tr> <td>Paraplegia</td> <td>50%</td> </tr> <tr> <td>Uniplegia</td> <td>25%</td> </tr> <tr> <td>Thumb and index finger of same hand</td> <td>25%</td> </tr> </tbody> </table>	Loss of	% of Sum Insured	Life	100%	Both hands or both feet	100%	Sight of both eyes	100%	Hearing in both ears	50%	One hand and one foot	100%	Either one hand or one foot	50%	Sight of one eye	50%	Speech and hearing in both ears	100%	Complete speech	50%	Quadriplegia	100%	Hemiplegia	50%	Paraplegia	50%	Uniplegia	25%	Thumb and index finger of same hand	25%	<p>3.4</p>
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	<p>Repatriation Or Cremation Of Mortal Remains: In the unfortunate event of the death of the Insured due to an insured event, whilst abroad during the Period of Insurance, the Company shall, reimburse the nominee, the costs incurred for transporting the remains of the deceased Insured back to Republic of India or, up to an equivalent amount, for a local burial or cremation during the Period of Insurance up</p>	<p>3.5</p>																														

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	<p>to the limits set against the coverage as mentioned in Policy Schedule here to.</p> <p>Covered expenses include, but are not limited to, expenses for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation</p>	
	<p>Loss Of Checked Baggage: The Company shall indemnify the Insured for the value of the Checked-In Baggage totally lost whilst in custody of the Common Carrier during the Policy period in relation to Trip covered hereunder. The coverage shall commence from the time the Checked-In Baggage is entrusted to the Common Carrier and a receipt obtained, and shall terminate on delivery by the Common Carrier at the destination port. The cover shall be applicable individually and independently in case of Trip involving multi destinations en-route. The indemnity during the entire policy period will not exceed the limit set against the coverage mentioned in Policy Schedule</p>	3.6
	<p>Delay In Checked Baggage Over 12 Hours (Outbound Flights): The Company shall pay to the Insured, the sum as specified for the coverage in the Schedule of the Policy in case the Insured shall encounter a delay in receipt of his/her Checked-In Baggage beyond 12 hours from the scheduled / expected time of delivery by the Common Carrier, whilst on a Trip covered hereunder.</p> <p>This Benefit shall be paid by the Company only on delay of Checked-In Baggage relating to the ticket of the Common Carrier issued in favour of the Insured.</p> <p>Provided however that the policy will pay up to the limit shown in the schedule for necessary emergency purchase of necessary items incurred by the Insured due to a Delay of Checked-in Baggage in event if such the delay is for more than 12 hours from the arrival time at destination.</p> <p>The cover shall be available individually and independently in case of Trip involving multi destinations en-route. In case of more than one claim during the policy period the Company's liability in all claims put together will be restricted to the Sum Insured set against the coverage under this section.</p> <p>The Company shall not however be liable in case of any delay in delivery by the Common Carrier of the Checked-In Baggage on return journey to India.</p>	3.7
	<p>Loss Of Passport: In the event of the Insured Person losing his/her Passport during the Period of Insurance, this insurance will pay up to the limit of cover shown in the Schedule for the reimbursement of actual expenses necessarily and reasonably incurred by the Insured Person for obtaining emergency travel documents or duplicate / fresh Passport in lieu of lost passport outside India.</p>	3.8
	<p>Personal Liability: This insurance will pay up to the limit of cover shown in the schedule if the insured person in his or her private capacity</p>	3.9

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		<p>becomes legally liable to pay for accidental bodily injuries to third parties or accidental damage to third party properties, arising from an incident and reported during the covered trip.</p> <p>Reporting period for claim shall be 60 days from date of expiry of the insurance or date of occurrence whichever is earlier.</p> <p>The Company shall also indemnify the Insured towards the cost of defense incurred with the consent of the Company, provided that the Company's overall liability, including the cost of defense for all claims during the Period of Insurance shall not exceed the limit specified against this benefit in the Schedule of the Policy.</p>	
		<p>Emergency Financial Assistance: The Company shall provide cash assistance when the Insured Person requires emergency cash, following loss of money due to incidents of theft / burglary or hold up whilst on a trip covered hereunder. The OSP will provide emergency cash assistance for the actual money lost but not exceeding the limit specified in the Policy Schedule.</p>	<p>3.10</p>
		<p>Hijack Allowance – Over 12 Hours The Company shall compensate the Insured at the rate per day as specified in the Policy Schedule, in case the Common Carrier in which the Insured is traveling as a passenger during Trip within the Period of Insurance shall be subject of Hijack, and that the Common Carrier is held captive by the hijackers. Compensation shall be payable under this Benefit provided that the Hijack is for more than 12 hours.</p> <p>Provided that the cover shall only attach in case of travel by Common Carrier as the main mode of travel being part of the Trip and shall not attach for any incidental travels by any other mode of transportation.</p> <p>The Company's liability shall be restricted for the period for which the Common Carrier is held captive in excess of 12 hours and in no case shall exceed the maximum number of days specified in the Policy Schedule.</p> <p>Should the Insured be released by the hijackers in advance of the total release of the Common Carrier and all the passengers therein, the Company's liability shall not extend beyond the date and time of release of the Insured by the hijackers.</p>	<p>3.11</p>
		<p>Trip Cancellation / Interruption: The Company shall reimburse to the Insured the non-refundable portion of the pre-paid lodging cost and/or the ticket charges (up to the maximum amount specified in the schedule) if the Trip is cancelled and the Insured Person is unable to undertake the Trip (whether wholly or in part) and solely attributable to and/or arising out of:</p> <ul style="list-style-type: none"> i. Earthquake ii. Storm, Flood, inundation, cyclone, tempest iii. Terrorism - provided that the named perils herein above shall take place at and in the vicinity of any port involved in the Insured's 	<p>3.12</p>

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		<p>Trip;</p> <ul style="list-style-type: none"> iv. Personal contingencies like death or emergency Hospitalisation treatment requiring minimum 3 days duration necessitated to the Insured or Insured's Immediate Family Member due to an unforeseen Illness or Injury. v. Unexpected Riot Strike or civil commotion beyond the control of the Insured. vi. Global Pandemic. <p>Subject to the maximum liability of the Company as stated for this benefit under the policy Schedule, the Company shall pay to the Insured:</p> <ul style="list-style-type: none"> i. Official cancellation charges including those of stay and travel, if any. ii. Actual additional transportation expenses incurred to return to Republic of India, provided that, the additional expenses are for alternative travel arrangement of the same class and/or type and by the most direct route. 	
		<p>Missed Connection: The Company shall pay a fixed amount to the Insured as mentioned in Policy Schedule per day or part thereof in case of failure of the Insured to access the Connecting flight as per schedule, any time during the Trip within the Period of Insurance, arising out of below mentioned conditions which is beyond the control of the insured and solely attributable to and/or arising out of:</p> <ul style="list-style-type: none"> i. Inclement weather ii. Strike or other job action by employees of a common carrier scheduled to be used by the Insured Person iii. Equipment failure/Mechanical snag of the Common Carrier in which the Insured Person was to travel. iv. The Aircraft which you boarded was hijacked. <p>The Company shall pay the following:</p> <ul style="list-style-type: none"> i. Cancellation charges if any ii. Additional cost shall be for the ticket of the same class of the scheduled journey. iii. The cost will be for the original scheduled destination <p>The Company's overall liability for claims of all occurrences of missing flight during the Period of Insurance shall not exceed the limits specified in the Policy Schedule.</p>	<p>3.13</p>
<p>3.</p>	<p>What are the major exclusions in the policy</p>	<p>This entire Policy consisting of its various sections does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:</p> <ul style="list-style-type: none"> • Where the Insured Person is travelling against the advice of a 	<p>Clause 5.1 to 5.20</p>

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		<p>Medical Practitioner; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment for Injury or Illness; or has received a terminal prognosis for a medical condition.</p> <ul style="list-style-type: none"> ● Any Pre-existing Condition or any complication arising from it. ● Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, anxiety, stress or depression. ● Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip. ● Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed. ● Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion. ● Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline. ● Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power. ● Any loss, damage cost or expense of whatsoever nature caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The warranty also excludes loss, damage, cost or expenses of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured. ● Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism. ● The use, release or escape of nuclear materials that results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident). ● Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment. ● Congenital anomalies or any complications or conditions arising therefrom. 	
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		<ul style="list-style-type: none"> • Osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone). • Participation in Hazardous Activities. • Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician. • Any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest. • Routine physical tests and/or examination of any kind not consistent with or incidental to the diagnosis and treatment of any illness or injury either in a hospital or as an outpatient and any type of vaccination or inoculation. • Expenses in respect of medical treatment and related services obtained within the Republic of India except as stated. • Liability arising out of the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss caused by or contributed to by or arising from <ul style="list-style-type: none"> i. ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or ii. radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 							
4.	Waiting Period	Not Applicable	--						
5.	Payout basis	<ul style="list-style-type: none"> • Cashless / Reimbursement for Hospitalization claims • In case of Hospital Cash for Critical Illness, the amount will be paid to the Insured. 							
6.	Loss Sharing	<table border="1"> <thead> <tr> <th>Up to 60 years</th> <th>61 years & above</th> </tr> </thead> <tbody> <tr> <td>All claims arising out of PED shall be excluded.</td> <td>All claims arising out of PED shall be excluded.</td> </tr> <tr> <td>Expenses incurred towards such PED shall be deducted from the total admissible claim amount if bifurcation of expenses is available</td> <td>Expenses incurred towards such PED shall be deducted from the total admissible claim amount if bifurcation of expenses is available.</td> </tr> </tbody> </table>	Up to 60 years	61 years & above	All claims arising out of PED shall be excluded.	All claims arising out of PED shall be excluded.	Expenses incurred towards such PED shall be deducted from the total admissible claim amount if bifurcation of expenses is available	Expenses incurred towards such PED shall be deducted from the total admissible claim amount if bifurcation of expenses is available.	<ul style="list-style-type: none"> • Clause 3.1, Special Conditions (iii)
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		If bifurcation of expenses are not available, then a co-pay of 5% on the total admissible claim.	If bifurcation of expenses are not available, then a co-pay of 10% on the total admissible claim.	
7.	Renewal Conditions	Not Applicable		-
8.	Renewal Benefits	Not Applicable		-
9.	Cancellation	<ul style="list-style-type: none"> • Cancellation of the policy may be done ONLY in cases where a journey is not undertaken and ONLY on production of the Insured person's PASSPORT as a proof that the journey has not been undertaken. Any request for cancellation will be entertained not less than 14 days after the First Day of Insurance as indicated in the policy schedule. Such cancellation will be subject to deduction of cancellation charges by the underwriters as applicable. • Early completion of trip: Partial refund in premium is permitted on trip band basis provided cover is for a minimum period of 60 days and unexpired period is not less than 14 days subject to there being no claim under the policy 		<ul style="list-style-type: none"> • Clause 4.4 • Clause 4.5
10.	Claims	<ul style="list-style-type: none"> • It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person, or his representative, must notify OSP immediately but not later than 72 hours or earlier as mentioned in the special conditions applicable to the respective sections. The Insured Person or his representative should quote OSP as much information concerning the Illness, Accident or occurrence as is available, including the name of the treating Medical Practitioner, name and telephone number of the Hospital, the OMP policy number and its date of issue. • Such Document stated above, Invoices, travel documents and any other relevant details must be sent to OSP, clearly stating under which section of this policy a claim is being made. Please note that if medical treatment has been received, relevant medical documents showing the nature of the Injury or Illness together with all bills, and receipts if already paid, should be forwarded to OSP or Indian Service Provider. In no event should a claim be notified to OSP later than 30 days after the end of an insured trip. • In respect of all claims payable hereunder, the Company may effect settlement either in the form of cashless treatment facility wherever there is a tie up facility or by reimbursement of the 		<ul style="list-style-type: none"> • Clause 4.6 • Clause 3.1

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		amount of claim to the Insured. Cashless treatment facility cannot be demanded by the Insured as a matter of right	
11.	Policy Servicing/ Grievances /Complaints	In case of any grievance the insured person may contact the company through Website: https://www.newindia.co.in/portal/readMore/Grievances Toll free: 1800-209-1415	• Clause 5.14
12.	Insured's Rights	This policy is also governed by IRDAI (Protection of Policyholders' Interest) Regulations, 2017	• Clause 4.18
13.	Insured's Obligations	The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.	• Clause 4.19