

**OVERSEAS TRAVEL EASE POLICY (BUSINESS & HOLIDAY)**

**PROSPECTUS**

We welcome You as Our Customer. This document explains how OVERSEAS TRAVEL EASE POLICY (BUSINESS & HOLIDAY) comprehensively cover Your overseas travel. In this document the word 'You', 'Your' means you, the Insured under the Policy. 'We', 'Our', 'Us' means New India Assurance Co. Ltd.

This policy is NOT a General Health Insurance policy.

Coverage under the medical expense section of this insurance is intended for use by the Insured Person in the event of a sudden and unexpected Illness or Injury arising during the trip when the Insured Person is outside Republic of India during the Period of Insurance.

**1. WHO CAN TAKE THIS POLICY?**

- i. A person who is the citizen of the Republic of India can take this policy.
- ii. Foreign nationals working in India with Indian Employers or multinational companies getting salary in Indian rupees can be considered for issue of this policy for other than their country of origin.
- iii. Foreign nationals domiciled in India can be considered for issue of this policy, for other than their country of origin, subject to verification of Visa, income tax return and if need be, work permit.
- iv. The person proposing for this Insurance should be greater than 18 Years. Persons between the age of 6 months and 90 Years can be covered under the policy.

**2. CAN I COVER MY FAMILY MEMBERS IN ONE POLICY?**

No. Each person will be given a separate policy.

**3. WHAT ARE THE PLANS AVAILABLE UNDER THE POLICY?**

The plans under the policy is as follows for **Worldwide (including USA & Canada) & Worldwide (excluding USA & Canada)**:

Basic	Economy	Advanced	Elite	Supreme
\$25,000	\$50,000	\$1,00,000	\$2,50,000	\$5,00,000

**4. WHAT DOES THE POLICY COVER?**

This Policy is designed to give You, the Insured, protection a sudden and unexpected Illness or Injury arising during the trip when the Insured Person is outside Republic of India during the Period Of Insurance. This policy also covers other exigencies as per benefit chart appended as Annexure I

**5. DOES THE POLICY COVER PERSONAL ACCIDENT?**

Yes. Policy pays a benefit as specified in the policy schedule against death and disablement. If there is medical expenditure due to an accident, the same is also covered under the medical expenses section.

**6. IS THERE A COVER FOR DENTAL TREATMENT?**

Yes. Emergency Dental 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.

**7. WHAT HAPPENS IF I LOSE MY CHECKED IN BAGGAGE?**

The Company shall indemnify you for the value of the Checked-In Baggage totally lost whilst in custody of the Common Carrier during the Policy period for the Trip covered.

**8. SUPPOSE THERE IS A DELAY IN RECEIVING MY CHECKED IN BAGGAGE. IS THERE ANY COVER FOR THE SAME?**

In that case, we 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.

**9. CAN I GET COVERED FOR LOSS OF PASSPORT?**

In the event of your losing the Passport during the Period Of Insurance, we 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.

**10. WHAT WILL I DO IF I LOSE MY MONEY DUE TO THEFT, ROBBERY OR HOLD UP? WILL MY INSURANCE COVER SUCH AN EXIGENCY?**

Yes. The Company shall provide cash assistance if you require emergency cash, following loss of money due to incidents of theft / burglary or hold up whilst on a trip covered. We shall provide emergency cash assistance through the overseas service provider for the actual money lost but not exceeding the limit specified in the Policy Schedule.

**11. WHAT DO YOU MEAN BY HIJACK COVER?**

Yes. In such case where the Common Carrier in which you are traveling as a passenger during Trip within the Period of Insurance shall be subject of Hijack and the Common Carrier is held captive by the hijackers, compensation shall be payable under the policy provided that the Hijack is for more than 12 hours upto the limits stated in the policy schedule.

**12. IN CASE OF THE CANCELLATION OF MY TRIP DUE TO SOME EXIGENCY, CAN I CLAIM UNDER THE POLICY?**

The Company shall reimburse to you 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 you are unable to undertake the Trip subject to policy terms and conditions.

**13. IS THERE A COVER FOR MISSED CONNECTION TOO?**

Yes. 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.

**14. ARE THERE ANY OTHER COVERS?**

The policy covers repatriation or cremation of mortal remains.

**15. WHAT IS OVERSEAS SERVICE PROVIDER (OSP)?**

Overseas Service Provider (OSP) means such person or persons as may be appointed by the Company from time to time to provide assistance to the Insured in terms of this Policy and the one designated in the policy schedule. Details are given in Annexure II

**16. IS PRE-ACCEPTANCE MEDICAL CHECK-UP REQUIRED?**

Yes. The pre acceptance medical examination will be required in some cases as mentioned below.

Age	Condition	Medical Checkup
<= 60 Years	No PED	Not Required
< =60 Years	PED	Required
61 Years & Above	PED/No PED	Required

**17. WHAT ARE THOSE PRE ACCEPTANCE MEDICAL EXAMINATION?**

ECG Report, Chest X-Ray, CBC, Fasting blood, RUA (routine urine analysis), abdominal and Pelvic USG and Any other Medical report required by the Company.

**18. HOW LONG IS THE POLICY VALID?**

This insurance is valid from the First Day of Insurance or date and time of departure from India, whichever is later and expires on the last day of the number of days specified in the policy schedule or on return to India whichever is earlier.

**19. WHEN IS THE POLICY VALID?**

The policy will be valid only if the Insured journey commences within 14 days of the first day of Insurance as indicated in the policy schedule.

**20. CAN THE POLICY BE CANCELLED?**

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 as applicable.

**21. WHAT IS THE MAXIMUM DURATION THAT A POLICY CAN BE ISSUED?**

The policy can be issued for a maximum period of 180 days and extended for a further period of 180 days. There can be no further extensions.

**22. IS THERE A REFUND FOR 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.

**23. WHAT IS PROCEDURE FOR EXTENDING THE POLICY?**

The following are the procedures to be followed:

- a. A written request for extension prior to the expiry of the initial policy.
- b. Premium to be paid in advance for the same.
- c. A self-declaration of good health by the Insured. The Insured has to truthfully declare any symptoms or health conditions he or she may have suffered / suffering at the time of requesting for extension.
- d. If any claim has been paid and or reported, the extended policy will not pay for recurrence of the same and will exclude the said Illness / Injury / condition.

**24. IS THERE A DISCOUNT IF I HOLD A DOMESTIC HEALTH INSURANCE POLICY FROM YOUR COMPANY?**

Yes, there is a loyalty discount of 10% on premium of the Overseas Travel Ease Policy, if You hold any of our domestic retail health insurance policy.

**25. IS THERE ANY DISCOUNT OFFERED FOR PURCHASING THIS POLICY IN DIGITAL PLATFORMS?**

Yes. We offer the following discounts.

**Digital discount:** 10% Discount for customers buying online without intermediary.

**Discount for customers of Web aggregator:** 5% Discount for customers buying policies through web-aggregators.

**26. ANY LOADING IS APPLICABLE UNDER THIS POLICY?**

Yes. Loadings are applicable on the base premium for the following Age Groups.

Age	Loading over basic premium for coverage
71 – 75 Years	50%
76 Years & above	100%

**27. WHAT IS MAXIMUM SUM INSURED THAT A PERSON ABOVE 61 YEARS & ABOVE COULD AVAIL?**

Persons aged 61 Years & above can opt the Sum Insured as below.

Age of insured	Sum insured offered in USD
71 to 80 years	Up to Maximum of USD 250,000
81 Year & above	Up to Maximum of USD 50,000

Age of insured	PED / No PED	Sum insured offered in USD
61 to 70 Years	No PED or No Co-Morbidities	Up to Maximum of USD 500,000
	With PED or Co-Morbidities	Up to Maximum of USD 250,000

**28. IS THERE ANY LIMIT FOR ANY ONE INCIDENT IN CASE OF A CLAIM FOR PERSONS ABOVE 70 YEARS OF AGE?**

Yes, limit for Any One Incident is applicable as below.

Age of insured	Limit for Any One Incident in USD
71 to 80 years	USD 50,000
81 Year & above	USD 20,000

**29. WHAT HAPPENS IF THERE ARISES AN INCIDENT THAT MAY GIVE RISE TO A CLAIM?**

You need to inform the OSP (Overseas service Provider) mentioned in the policy schedule immediately.

**30. WHAT IS THE AMOUNT OF CLAIM THAT WILL BE PAID?**

The claims under the Policy will be paid in accordance with the Policy terms and conditions, net of deductibles and the maximum liability of the Company is for each cover is listed under Annexure I attached herewith.

**31. IS THERE ANY DEDUCTIBLE UNDER THE POLICY?**

Yes, deductible are applicable in claim on per event basis. The deductible applicable on different section shall be as per Annexure 1.

**32. IS CASHLESS FACILITY AVAILABLE UNDER THE POLICY?**

Yes. Cashless Service is extended to the Insured where the payments of the cost of treatment undergone are in accordance with the Policy terms and conditions and such payments are directly made to the network provider as per policy terms and conditions.

**33. IS PAYMENT AVAILABLE FOR EXPENSES INCURRED AFTER HOSPITALISATION?**

Yes. Follow up treatment after discharge from hospital is payable for a period upto maximum of 30 days for the same disease provided the same is prescribed by Medical Advisor.

**34. IS THERE A CO-PAY UNDER THE POLICY?**

Yes. A Co-pay of 5% or 10% is applicable, as mentioned below, when there is no bifurcation of expenses in the hospital bill when the insured has pre-existing disease/ illnesses.

Health condition	Up to 60 years	61 years & above
With PED (Pre-Existing Diseases) of Any Kind	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.

**35. WHAT IS PRE-EXISTING DISEASE/ILLNESS?**

PRE-EXISTING DISEASE (PED) means any condition, ailment, Injury or Illness disclosed by you in the proposal form

- that is/are diagnosed by a Medical Practitioner within 48 months prior to the effective date of the policy issued by Us or
- For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.

**36. IS IT NECESSARY TO GET HOSPITALIZED IN CASE OF AN ILLNESS/DISEASE IN ORDER TO CLAIM.**

No, it is not necessary to get hospitalized.

**37. CAN ANY CLAIM BE REJECTED OR REFUSED?**

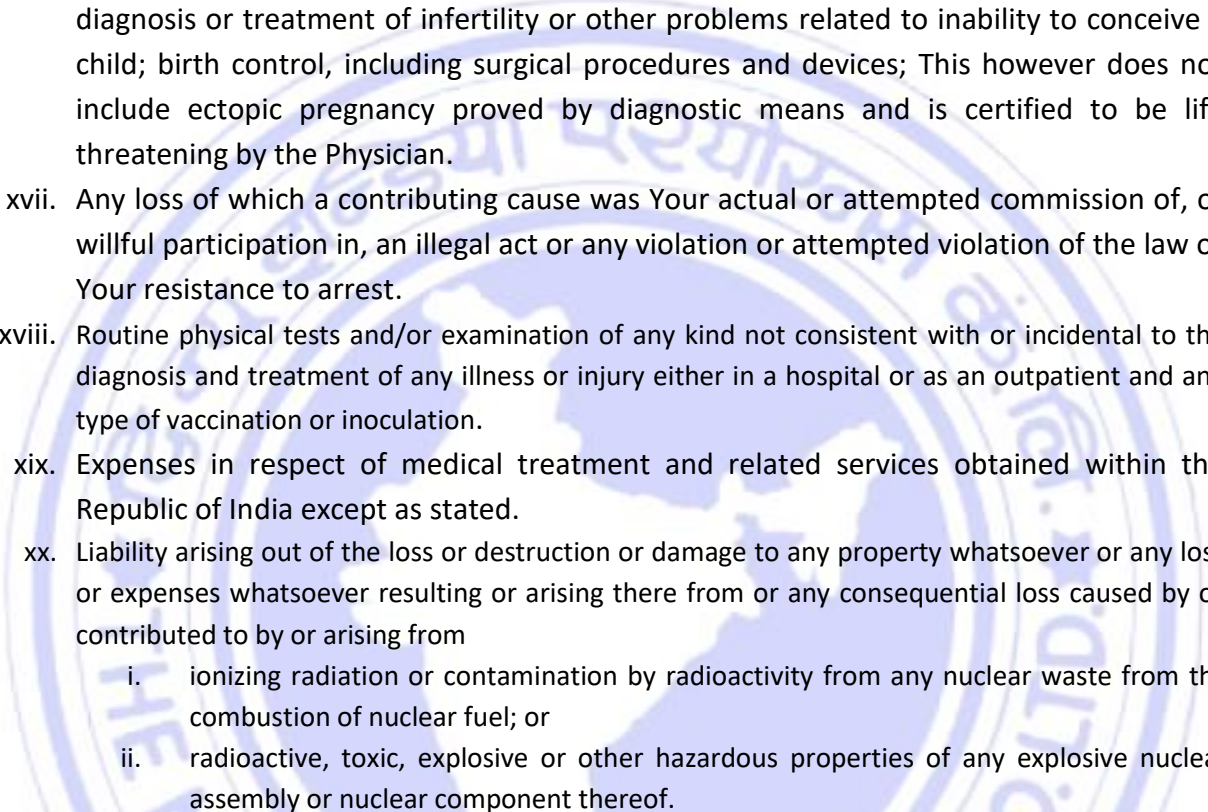
Yes, a claim, which is not covered under the Policy conditions, can be rejected. In case You are not satisfied by the reasons for rejection, you can represent to Us within 15 days of such denial. If You do not receive a response to Your representation or if You are not satisfied with the response, You may write to our Grievance Cell, the details of which are provided at our website at <https://www.newindia.co.in/portal/readMore/Grievances>. You may also call our Call Centre at the Toll free number **1800-209-1415**, which is available 24x7.

You also have the right to represent your case to the Insurance Ombudsman. The updated contact details of the office of the Insurance Ombudsman could be obtained from <http://ecoi.co.in/ombudsman.html>

### **38. WHAT ARE THE EXCLUSIONS UNDER THE POLICY?**

Each section of the Policy has its own exclusions. Apart from them, 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:

- i. Where the Insured Person is travelling against the advice of a 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.
- ii. Any Pre-existing Condition or any complication arising from it.
- iii. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, anxiety, stress or depression.
- iv. 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.
- v. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed.
- vi. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.
- vii. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline.
- viii. 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.
- ix. 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.
- x. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism.
- xi. 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).

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- xii. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.
  - xiii. Congenital anomalies or any complications or conditions arising therefrom.
  - xiv. 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).
  - xv. Participation in Hazardous Activities.
  - xvi. 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.
  - xvii. 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.
  - xviii. 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.
  - xix. Expenses in respect of medical treatment and related services obtained within the Republic of India except as stated.
  - xx. 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
    - i. ionizing 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.

Annexure – 1

<b>Overseas Travel Ease Policy (Business &amp; Holiday)</b>					
<b>Including / Excluding USA &amp; CANADA option</b>					
<b>Coverages / Plan</b>	<b>Limits of Liability</b>				
	<b>Basic</b>	<b>Economy</b>	<b>Advanced</b>	<b>Elite</b>	<b>Supreme</b>
Medical Expenses	\$25,000	\$50,000	\$1,00,000	\$2,50,000	\$5,00,000
Deductible for Medical Expenses	\$100	\$100	\$100	\$100	\$100
Hospital cash for Critical ailments for hospitalization beyond 2 days. (For a maximum of 5 days)	NIL	NIL	25\$ per day	50\$ per day	75\$ per day
Emergency Dental Care	\$100	\$200	\$300	\$400	\$500
Personal Accident	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000
Repatriation of Mortal Remains	\$1,250	\$2,500	\$5,000	\$12,500	\$25,000
Loss of Checked in Baggage	\$300	\$400	\$600	\$800	\$1,000
Delay in Baggage over 12 hours (outbound flights)	\$25	\$50	\$100	\$150	\$200
Loss of Passport	\$200	\$200	\$250	\$300	\$300
Personal Liability	\$12,500	\$25,000	\$50,000	\$1,25,000	\$2,50,000
Deductible for Personal Liability	\$200	\$200	\$200	\$200	\$200
Emergency Financial Assistance	\$50	\$100	\$150	\$200	\$300
Hijack Allowance (over 12 hours)	\$100 per day (max 7 days)	\$100 per day (max 7 days)	\$100 per day (max 7 days)	\$100 per day (max 7 days)	\$100 per day (max 7 days)
Trip Cancellation/Interruption	\$200	\$300	\$400	\$500	\$750
Missed Connection	\$200	\$300	\$400	\$500	\$750



**Overseas Travel Ease Policy  
Premium Table (Per Member) (Excluding GST)**

Including USA & CANADA															
SI	500,000 USD			250,000 USD			100,000 USD			50,000 USD			25,000 USD		
Day Band	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above
1-7	1137	1890	2843	989	1643	2472	860	1429	2150	731	1215	1827	621	1032	1553
8-14	1517	2378	3470	1319	2068	3017	1147	1798	2624	975	1529	2230	829	1299	1896
15-21	1902	2877	4113	1654	2502	3577	1438	2176	3110	1222	1849	2644	1039	1572	2247
22-28	2307	3412	4810	2006	2967	4183	1745	2580	3637	1483	2193	3092	1261	1864	2628
29-35	2735	3985	5568	2379	3465	4842	2068	3013	4210	1758	2561	3579	1494	2177	3042
36-47	3272	4687	6479	2846	4076	5634	2474	3544	4899	2103	3013	4164	1788	2561	3540
48-60	4035	5709	7829	3509	4965	6808	3051	4317	5920	2594	3669	5032	2205	3119	4277
61-75	5056	7144	9789	4396	6212	8512	3823	5402	7402	3249	4592	6292	2762	3903	5348
76-90	6340	9015	12404	5513	7839	10786	4794	6817	9379	4075	5794	7972	3463	4925	6777
91-120	8176	11665	16085	7110	10144	13987	6182	8820	12162	5255	7497	10338	4467	6373	8787
121-147	11404	16600	23181	9916	14435	20158	8623	12552	17528	7330	10669	14899	6230	9069	12664
148-180	16951	25556	36456	14740	22223	31701	12818	19324	27566	10895	16425	23431	9261	13962	19916

Excluding USA & CANADA															
SI	500,000 USD			250,000 USD			100,000 USD			50,000 USD			25,000 USD		
Day Band	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above
1-7	758	1260	1895	659	1095	1648	573	953	1433	487	810	1218	414	688	1035
8-14	1011	1586	2313	879	1379	2012	764	1199	1749	650	1019	1487	552	866	1264
15-21	1268	1918	2742	1103	1668	2384	959	1451	2073	815	1233	1762	693	1048	1498
22-28	1538	2274	3207	1338	1978	2789	1163	1720	2425	989	1462	2061	840	1243	1752
29-35	1824	2657	3712	1586	2310	3228	1379	2009	2807	1172	1708	2386	996	1451	2028
36-47	2182	3125	4319	1897	2717	3756	1650	2363	3266	1402	2008	2776	1192	1707	2360
48-60	2690	3806	5220	2339	3310	4539	2034	2878	3947	1729	2446	3355	1470	2079	2852
61-75	3370	4763	6526	2931	4141	5675	2549	3601	4935	2166	3061	4194	1841	2602	3565
76-90	4226	6010	8269	3675	5226	7191	3196	4545	6253	2716	3863	5315	2309	3283	4518
91-120	5451	7777	10723	4740	6762	9324	4121	5880	8108	3503	4998	6892	2978	4249	5858
121-147	7603	11067	15454	6611	9623	13438	5749	8368	11686	4886	7113	9933	4153	6046	8443
148-180	11301	17037	24304	9827	14815	21134	8545	12883	18377	7263	10950	15621	6174	9308	13277

Including USA & CANADA (Extension Premium Chart)															
SI	500,000 USD			250,000 USD			100,000 USD			50,000 USD			25,000 USD		
Extn Days	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above
30	4755	7168	10225	4134	6233	8892	3595	5420	7732	3056	4607	6572	2598	3916	5586
60	7855	11843	16894	6831	10298	14691	5940	8955	12774	5049	7612	10858	4292	6470	9229
90	10956	16518	23563	9527	14363	20489	8285	12490	17817	7042	10616	15144	5986	9024	12873
120	14057	21193	30232	12224	18429	26288	10629	16025	22859	9035	13621	19430	7680	11578	16516
150	17158	25868	36900	14920	22494	32087	12974	19560	27902	11028	16626	23717	9374	14132	20159
180	20259	30543	43569	17616	26559	37886	15319	23095	32944	13021	19630	28003	11068	16686	23802

Excluding USA & CANADA (Extension Premium Chart)															
SI	500,000 USD			250,000 USD			100,000 USD			50,000 USD			25,000 USD		
Extn Days	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above	6m-50	51-60	61 & above
30	3170	4779	6817	2756	4155	5928	2397	3613	5155	2037	3071	4381	1732	2611	3724
60	5237	7895	11263	4554	6866	9794	3960	5970	8516	3366	5075	7239	2861	4313	6153
90	7304	11012	15709	6351	9576	13660	5523	8327	11878	4695	7078	10096	3990	6016	8582
120	9371	14129	20154	8149	12286	17526	7086	10683	15240	6023	9081	12954	5120	7719	11011
150	11439	17245	24600	9947	14996	21391	8649	13040	18601	7352	11084	15811	6249	9421	13439
180	13506	20362	29046	11744	17706	25257	10212	15396	21963	8680	13087	18668	7378	11124	15868

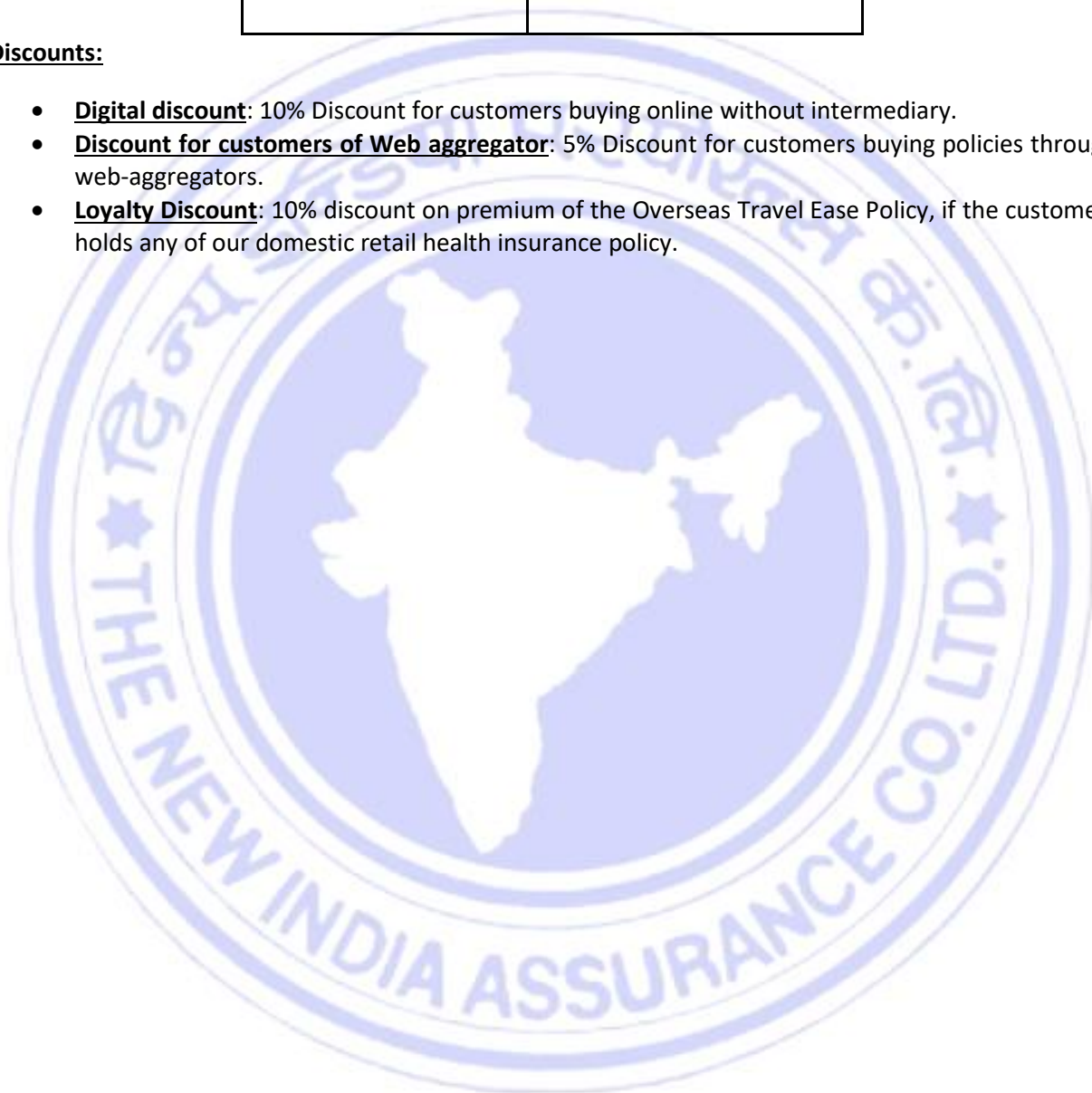
**Loadings:**

The Premium for persons above 71 years & above should be loaded as indicated below:

Age	Loading over basic premium for coverage
71 – 75 Years	50%
76 Years & above	100%

**Discounts:**

- **Digital discount:** 10% Discount for customers buying online without intermediary.
- **Discount for customers of Web aggregator:** 5% Discount for customers buying policies through web-aggregators.
- **Loyalty Discount:** 10% discount on premium of the Overseas Travel Ease Policy, if the customers holds any of our domestic retail health insurance policy.



**Annexure-II Details of OSP (Overseas Service Provider)**

Location of Centre	World Travel Assist - USA	World Travel Assist - Europe	World Travel Assist - Singapore	Heritage Health Insurance TPA Pvt.Ltd. - India
<b>Address</b>	<b>W.T.A. TRAVEL SERVICES, INC.</b> 2893 Executive Park Drive, Suite 201, Weston, Florida 33331, U.S.A.	<b>W.T.A. TRAVEL SERVICES, INC.</b> C/ Covarrubias 22. 2ºIzda 28010 Madrid. Spain	<b>W.T.A. TRAVEL SERVICES, INC.</b> 75 Kim Yan Road Singapore 239372	<b>Heritage Health Insurance TPA Pvt.Ltd.</b> Champion Building, Gr.Flr, 15, Parsi Panchayat Road, Andheri (E), Mumbai - 400069. India.
<b>Toll – Free Number for Assistance</b>	+1 877 822 7386	+34 900 804 116	+65 3163 2058  +65 8001302100	1800 22 4004 (Toll Free within India)
<b>Other Telephone Numbers</b>	+1 305 328 3897	+34 911 881 617	+65 315 80234	+91-22-61273891 (24 hrs)  +91-22-61273892/ 93
<b>Fax Number(s)</b>	+1 877 395 1784	+34 915 932 577	-	+91-22-6127 3890
<b>E-Mail ID</b>	<a href="mailto:assistance@wtabyhas.com">assistance@wtabyhas.com</a>	<a href="mailto:assistance@wtabyhas.com">assistance@wtabyhas.com</a>	<a href="mailto:assistance@wtabyhas.com">assistance@wtabyhas.com</a>	<a href="mailto:heritagehealthomp@bajoria.in">heritagehealthomp@bajoria.in</a>
<b>Website</b>	<a href="http://www.wta-heritage.com">www.wta-heritage.com</a>	<a href="http://www.wta-heritage.com">www.wta-heritage.com</a>	<a href="http://www.wta-heritage.com">www.wta-heritage.com</a>	<a href="http://www.wta-heritage.com">www.wta-heritage.com</a>
<b>Jurisdiction</b>	<b>North, Central &amp; South America</b>	<b>Europe, UK &amp; Ireland, Africa, Pakistan</b>	<b>Singapore</b>	<b>South &amp; South East Asia, Middle East, Australia &amp; New Zealand</b>