

Travel Assist Card CIS
(UIN No: IRDA/NL-HLT/BAGI/P-T/V.I/458/13-14)

Customer Information sheet

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the brochure and the policy document the terms and conditions mentioned in the policy document shall prevail.

S No.	Title	Description	Refer to policy clause number
1	Product Name	<u>Travel Assist Card CIS</u> Travel Assist Classic, Premium, Privilege, and Age	
2	What am I covered for	<u>Personal Accident-</u> Coverage if the Insured sustains Accidental Bodily Injury during the course of insured journey	Part A1- Section A
		<u>Medical Expenses Medical Evacuation and Repatriation-</u> The Medical and related expenses incurred by the Insured for Medical treatment outside India. - Coverage for The Cost of repatriating the Insured's remains to India	Part A2- Section B
		<u>Loss of Checked in Baggage-</u> coverage for complete and permanent loss or destruction of the Insured's Checked Baggage	Part A3- Section C
		<u>Delay of Checked Baggage-</u> Coverage for personal expenses to replace those contained in Checked Baggage if the arrival of which is delayed by more than 12 hours beyond the time which is mentioned on the ticket	Part A4- Section D
		<u>Loss of Passport-</u> To cover expenses necessarily incurred by the Insured in obtaining a duplicate or fresh passport	Part A5- Section E
		<u>Personal Liability-</u> Benefit to pay Damages for third party civil Claims arising out of Accidental Bodily Injury or Accidental Property Damage occurring during an Insured Journey	Part A6- Section F
		<u>Hijack cover-</u> Coverage if insured is detained by hijackers following hijacking of any aircraft in which the insured is traveling	Part A7- Section G
		<u>Trip Delay-</u> Benefit if the air craft on which the insured has booked his/her ticket/s to travel is delayed beyond 12 hours than the original scheduled departure time, the Company will pay the sum mentioned in the schedule for every 12 hours delay in excess of 12 hours, subject to the maximum amount mentioned in the schedule. This benefit is payable for only one delay per person per Trip (per family one incidence for family floater):	Part A8- Section H

	<p><u>Emergency Cash Advance</u> -This is an assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up. The assistance company shall co-ordinate with the insured person's relatives in India to provide emergency cash assistance to the insured person as per his requirement, up to the limit specified in the policy schedule.</p>	Part A9- Section I
	<p><u>Pre -Existing illness coverage-</u> The company will pay the insured up to the sum insured specified in the schedule in respect of the medical expenses incurred in the treatment of the pre existing ailments declared in the proposal form and mentioned specifically in the policy schedule.</p>	Part A10- Section J
	<p><u>FAMILY VISIT COVERAGE-</u> In the being as a result of an accidental injury or sickness covered under the policy and the attending physician in writing advises the necessary attendance of a Family Member of the Insured and provided the anticipated hospitalization is over ten days and is within the policy validity period plus 7 complementary days, The company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier subject to maximum the sum insured.</p>	Part A11- Section K
	<p><u>Bail Bond Insurance-</u> Subject to all other terms and conditions if the insured is arrested for any inadvertent law breaking during his/her travel overseas The Company would lend the amount as mentioned in the schedule towards the bail amount for release.</p>	Part A12- Section L
	<p><u>MINORS' ESCORT</u> - Subject to all other terms and conditions, if the insured is hospitalized due to an illness or accident covered under the policy and he is the only companion of a child (or children) under the age of 15 years who is (are) also insured under BAGIC , then if the insured is not able to take care of the child (or children) , The company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier subject to maximum the sum insured, for the relative to accompany the child(or children) back to their permanent place of residence in India.</p>	Part A13- Section M
	<p><u>Stay of Visiting Family Member-</u> Subject to all other terms and conditions, if the Family visit benefit is approved by the company, and if the family member is abroad alone, and without any other family members or personal friends, during said period, then the lodging expenses incurred by the accompanying relative for a maximum period of 10 (ten) days will be assumed by the company subject to the sum insured and limits mentioned in the schedule.</p>	Part A14- Section N

		<p><u>DIFFERENCE IN AIRFARE DUE TO DELAYED OR EARLY RETURN</u> - Subject to all other terms and conditions of the policy, if the insured return back to India due to illness or accident is cancelled or delayed then The company will pay for the fare difference for a tourist or economy class return ticket when the insured's original return ticket was issued at a reduced rate and with a fixed or limited return date, and such return date cannot be met due to the insured's illness or accident covered under the policy</p>	Part A15- Section N
		<p><u>HOTEL EXPENSES</u>- Subject to all other terms and conditions of the policy, if the attending physician prescribes mandatory bed rest after hospitalization for a minimum period of 5 (five) consecutive days for an illness or accident covered under the policy, then The company will reimburse the insured for hotel lodging expenses (excluding extras), subject to the sum insured and the daily limit mentioned in the policy schedule</p>	Part A16- Section P
		<p><u>EMERGENCY REPLACEMENT OF STAFF</u>-In the event of the insured travelling on a business trip and is hospitalized due to an illness or accident covered under the land is unable to resume his duties then the company will reimburse the cost incurred to send a replacement colleague (travelling expenses only in same class as the insured being replaced originally travelled) for completion of the project up to the maximum specified in the Schedule provided the replacement staff is also insured with BAGIC.</p>	Part A17- Section Q
		<p><u>LEGAL ASSISTANCE IN CASE OF RESPONSIBILITY IN AN ACCIDENT</u>- Subject to all other terms and conditions of the policy , In case the insured is charged with responsibility in an accident in a country where company renders its assistance services, an attorney will be placed at the disposal of the insured who makes such a request, in order to take charge of his/her civil or criminal defense. The company will advance, as a loan and to be refunded by the insured the amounts corresponding to lawyer fees and trial expenses</p>	Part A18- Section R
		<p><u>BAGGAGE TRACKING</u>- Subject to all other terms and conditions of the policy, The company will assist the insured abroad by all means at its reach to try to locate lost pieces of luggage that have been shipped in the luggage compartment of the same international flight on which the insured was traveling. The Company in association with ASSIST-CARD provides insured, within the document-holder with codified luggage tags for identification purposes. In order to facilitate luggage identification in case of loss, it is essential to have those luggage tags affixed to it for the whole duration of the trip.</p>	Part A19- Section S
		<p><u>CONCIERGE SERVICES</u>- The company can provide on best effort basis miscellaneous information to the insured related to the and during the Policy Holder's trip. The below are assistance</p>	Part A20- Section

services which will be tried to be arranged and are not guaranteed. The information services will comprise the following and charges if any incurred will be debited to insured's account directly:

20.1 TRANSPORTATION ARRANGEMENTS

The company will arrange upon the specific request of the Policy Holder for the transfers in and out of airports and transportation between different destinations once the Policy Holder is abroad. Reservation of transportation will be arranged subject to the availability of the transportation companies.

20.2 WEATHER INFORMATION

The company can give the customer the latest information regarding the weather forecast for the destination the client is traveling to or the location he/she is currently located.

20.3 VISA INFORMATION

The company will provide information on how to obtain visas to different countries, regarding documents needed, current applicable fees, etc

20.4 HOTEL BOOKING

The company can, upon request, find the best rates and book hotel rooms for its Policy Holders. Reservation of lodging will be arranged provided hotel rooms are available.

20.5 EVENT INFORMATION

The company can, upon request, provide on best effort basis information on coming events, spectacles shows and entertainment programming in general on the location the Policy Holder is traveling to or staying at.

20.6 EXCHANGE INFORMATION

The company can, upon request, inform the Policy Holder about applicable exchange rates between his/her country's currency and that of the country they are traveling to or located.

20.7 TRANSLATION SERVICES

The company can provide immediate translation services from the Policy Holder's native language to that spoken in the country he/she is traveling to or located.

20.8 RESTAURANT INFORMATION

The company can, upon request, provide information on the most popular and fashionable restaurants in the location the Policy Holder is traveling to or located.

20.9 LOCATION INFORMATION

The company can, upon request, inform the Policy Holder about traveling directions and/or the best way to his/her desired destination.

20.10 TRAVEL HELP DESK

The company will be at the policy holder's disposal 24 hours a day and 365 days a year to help the Policy Holders with their general travel arrangements.

20.11 RELIGIOUS SERVICES INFORMATION

	<p>The company can, upon request, inform the Policy Holder about religious services in the policy holder's current or future location.</p> <p>(6)</p> <p>20.12 LEGAL INFORMATION</p> <p>The company can provide information on local regulations at the Policy Holder's current or future location.</p> <p>20.13 PROPHYLAXIS INFORMATION</p> <p>The company can, upon request, inform the policy holder about prophylaxis requirements of the Policy Holder's desired destination</p> <p>21. Specific Condition for Concierge Services: The concierge services mentioned above are of information kind and any cost incurred for services of bookings, transportation and translation etc will be charged to the insured.</p>	
	<p>Emergency Cash Benefit- Assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up</p>	<p>Part A22- Section V</p>
<p>Exclusions</p>	<p>Exclusions applicable to Sections A & B- Personal Accident & Medical Expenses & Medical Evacuation & Repatriation</p> <p>2.2 The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India save as provided for under Section B 2.1.4</p> <p>2.3 The Company shall be under no liability to make payment of any Medic Expenses incurred beyond the expiry of the Policy Period, save a provided for under Section B 2.1.4.</p> <p>2.4 The Company shall be under no liability to make payment hereunder In respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <p>2.4.1 Where the insured is:</p> <p>2.4.1.1 Traveling against the advice of a Physician; or</p> <p>2.4.1.2 Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured in his proposal;</p> <p>Or</p> <p>2.4.1.3 Traveling for the purpose of obtaining treatment; or</p> <p>2.4.1.4 In receipt of a terminal prognosis for a medical condition.</p> <p>2.4.2 Suicide, attempted suicide or wilfully self-inflicted injury or illness, mental disorder, anxiety/ stress / depression/ nervousness having no underlying physical illness as a cause; venereal disease, alcoholism, drunkenness or the abuse of drugs.</p>	

2.4.3 Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.

2.4.4 The participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.

2.4.5 The participation of the Insured in riding or driving in races or rallies.

2.4.6 Losses arising from Accidents as a driver on motorised vehicles unless at the time of the Accident the insured is in possession of a current full international driving licence and while riding a two wheeler is wearing a safety crash helmet.

2.4.7 Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.

2.4.8 Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.

2.4.9 Experimental, unproven or non-standard treatment.

2.4.10 Treatment by any other system other than modern medicine (also known as Allopathy).

2.4.11 The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.

2.4.12 Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician

Loss of Checked in Baggage

3.5 The self-carried baggage is specifically excluded from the policy coverage. Exclusions applicable to Section C7

3.6 Partial destruction of baggage or missing of contents from the baggage is not covered under the policy.

3.7 The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.

Part A3-
Section
C 3.5 -
3.7

	<p>Delay of baggage</p> <p>4.1 Delay of baggage when the intended destination is in India</p> <p>4.2 It is a condition precedent to the Company's Liability hereunder that upon discovering the delay in arrival of the Checked Baggage the Insured shall obtain written non-delivery confirmation from the Airline along with the period of delay, which must be submitted to the Insurance Company / Claims Administrator in the event of a Claim.</p> <p>4.3 In case of more than one claim during the insured journey the Company's liability in all claim put together will be restricted to the Section D Sum Insured. The time deductible of 12 hrs will apply separately for every claim.</p>	<p>Part A4- Section D 4.1 - 4..3</p>
	<p>Loss of Passport</p> <p>The Company shall be under no liability to make payment for: Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority</p> <p>5.1 Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.</p> <p>5.2 Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.</p>	<p>Part A5- Section E 5.1 - 5.2</p>
	<p>Personal Liability</p> <p>The Company shall not be under any liability to make payment for Claims arising out of: Exclusions Applicable to Section F9</p> <p>6.4 the Insured's liability to any employee (whether under a contract of or for services);</p> <p>6.5 Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker of the Insured, and any travelling companion of the Insured;</p> <p>6.6 any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:</p> <p>6.6.1 livestock belonging to the Insured or in the Insured's care, custody or control;</p> <p>6.6.2 any wilful, malicious, criminal or unlawful act, error, or omission;</p> <p>6.6.3 the pursuit of any trade, business of profession, employment or occupation;</p> <p>6.6.4 the ownership, possession or use of vehicles, aircraft, or watercraft;</p> <p>6.6.5 parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;</p> <p>6.6.6 the use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;</p> <p>6.6.7 the supply of goods or services;</p> <p>6.6.8 any form of ownership or occupation of land or buildings</p>	<p>Part A6- Section F 6.4 - 6.6.9</p>

	<p>(other than occupation only of any temporary residence). 6.6.9 Any professional liability arising out of the insured's profession/activities</p>	
	<p>Trip Delay Company will not pay- 1. for any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airlines 2. for any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked 3. if the air craft is taken out of service on the instructions of the Civil Aviation Authority or similar authority</p>	<p>Part A8- Section H 1 - 3</p>
	<p>Common Exclusions applicable to all the covers :24.1 The Insured's 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. 24.2 War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority. 24.3 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 directly or indirectly caused by or contributed to by or arising from 24.3.1 Ionising radiation or contamination by radioactivity form any nuclear waste from combustion of nuclear fuel; or 24.3.2 the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or 24.3.3 asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof</p>	<p>Part C- Section A to V 24.1 - 24.3.3</p>

4	Waiting Periods/Deductible	1. Delay of baggage- 12 Hrs 2. Loss of passport- USD 25 3. Trip Delay- 12 Hrs	Part I – Section 3: A3 & Part II- Section1
5	Special Conditions	NA	NA
6	Payout Basis	<p>Indemnity Medical Expenses Medical Evacuation and Repatriation- Loss of Checked in Baggage Delay of Checked Baggage- Loss of Passport- Personal Liability Family visit coverage Bail Bond Insurance Stay of Visiting Family Member Hotel expenses Emergency replacement of staff Emergency Cash Benefit- Pre -Existing Illness coverage</p> <p>Benefit- Personal Accident- Hijack cover Trip Delay Emergency Cash Advance MINORS' ESCORT</p>	Sec B Sec D Sec E Sec F Sec K Sec L Sec N Sec P Sec Q Sec V Sec J Sec A Sec G Sec H Sec I Sec M
7	Cost Sharing	1. Medical expenses, Evacuation and repatriation- USD 100 2. Personal Liability- USD 100	NA
8	Renewal Conditions	NA	
9	Renewal Benefits	NA	

	Cancellation	<p>Following documents are required to cancel the policy:</p> <ol style="list-style-type: none"> a. Passport visa copy and all the pages having immigration stamps. b. Reason for policy cancellation. c. Visa rejection letter in case of visa refusal by embassy. <p>2. This Policy may be cancelled by the Insured after the expiry of 14 days from the effective date, in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, and this Policy shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.</p> <p>3. Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.</p> <p>4. In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy:</p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Period of Risk</th> <th style="text-align: left;">Rate of Premium Retained by Company</th> </tr> </thead> <tbody> <tr> <td>Above 50% of Policy Period</td> <td>100% of premium</td> </tr> <tr> <td>Above 40% to 50% of Policy Period</td> <td>80% of premium</td> </tr> <tr> <td>Above 30 % to 40 % of Policy period</td> <td>75% of premium</td> </tr> <tr> <td>Above 20 % to 30% of Policy Period</td> <td>60% of premium</td> </tr> <tr> <td>Policy inception -20% of Policy period</td> <td>50% of premium</td> </tr> </tbody> </table>	Period of Risk	Rate of Premium Retained by Company	Above 50% of Policy Period	100% of premium	Above 40% to 50% of Policy Period	80% of premium	Above 30 % to 40 % of Policy period	75% of premium	Above 20 % to 30% of Policy Period	60% of premium	Policy inception -20% of Policy period	50% of premium	Part A30 Sec 1, 2,3
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