

**Travel Companion- Travel Elite CIS****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.

<b>S No.</b>	<b>Title</b>	<b>Description</b>	<b>Refer to policy clause number</b>
1	<b>Product Name</b>	<b>Travel Elite</b>	
2	<b>What am covered for</b>	<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, Evacuation and Repatriation-</u> The Medical and related expenses incurred by the Insured for Medical treatment outside India and Repatriation coverage for The Cost of repatriating the Insured's remains to India	Part A2- Section B
		<u>Emergency dental pain relief-</u> The Medical and related expenses incurred by the Insured for Medical treatment outside India	
		<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	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
		<u>Hospitalization Daily Allowance-</u> Daily allowance for out of pocket expenses after hospitalization	Part A9- Section I
<u>Golfer's Hole-in-one-</u> Benefit incurred for celebration of achieving a hole-in-one by the insured during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course	Part A10- Section J		

<p><b><u>Trip Cancellation</u></b>-The company will indemnify the insured subject to limits shown in the schedule, for loss of personal accommodation or travel charges paid or contracted to be paid by the Insured, which are not recoverable from any other source, following the necessary and unavoidable cancellation of the trip prior to its commencement. The company shall indemnify for only one cancellation per person per Trip (per family one incidence for family floater)</p>	Part A11- Section K
<p><b><u>Trip Curtailment</u></b>- Company will indemnify the insured subject to limits shown in the schedule, for loss of personal accommodation or travel charges paid or contracted to be paid by the insured, which are not recoverable from any other source, following the necessary and unavoidable curtailment (the cutting short by early return to India)</p>	Part A12- Section L
<p><b><u>Accidental Death &amp; Disability (Common Carrier)</u></b>- Accidental Bodily Injury during the course of the insured journey while travelling in a common carrier such as rail, bus, tram or aircraft</p>	Part A13- Section M
<p><b><u>Home Burglary Insurance</u></b>- claims made in respect of loss of or damage to contents of the insured's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted Burglary and/or Robbery during the policy period</p>	Part A14- Section N
<p><b><u>Emergency Cash Benefit</u></b>- Assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up</p>	Part A22- Section V

	<p><b>Exclusions applicable to Sections A &amp; B- Personal Accident &amp; Medical Expenses &amp; Medical Evacuation &amp; Repatriation</b></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 as 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; 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> <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.</p> <p>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</p>	<p>Part A1&amp; B2 Section A &amp; B 2.2 - 2.4.13</p>
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3	What are the major exclusions	<p>coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.</p> <p>2.4.5 The participation of the Insured in riding or driving in races or rallies.</p> <p>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.</p> <p>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.</p> <p>2.4.8 Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.</p> <p>2.4.9 Experimental, unproven or non-standard treatment.</p> <p>2.4.10 Treatment by any other system other than modern medicine (also known as Allopathy).</p> <p>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.</p> <p>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.</p> <p>2.4.13 In case of Plan Travel Brilliant Minds (Students) claims under this section arising out of sickness/illness is specifically excluded.</p>	
		<p><b>Loss of Checked in Baggage</b></p> <p>3.5 The self-carried baggage is specifically excluded from the policy coverage. Exclusions applicable to Section C7</p> <p>3.6 Partial destruction of baggage or missing of contents from the baggage is not covered under the policy.</p> <p>3.7 The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.</p>	Part A3- Section C 3.5 - 3.7
		<p><b>Delay of baggage</b></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>	Part A4- Section D 4.1 - 4.3
		<p><b>Loss of Passport</b></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>	Part A5- Section E 5.1 - 5.2

<p><b>Personal Liability</b></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 (other than occupation only of any temporary residence).</p> <p>6.6.9 Any professional liability arising out of the insured's profession/activities</p>	<p>Part A6- Section F 6.4 - 6.6.9</p>
<p><b>Trip Delay</b></p> <p><b>Company will not pay-</b></p> <ol style="list-style-type: none"> <li>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</li> <li>2. for any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked</li> <li>3. if the air craft is taken out of service on the instructions of the Civil Aviation Authority or similar authority</li> </ol>	<p>Part A8- Section H 1 - 3</p>

		<p><b>Common Exclusions applicable to all the covers :</b>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.</p> <p>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.</p> <p>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</p> <p>24.3.1 Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or</p> <p>24.3.2 the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or</p> <p>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>	Part C- Section A to V 24.1 - 24.3.3
4	<b>Waiting Periods/Deductible</b>	<ol style="list-style-type: none"> <li>1. Medical expenses, Evacuation and repatriation- USD 100</li> <li>2. Delay of baggage- 12 Hrs</li> <li>3. Loss of passport- USD 25</li> <li>4. Personal Liability- USD 100</li> <li>5. Trip Delay- 12 Hrs</li> </ol>	Part I – Section 3: A3 & Part II-Section1
5	<b>Special Conditions</b>	NA	
6	<b>Payout Basis</b>	Indemnity	
7	<b>Cost Sharing</b>	NIL	NA
8	<b>Renewal Conditions</b>	Under normal circumstances, policy can be renew up to 1 year and exit age is of 75 years except on the grounds of fraud, misrepresentation or moral hazard.	
9	<b>Renewal Benefits</b>	NIL	

	<b>Cancellation</b>	<p>Following documents are required to cancel the policy:</p> <ol style="list-style-type: none"> <li>Passport visa copy and all the pages having immigration stamps.</li> <li>Reason for policy cancellation.</li> <li>Visa rejection letter in case of visa refusal by embassy.</li> </ol> <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" data-bbox="347 730 954 930"> <thead> <tr> <th>Period of Risk</th> <th>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	NA
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