
INTERNATIONAL TRAVEL CONNECT

PROSPECTUS

Introduction:

The policy is a perfect milieu of covers towards the accidental death/disability and other travel related contingencies to cater to the needs of International travelers.

The policy offers various covers to cater to the requirements of International travelers travelling individually or with family.

Eligibility:

- Minimum Entry Age: 18 Years for Adults and 91 days for Children
- Maximum Entry Age: 80 Years for Adults and 18 Years for Children
- Policy Tenure: minimum 1 day to maximum 180 days which can be extended further upto 180 days on payment of additional premium
- Relationships covered: Self, Spouse, Children, Parents, Parents-in-laws, Siblings, Son-in-law, Daughter-in-law, Grand- children Grand-parents.
- Premium frequency: One time at policy inception

Scope of Cover:

Note: The information provided herein is only indicative, we request you to refer the Policy document for better understanding of the covers, sum insured and deductibles.

1. **Accidental Death:**

In the event of accidental bodily injury during the trip causing death, we shall compensate the Insured person or nominee or legal heir of the Insured person amount specified in the policy schedule.

2. **Permanent Total Disablement:**

We will pay the compensation as stated in the disablement benefit table, if accidental bodily injury during the trip results in permanent total disability.

3. Permanent Partial Disablement:

We will pay the compensation as stated in the disablement benefit table, if accidental bodily injury during the trip results in permanent Partial disability.

4. Common Carrier Delay:

We will reimburse the expenses incurred towards the meals and accommodation, if your journey in the Common carrier on which you are booked to travel outside India is delayed than the original schedule time beyond the no. of hours as specified in your policy schedule.

5. Flight Ticket Cancellation:

We will compensate towards expenses for booked flight tickets, hotel booking, pre-booked events including excursions, if your trip needs to be cancelled prior to commencement from your place of residence or place of origin on account of

1. Death or Critical illness diagnosis of the Insured Person or immediate family members.
2. Damage to Insured Person's residence declared in the Policy from catastrophic conditions like floods, fire, earthquake and riots.
3. Hospitalization of Insured Person, Insured Person's legal spouse or child who were booked to travel with Insured Person and were Insured with Us, for at least 3 days due to sudden illness or injury in Your city of residence.
4. Compulsory quarantine of the Insured person in a Government. authorized Quarantine Centre as advised by the Medical Practitioner in case the Insured person is diagnosed positive of Covid in a Government authorized diagnostic Centre .

6. Flight Ticket Cancellation Extension:

We will reimburse the cost of flight ticket, if your trip needs to be cancelled prior to commencement from your place of residence or place of origin or the no. of days as specified in the Policy schedule

OR

In case, the scheduled flight on which you were booked to travel is cancelled by the carrier authorities due to technical/equipment failure of the flight and was declared not before 24 hrs. of the scheduled date & time of departure, we will pay the difference in ticket cost booked by you from other Carrier maximum up to the specified limits.

7. Missed Flight Departure:

We will pay up to the amount specified in the Policy Schedule towards the cost of your flight ticket, if you cannot reach the original departure point of your booked journey, on account of the following reasons:

1. Public transport services fail or
2. The vehicle in which you are travelling is involved in an accident, on the way to catch the flight which results in outpatient/inpatient hospitalization.
3. The vehicle in which you are travelling has reached at the airport beyond the estimated time of arrival resulting into missing the pre-booked flight. The estimated arrival time at the airport

need to be on or before the time duration given by the airline authorities to proceed your International Trip processes or
4. Inclement weather conditions.

8. Trip Curtailment:

We will compensate towards the expenses incurred for travel tickets and/or hotel booking, if your trip is cut short or you need to return to India on account of

- i. Death or Critical illness diagnosis of the Insured person or immediate family members.
- ii. Serious damage to Insured person's residence in India declared in the policy from catastrophic conditions like floods, fire, earthquake and riots.
- iii. Hospitalization of Insured Person, Insured Person's spouse or child for at least 3 days due to sudden illness or injury.

9. Loss of Checked -in -Baggage:

We will reimburse the expenses incurred towards the total loss of checked in baggage, in case your checked in baggage is lost by the common carrier at the destination outside India.

10. Home Burglary:

We will compensate you in case of any burglary/theft at your residence during your trip outside India.

11. Loss of Passport:

We will reimburse expenses incurred towards obtaining a duplicate or fresh passport overseas, in the event passport is lost while you are outside India.

12. Loss of Credit Card/Debit Card/International Driving License:

We will reimburse expenses incurred towards obtaining a duplicate or fresh Credit card/Debit Card/International Driving License overseas, in the event Credit card/Debit Card/International Driving License is lost while you are on your Trip outside India.

13. Visa Denial Insurance:

We will reimburse the cost of visa application fees, hotel bookings, pre-booked site visit ticket fees of the destination location before inception of the Trip, up to the limit and deductible mentioned in the Policy Schedule, which are unrecoverable from any other sources, if Insured Person's Trip needs to be cancelled prior to the specified number of days from the departure date and time of the flight due to denial of Visa from the respective consulate, embassies or visa application centres.

Section wise Exclusions applicable in the policy:

Exclusions applicable to Section 4 – Common Carrier Delay:

- 1) Anything listed in General Exclusions

Exclusions applicable to Section 5 – Flight Ticket Cancellation:

- 1) The earlier bookings (which were booked prior to travel from Insured Person's place of residence) are not cancelled and rescheduled by Insured Person within 48 hours of the occurrence of the event.
- 2) .
- 3) Insured Person or immediate family member had received advice, medication or treatment for any serious or terminal, chronic or recurring illness, injury or disease and on regular medication and/or were planned for in-patient treatment for it or any diagnosed condition as advised by the Medical Practitioner, resulting into flight ticket cancellation, unless the condition was disclosed to and accepted by us.
- 4) Anything listed in General Exclusions.

Exclusions applicable to Section 9 - Loss of Checked-in Baggage:

- 1) Valuables, money, securities and tickets/passes or any other item not declared by the Insured person. Any partial loss of items contained in the checked-in baggage.
- 2) Items having value of more than INR 2000 will have to be supported by the bill/ receipts or documentation confirming the ownership of the Insured Person.
- 3) The same baggage being Insured Person under any other insurance will be considered as per 'Multiple policies' clause stated under 'General Conditions Applicable to all Sections'
- 4) Self-carried baggage
- 5) Anything listed in General Exclusions.

Exclusions applicable to Section 10 – Home Burglary:

- 1) The liability of the Company will be up to the sum specified in the section for burglary during that particular year.
- 2) For any Loss or Damage to Motor Vehicles, Pedal Cycles, Money, Jewellery and Valuables, work or art, paintings, curios, manuscripts, stamps, collection of stamps, bonds, cheques, securities, medals, documents, portable electronic equipment, livestock, credit and debit cards (unless previously specifically declared to and accepted by Us).
- 3) For any Loss or Damage of an item perishable and/or consumable in nature.
- 4) For any Loss or Damage caused by use of the key to the Insured person's Home or any duplicate thereof belonging to the Insured person, unless such key has been obtained from him, by assault or violence or any threat thereof.
- 5) For any Loss or Damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities.
- 6) Loss or damage caused by the Insured person, domestic staff of the Insured person or his family member's direct or indirect involvement in the attempted burglary.
- 7) Loss or damage to any part of the property or item occupied illegally in any manner.
- 8) Anything listed in General Exclusions.

Exclusions applicable to Section 11: Loss of Passport & Section 12 - Loss of Credit Card/Debit Card/International Driving License:

- 1) Loss on account of confiscation or detention by customs, police or public authorities.
- 2) Theft of the passport/credit card/debit card/international driving license unless reported to the police in the foreign country within 24 hours of the occurrence of the event and the copy of the complaint submitted to Us.
- 3) Anything listed in General Exclusions

General Exclusions applicable to all the Sections:

The Company shall bear no liability to make the payment in respect of claims arising directly or indirectly out of or attributable or traceable to any of the following:

1. Loss or damage arising from Insured person committing any breach of law with criminal intent.
2. Insured Person travelling outside India unless as a passenger.
3. Insured Person participation in any naval, military or air forces operations whether in the form of military exercises, war games or actual engagement with domestic or foreign enemies.
4. For 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, terrorism.
5. Self-inflicted injury, suicide or attempt threat.
6. Insured Person being under the influence of alcohol, drugs or intoxicating substances during an Insured event as specified by the Medical practitioner
7. Driving in any vehicle without valid driving license and all precautionary measures following traffic rules and regulations.
8. Any pathological fractures unless declared and agreed by the Company..
9. Any Pre-existing conditions and complications arising out of the same unless declared and agreed by the Company.
10. Any claim lodged being fraudulent in any respect or false declaration made or use of support documents or devices by Insured Person or anyone acting on Insured Person's behalf to obtain benefit out of the Policy by wrongful means or willful act.
11. Any claim in respect of accidental death or accidental injury caused by curative measures, radiation, infection as a proximate cause, poisoning except where these arise from an accident.
12. In the event the Insured Person is a victim of culpable homicide, i.e. where he dies due to act committed against him, which act is committed with the intention of causing death or with the intention of causing accidental injury as is likely to cause death, or with the knowledge that such act is likely to cause death.
13. Whilst engaging as a driver, co-driver or passenger of a vehicle engaging in speed contest or racing of any kind or participating in a trail run.

Discounts:

Group Discount

No. of Persons Insured under the Group Policy	Group Discounts %
Up to 1000 persons	0%
1001 Persons - 2000 Persons	2.50%
2001 Persons - 5000 Persons	5%
5001 Persons – 10000 Persons	7.50%

10001 Persons - 25000 Persons	10%
25001 Persons - 50000 Persons	12.5%
Above 50001 Persons	15%

Cancellation/Termination:

This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in Policy Schedule.

Cancellation by Insurer:

This policy may be cancelled by the Insurer midterm by giving a written notice of not less than 15 days on the ground of fraud, mis-representation and moral hazards. Proof of mailing of such notice either physically or electronically, on the email/address made available to the Insurer shall be sufficient proof of the service of the notice and this policy shall be deemed cancelled as to all Insureds/Insured Persons at the date and hour specified in such notice. In case the policy is cancelled on the ground of fraud, mis-representation and moral hazards, the Insurer shall not be liable to refund any premium amount. Further, in the event of non-receipt of premium by the Insurer, this Policy shall be *void ab initio*. In the event, the Regulatory mandate(s) for the time being in force, prescribe(s) such conditions for cancellation, which are different from the conditions mentioned in this policy, the conditions provided under such regulatory mandate(s) shall prevail over the conditions of this Policy.

Cancellation by Insured/Insured Person:

No cancellation of the policy by the insured will be allowed in case the insured has reported and received payment for a claim under any of the covers of this Policy prior to the date of notice of cancellation.

- i. This Policy may be cancelled by the Insured within 10 days from the policy period end date, by intimation 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. Upon cancellation, the Company shall be entitled to deduct 10% of the premium amount received as administration charges and refund the balance amount.
- ii. There will be no refund of premium if the cancellation is made after 10 days from the policy period end date and/or the Insured Journey has commenced and/or any claim reported and received payment for a claim under any of the covers of this Policy.

Withdrawal of the Product:

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break

Claim process and management

A. Notification of Claims

1. Upon the happening of any event giving rise or likely to give rise to a claim under this Policy, the Insured/Insured Person shall give immediate notice to Us by calling toll-free number or in writing to the address as shown in the Schedule with Particulars below:

- i. Policy Number/ Certificate No.
 - ii. Name of the Insured / Insured Person availing treatment/ for whom the claim need to be lodged
 - iii. Type of claim
 - iv. Details of injury
 - v. Name and address of the Hospital
 - vi. Any other relevant information
2. An immediate notification is made to the Insurance Company in respect of any Claim by the Insured or, if deceased, his legal or other representative or immediate family member, and provided with the name of the treating Physician, the name and telephone number of the hospital at which treatment is being obtained, and the fact or matter giving rise to the need for medical treatment/event resulting in accidental injury, all the original bills and receipts and any other documentation or information that might be required or requested by the Insurance Company for assessment of the claim.
 3. The named Insured shall notify the Insurance Company immediately or not later than 30 days after his return to India. He will have to fill in the claim form and forward the same to the Company along with all the bills, receipts and other supporting documentation or additional information requested by the Company for assessment of the claim.
 4. The Insured shall not admit any liability or make any offer or promise of payment without the prior intimation and written consent of the Company.

B. Assessment of Claim & Payment

Notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of injury and name and address of the attending Medical Practitioner/ Hospital/ Nursing Home should be given to Us immediately on injury/ death and submitting the documents as mentioned in the ‘ Annexure A – Claim Document Checklist’ for other type of claim as covered in your Policy Schedule, failing which admission of claim would be based on the merits of the case as per the board approved underwriting policy of the Company.

The Insured Person/s shall at any time as may be required authorize and permit the Insurance Company to obtain any further information or records from the Hospital, Medical Practitioner, Lab or other agency, in connection with the treatment relating to the claim. The Company may call for additional documents/information and/or carry out verification on a case to case basis to ascertain the facts/collect additional information/documents of the case to determine the extent of loss. Verification carried out will be done by professional Investigators or a member of the Service Provider and costs for such investigations shall be borne by the Company.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured/ Insured Person/s. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.

Applicable Taxes prevailing at the time of claim will be considered as part of the Claim Amount and the aggregate liability of the Company, including any payment towards such Taxes shall in no case exceed the Sum Insured opted.

No person other than the Insured /Insured Person and/ or nominees and/or legal heir named in the proposal can claim or sue us under this Policy.

C. Payment of Claim

- i. We will make payment to You or Your Nominee. If there is no Nominee and You are incapacitated or deceased, We will pay Your heir, executor or validly appointed legal representative and any payment We make in this way will be a complete and final discharge of our liability to make payment.
- ii. No person other than the Insured /Insured Person and/ or nominees named in the proposal and/or legal heir can claim or sue us under this Policy
- iii. On receipt of all the documents as mentioned under Annexure 'A'- Claim Documents Checklist as provided hereunder and on being satisfied with regards to admissibility of the claims as per Policy terms and conditions, We shall settle/reject the claim within 30 days from the date of receipt of last necessary documents. In the case of delay in the payment of a claim, We shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate. 'bank rate' means 'Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due'
- iv. However, where the circumstances of a claim warrants an investigation in the Our opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary documents. In such cases, We shall settle/reject the claim within 45 days from the date of receipt of last necessary documents. In case of delay beyond stipulated 45 days, We shall be liable to pay interest at a rate 2% above bank rate from the date of receipt of last necessary document to the date of payment of claim
- v. In the event that the Company decides to reject a claim made under this Policy, the Company shall do so within a period of 30 days of the investigation report or the additional investigation report, as the case may be, in accordance with the provisions of 'Protection of Policyholders' Interest Regulations, 2017'.
- vi. All the claim payments with respect to the claims made by the Insured will be made in Indian Rupees only.
- vii. The following will apply specifically in respect of a Claim under Sections 1,2 and/or 3:
 - a) The Insured or legal heir in case of death of the Insured, shall furnish all certificates, Post mortem report (if conducted), information, proofs or other evidence in support of the Claim.
 - b) The Insured shall present himself for medical examination by a Medical Advisor as considered necessary by the Insurance Company at his expense and the Insured agrees that the Insurance

Company may approach anyone who may have treated the Insured for information and/or documentation in respect of the Claim.

- c) The Insured or legal heir in case of death of the Insured, shall furnish the additional documents if required to assess the claim to the Company.

Benefit Schedule

Benefit Schedule: As Annexed.

Premium Rates

Premium rates: as Annexed

Annexure A – Claim Documents Checklist

Following is the document list for processing the claims:

Accident Death

- Duly Completed Personal Accident Claim Form signed by Nominee.
- Boarding pass and/or ticket towards the journey
- Copy of address proof (Ration card or electricity bill copy).
- Attested copy of Death Certificate.
- Burial Certificate (wherever applicable).
- Attested copy of Statement of Witness, if any lodged with police authorities.
- Attested of FIR / Panchanama / Inquest Panchanama.
- Attested copy of Post Mortem Report (only if conducted).
- Attested copy of Viscera report if any (Only if Post Mortem is conducted).
- Claim form with NEFT details
- Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook
- Original Policy copy

Permanent Total Disablement & Permanent Partial Disablement:

- Duly Completed Personal Accident Claim Form signed by insured person.
- Boarding pass and/or ticket towards the journey
- Attested copy of disability certificate from Civil Surgeon of Government Hospital stating percentage of disability.
- Attested copy of FIR.
- All X-Ray / Investigation reports and films supporting to disablement.
- Claim form with NEFT details
- Original cancelled cheque with payee name printed on the cheque. If the name of the payee is not printed on the cheque please provide copy of first page of bank passbook
- Original Policy copy.

Common Carrier Delay

- Duly filled and signed Claim Form.
- Policy copy
- Cancelled cheque
- Invoices related to List of essential purchases made, such as meals, refreshments or other related expenses directly resulting from the common carrier delay.
- Confirmation letter from the airlines clearly stating the duration and the reason for common carrier delay (Mandatory)
- Copies of Boarding Pass, Ticket.
- Please Note: Claim payment can be made only against the receipts for expenses directly resulting from common carrier delay.

Flight Ticket Cancellation & Flight Ticket Cancellation Extension:

- Duly filled and signed Claim Form.
- Policy copy
- Letter from insured mentioning the reason of trip cancellation with related proof
- Confirmation of cancellation of the Trip from the Common Carrier detailing the circumstances of cancellation
- Copies of Travel ticket and boarding pass of flight or travel ticket in case of rail or any other common carrier boarded by Insured.
- Medical reports and doctor's certificate in case of medical reasons for Trip cancellation/Curtailment
- Copy of death certificate in case of death of the immediate family member.
- Proof of travel and accommodation expenses made in advance for the trip
- Copies of receipts of travel and accommodation and proof of refund received for travel and accommodation expenses.
- Certificate from service providers about deductions of travel and accommodation charges.
- Cancelled cheque

Missed Flight Departure:

- Duly filled and signed claim form.
- Policy copy
- Cancelled cheque
- Original Travel ticket and boarding pass
- Proof of complaint to local police in case vehicle in which You are travelling is involved in an accident
- Proof of the vehicle in which Insured Person is travelling has reached at the airport beyond the estimated time of arrival
- Proof of Public transport services failure

Trip Curtailment:

- Duly filled and signed claim form
- Copies of Travel ticket and boarding pass
- Passport copy revealing entry and exit stamps
- Consent for Declaration of Medical information form
- Medical reports and doctor's certificate in case of medical reasons for trip curtailment

- Copy of death certificate in case of death of the family member
- Copies of receipts of travel and accommodation and proof of refund received for travel and accommodation expenses
- Certificate from service providers about deductions of travel and accommodation charges

Loss of Checked-in-Baggage:

- Duly filled and signed claim form
- Copies of Travel ticket and boarding pass
- Passport copy revealing entry and exit stamps
- Correspondence copies with common carrier about the loss of Baggage with declaration of contents and cost of the same in the lost baggage
- Property Irregularity report from the Common Carrier authority
- Details of compensation received from the common carrier

Home Burglary:

- Duly filled and signed claim form
- Copies of Travel ticket and boarding pass
- Passport copy with entry and exit stamp
- Proof of complaint to local police
- Inventory/list of items stolen/ damaged and their cost
- Details of householders policy
- Bills towards repair of damages (if applicable)

Loss of Passport/Debit card & Credit Card/International driving license

- Duly filled and signed claim form
- Copy of new passport/debit card/credit card/IDL
- Copy of previous passport/debit card/credit card/IDL (if available)
- Copy of return tickets
- Proof of complaint to local police

Visa Denial Insurance

- Duly filled and signed claim form
- Copy of passport with letter received from the respective consulate, embassies or visa application centres stating the Visa denial with reasons.
- Copy of Flight tickets, Hotel booking bills & confirmation received from the Hotels, Original bills of site-visit pre-booked tickets
- Copy of return tickets
- Further details may be asked based on the claim type