

Overseas Student Travel Insurance Policy- Prospectus

Introduction:

The policy is a perfect milieu of covers towards the medical emergencies and other travel related contingencies to cater to the needs of the students travelling overseas for higher study and need utmost care being away from home.

The policy offers various plans to cater to the requirements of overseas student travelers travelling individually for study purpose to the foreign countries. The medical expenses part covers the unexpected medical emergencies requiring immediate medical attention, medical evacuation to India or repatriation in case of death of the insured. The other non-medical covers under the policy are towards the impediments like loss of passport, volcanic eruption cover, along with the insurance cover towards the personal liability, Bail bond Insurance, study disruption, compassionate visit, sponsor protection etc.

We offer various plans to cater the needs of the Student travelers, as listed below,

Student Travel Plans	Sum Insured in USD
Smart Genie	50000
Genius Junior	100000
Bright Angel	250000
Masterminds	500000

Scope of Cover:

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

1. Medical expenses, Medical Evacuation and Repatriation:

Medical expenses incurred for medicines, pathological investigations & diagnostic tests, out of illness, sickness & bodily injury up to the sum insured specified in the policy. Evacuation is care of serious illness where the attending physician recommends return to India for further treatment.

In case of death on account of sickness or accidental injury, the policy covers the expenses towards repatriation of mortal remains.

2. Personal Accident:

In the event of accidental bodily injury during the trip abroad causing permanent physical disability, death or disappearance, the Company shall compensate the insured or legal heir of the insured amount specified in the policy schedule.

3. Children Education Bonus:

The Company will pay the amount specified in the policy towards the cost of education for two of insured's dependent children under the age of 18 years at the date of loss in case of permanent physical disability or death or disappearance of the insured

4. Mental/Nervous Illness:

The medical expenses incurred towards the treatment of nervous or mental illness. Reasonable, and Customary expenses are covered for Inpatient hospitalization of more than 24 hours up to 500 USD with sublimit of 50 USD per day. Deductible applicable will be 24 hours inpatient hospitalization.

5. Sports Injury Medical care during Interschool Sports:

Medical expenses incurred by the insured towards accidental bodily injury on account of participation in the Interschool sports.

6. Cancer Screening & Mammography Expenses:

Medical expenses incurred by the insured towards Cancer screening and mammographic examinations on recommendation from physician, subject to a maximum limit specified in the policy.

7. Dental care Expenses:

Medical expenses incurred for treatment of emergency dental pain relief up to the limit specified in the policy schedule.

8. Personal Liability:

The Company will indemnify the insured reasonable and customary expenses up to Sum Insured specified in the Policy schedule in respect of any legal liability arising out of accidental bodily injury or accidental property damage by the insured in his private capacity to pay the damages for third party civil claims occurring during insured trip.

9. Hijack Allowance:

The Company is liable to pay the Insured the amount specified against this section, if the common carrier in which Insured is travelling is hijacked during the trip, within the Policy Period specified and Insured journey is interrupted for more than 24 hours.

10. Volcanic Eruption Cover:

Payment of amount specified in the schedule if due to Volcanic Eruption, the Insured journey from foreign country, in a common carrier as a fare paying passenger on which he is booked to travel to India is delayed than the original scheduled time beyond the deductible mentioned in the policy schedule.

11. Loss of Passport:

Payment of the amount specified in the schedule if the Insured loses the passport overseas, for obtaining a duplicate or fresh passport overseas or within 30 days of his return to India.

12. Loss of Checked In Baggage:

Payment of the expenses incurred towards the total loss of checked in baggage, subject to deductible and limit specified the policy schedule, in case if your checked in baggage is lost by the common carrier at the destination outside India. The benefit will be extended towards the trip specified in the travel ticket from India to Overseas destination and

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return to India including the halts and via destinations.

13. Bail bond Insurance:

We will pay the insured in case the insured is arrested or detained by the police of the jurisdiction where insured has travelled, as declared in the proposal form, for bail able offence towards the bail of the insured subject to policy terms, conditions and limits.

14. Study Disruption:

The Company shall be liable to reimburse the insured the amount of non-refundable fees paid in advance for current semester, in the event of any interruption in the studies of the insured on account of following reasons during the policy period,

- 1) Any serious illness or medical condition of the insured requiring medical supervision and hospitalization for more than 7 days covered under the policy.
- 2) Accidental grievous injury or death of any of the parents of the insured.

15. Sponsor Protection:

We will pay You in the event of accidental injury to the insured sponsor declared in the proposal form causing death of the sponsor.

16. Compassionate Visit:

The Company will pay the amount specified in the policy schedule towards the cost of economy class of transportation by the most direct route via a common carrier, subject to policy terms and conditions, in the event of hospitalization of the Insured on account of illness or accidental injury covered under the policy and the attending physician approves the requirement of his immediate family member to attend him in the hospital.

17. Common Carrier-Accidental death & disability:

The cover is provided in addition to the Personal accident cover under Section-2. Payment towards death or disablement on account of accidental bodily injury within 12 months from the date of loss while travelling in a bus, tram, rail or aircraft and which is the sole and direct cause of death of the insured or loss of both eyes, two limbs, or loss of one limb and one eye.

18. Maternity Cover with New Born Baby Expenses:

The expenses incurred towards the hospitalization for delivery outside India with new born baby expenses.

19. Complications of Pregnancy:

The expenses incurred towards treatment of Complications of Pregnancy during the first 26 weeks of Pregnancy are covered under this insurance. A complication of Pregnancy is defined as: Illness whose diagnosis is distinct from Pregnancy, but are adversely affected by Pregnancy or caused by Pregnancy, and not associated with a normal Pregnancy.

20. Total Loss of Portable Electronic Equipment: If the cover is opted by the Insured, the Company is liable to pay the amount specified in the policy schedule subject to policy terms and conditions, total physical loss of portable electronic equipment up to the limit specified in the policy.

21. Pre-existing Ailment: If the cover is opted by the Insured, on payment of additional premium, the Company is liable to pay the amount specified in the policy schedule subject to policy terms and conditions under Section 1. The cover is extended towards the medical expenses incurred by the Insured outside India. The benefit is payable up to the sublimit mentioned in the policy for the cover.

Section wise Exclusions applicable in the policy:

Medical expenses, Medical Evacuation and Repatriation and Personal accident:-

The Company shall be under no liability to make payment in respect of,

- 1) Any medical condition or complication arising from condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received before the commencement of the Policy Period, or condition that had manifested itself in such a manner that would have caused a reasonably prudent person to seek medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines), or injury, illness, sickness, disease, or other physical, medical, mental, or nervous conditions, disorder or ailment (whether known or unknown) that, with reasonable medical certainty, existed at the time of application.
- 2) In case of any routine health checkup/ investigations without any objective existence of impairment of normal health, and expenses incurred for treatment in India except for expenses towards Section 1B(*Emergency Medical Evacuation*).
- 3) For any medical expenses beyond the Policy Period specified in the schedule.
- 4) Medical treatment if the same is the sole reason or one of the reasons for temporary travel.
- 5) In respect of claims arising out of or attributable to travel undertaken against medical advice, or is under treatment for illness declared in medical report or medical certificate provided by the Insured with the proposal form.
- 6) Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness, or sexually transmitted conditions, , Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection, venereal disease, alcoholism, drunkenness or abuse of drugs.
- 7) Participation of the Insured as driver in races and rallies. Losses on account of Accidental injuries arising out of driving vehicle without having International driving License and not following all safety norms of the jurisdiction (e.g. Wearing helmet whilst driving, driving within specified speed limits etc.).
- 8) If the Insured is exposed to any hazardous occupation like working with fireworks, trainer or instructor for trekking, mountaineering, scuba diving, winter sports etc. (except in life saving attempt), any criminal or illegal act, serving in any branch of the Military or Armed Forces of any country, whether in peace or War. In case of such service in Military or Armed Force, We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip.
- 9) Claims arising out of any 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 in more than 10 meter depth without breathing device, 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.
- 10) 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.
- 11) For elective cosmetic/plastic surgery except as a result of accidental bodily injury during the Policy Period.

12) For Dental care except as a result of accidental bodily injury to the sound natural teeth,

during the Policy Period.

- 13) Any claims arising directly or indirectly out of external or internal congenital anomalies.
- 14) Pregnancy resulting in childbirth, miscarriage, abortion, or complication arising out of any of the foregoing expenses related to treatment of infertility or birth control measures except ectopic pregnancy.
- 15) Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
- 16) Treatment of all forms of cancer/neoplasm.
- 17) Treatment incurred as a result of exposure to non-medical nuclear radiation and/or radioactive material(s).
- 18) Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium convalescence home or similar institution.
- 19) Expenses towards immunizations and treatment towards Obesity, its causes and complications. Gastrectomy as a treatment for Morbid Obesity.
- 20) Experimental, unproven or non-standard treatment.
- 21) Medicines, investigations and treatment not supported by prescription by the physician.
- 22) Treatment by any other system other than modern medicine (also known as Allopathy).
- 23) The cost of spectacles, contact lenses, and hearing aids, crutches, artificial dentures, crowns and all other external appliances and/or devices whether for diagnosis or treatment.
- 24) All relevant exclusions in those listed under General Exclusions.

Sports Injury Medical care during Interschool Sports:-

- 1) Any participation in professional or organized sports, racing, speed or endurance tests and dangerous pursuits.
- 2) Anything listed in General Exclusions.

Personal Liability:-

The Company will not be liable to make payments for the claims arising out of or traceable to,

- 1) Insured's liability to any employee/employer (under contract for services)
- 2) Third party property damage or bodily injury to Insured's family, co-worker or travelling companion.
- 3) Professional liability arising out of Insured's profession/activities.
- 4) Livestock belonging to Insured or is in custody of Insured.
- 5) The possession or use of vehicles, aircrafts or watercrafts, which are hired by You .
- 6) Any dangerous or hazardous activity, use of firearms, willful, criminal or unlawful act with criminal intent, terrorism.
- 7) Mental illness, Alcoholism, drug addiction or drugs(except medically prescribed medicines)
- 8) Any supply of goods or services.
- 9) Any form of ownership or occupation of land or buildings, rental or holding any part of premises on rental basis.
- 10) Liability under any agreement or contract.
- 11) Sexual molestation, corporal punishment, or physical or mental abuse

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12) Anything listed in General Exclusions.

Hijack Allowance:-

The Company will not be liable for payment of any claim arising out of, traceable to attributable to and in respect of,

- 1) The Insured is suspected to be either principal or accessory in the hijacking.
- 2) Any claim on account of change in regular route of travel of the common carrier due to weather, fuel shortage, traffic, and technical snag or security reasons.
- 3) Anything listed in General Exclusions.

Volcanic Eruption Cover:-

- 1) Any claim arising as a result of You travelling against the advice of local or national authority.
- 2) The aircraft being taken out of service by Civil Aviation Authority or similar authority.
- 3) The condition where the delay was known prior to inception of cover.

Loss of Passport:-

- 1) Any loss not reported to the local overseas police and written copy of the same not obtained within 24 hours of the occurrence of the event.
- 2) Loss on account of confiscation or detention by customs, police or public authorities.
- 3) Theft of the passport unless reported to the police in the foreign country within 24 hours and the copy of the complaint submitted to Us.
- 4) Loss or theft from private or vehicle hired for travelling or private place of accommodation unless the same was kept in locked hotel room or apartment and was stolen with violent and forcible entry.
- 5) Loss due to unattendance and ignorance in safeguarding the passport
- 6) Anything listed in General Exclusions.

Loss of Checked-in Baggage:-

- 1) Valuables, money, securities and tickets/passes or any other item not declared to or agreed upon by the Company.
- 2) Any partial loss of items contained in the checked-in baggage.
- 3) Items having value of more than 100 USD or equivalent amount in any other currency will have to be supported by the bill/ receipts or documentation confirming the ownership of the Insured.
- 4) The same baggage being Insured under any other insurance will be considered for ratable proportion of the cover.
- 5) Self-carried baggage
- 6) Anything listed in General Exclusions.

Bail bond Insurance:-

- 1) Non bailable offences.
- 2) In cases where the Insured is charged for breaking the law of the Country.
- 3) Any criminal intent
- 4) Charge for over speeding of the

vehicle. Study Disruption:-

- 1) All exclusions listed in General exclusions Section
- 2) Simultaneous claims under Study Disruption benefit and sponsor protection are not permitted.

Sponsor Protection:-

- 1) All exclusions listed in General exclusions Section
- 2) Simultaneous claims under Study Disruption refund benefit and sponsor protection are not permitted.

Common Carrier-Accidental Death & Disability :-

- 1) All exclusions under Medical expenses, Medical Evacuation and Repatriation and Personal accident sections.
- 2) Anything listed in General Exclusions.

Maternity Cover with New Born Baby Expenses and Complications of Pregnancy:-

- 1) All exclusions applicable to Section 1 & 2 except for those related to pregnancy
- 2) All general exclusions except for those related to pregnancy.

Total Loss of Portable Electronic Equipment:-

- 1) Theft or burglary of the instrument while in the custody of entity other than Insured.
- 2) Loss due to detention, destruction, confiscation, request by or under the order of any Public or government authority.
- 3) Instrument kept unattended.
- 4) Any mysterious disappearance of the instrument.
- 5) Loss on account of willful act of the Insured or any other person with permission of the Insured.
- 6) Loss of software, data, electrical or mechanical breakdown or any consequential losses.
- 7) Deductible specified in the schedule.
- 8) Loss due to any external cause other than theft.

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. Any consequential losses causing damage to any property arising directly or indirectly from,

1.1-Any radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component.

1.2-Contamination by radioactivity from any nuclear waste from combustion of nuclear fuel. 1.3-Any sickness or disease related to and arising out of existence, production, handling, manufacture, sale, distribution, deposit or use of asbestos or product thereof, e.g.

Asbestosis.

2. Attempted or actual engagement of the Insured in any illegal or criminal act.
3. Insured travelling abroad unless as a fare paying passenger.
4. Any and all consequential losses.
5. Insured's 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

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6. 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.
7. Self-inflicted injury, willful or deliberate exposure to danger, suicide or attempt threat.
 8. Insured being under the influence of alcohol, drugs or intoxicating substances during and Insured event.
 9. Participation of the Insured in any sports events as a professional or for gain or rewards thereof.
 10. Driving any vehicle without valid driving license and all precautionary measures following traffic rules and regulations.
 11. Any pathological fractures.
 12. Pregnancy except ectopic pregnancy resulting to childbirth, miscarriage, abortion, or complication arising out of any of the foregoing expenses related to treatment of infertility or birth control measures unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's or the child's life in event of acute complications, provided that the Insured has not completed the age of 38 years and 30th week of pregnancy.
 13. Routine pre-natal care, childbirth, care of newborns, post-natal care, birth control, artificial insemination, infertility, impotency or sexual dysfunction, sterilization or reversal thereof.
 14. Any Pre-existing conditions and complications arising out of the same.
 15. Any claim lodged being fraudulent in any respect or false declaration made or use of support documents or devices by You or anyone acting on Your behalf to obtain benefit out of the policy by wrongful means or willful act.
 16. Travel against medical advice, receiving or waiting to receive any medical treatment, received any terminal prognosis for medical condition.
 17. In respect of Your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.

Sub limits:

Loss of Checked in Baggage:- In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to actuals or 50% and per item 10% of the sum insured or actuals, whichever is less.

Deductibles:

Deductibles	
Benefits	Amount in USD/Time in Hours
Medical expenses and evacuation	100
Emergency Dental Care	100
Loss of Passport	30
Hijack Allowance	24 Hours
Personal Liability	100
Bail Bond Insurance	50
Volcanic Eruption Cover	12 Hours
Mental/Nervous Illness	24 Hours
Maternity Cover with new born baby expenses	100

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Complications of pregnancy	100
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Conditions to be fulfilled by the Insured/Insured Person

1. The total premium under this Policy shall be payable in advance.
2. The policy term is for 1 year from the date of inception of the policy.
3. The Insured/Insured Person is required to ensure that there is no misrepresentation, misdescription or nondisclosure of any material fact.
4. The Age shall be computed as on the Risk start Date.
In Student Overseas Travel plans the entry age of the Insured will be 14 years and exit age would be 40 years. All proposals for minor will have to be proposed by the Parent or Guardian of the student.
5. The Insured/Insured Person shall ensure due observance and fulfillment of the terms, conditions and endorsements of the Policy.
6. In the event of any occurrence likely to give rise to a claim under the Policy, the Insured/Insured Person, or his representative, must inform the Emergency Service Provider named in the Policy immediately giving as much information concerning the disease, illness, injury, accident or other occurrence as is available, including the name of the treating doctor, name and telephone number of the hospital, the Policy number and its date of issue.
7. The Company shall be fully and completely subrogated to the rights of the Insured/Insured Person against parties who may be liable to provide indemnity or make a contribution in respect of any matter which is the subject of a claim under the Policy.
8. The Insured/Insured Person shall furnish at his own expense all certificates, information, proof or other evidence of claims.
9. The Insured/Insured Person shall take all reasonable and proper care to safeguard him or herself against accident or illness or loss of or damage to property as if the insurance was not in force.
10. In the event of loss of property whilst in the custody of an airline, a Property Irregularity Report (PIR) must be obtained from the airline immediately upon discovering the loss and the same must be submitted in the event of a claim.

Policy Extension- The original policy period can be specified periods as mentioned in premium table upto one year as per Insured's requirement, which can be extended further up to one year on payment of additional premium for maximum three years from the original policy inception date.

- a) No claims being incurred under the original.
- b) Declaration from the insured that the person is in good health and there are no claims reported/occurred during original policy period.
- c) Request should be received by the company at least 7 days prior to expiry of the earlier policy period in order to ensure that there is no break in insurance between the original policy period and requested extension period.
- d) Grace period of 7 days with exclusions for the break period will be acceptable and allowed. However all such proposals need to be referred to and approved by the Underwriting Manager at Head Office.
- e) We will allow 5% premium discount in case of each policy extension of one year with Us, provided there are no claims in the expiring policy and/or previous extension period. Mentioned 5% premium discount will be applicable to each of the subsequent one year extensions.

11. Cancellation of policy

This Policy may be cancelled by the Insured after 15 days from the date of policy inception, 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 and this Policy shall stand cancelled if the Insured Journey has not commenced within 15 days of the commencement date shown on the Schedule.

Upon cancellation, the Company shall be entitled to deduct cancellation charges subject to retaining a minimum of Rs.250/-.

In the event the policy is cancelled for non-cooperation of the Insured or if You cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim has occurred and/or no trip has happened up to the date of cancellation. In the event a claim has occurred and/or trip has happened in such case there shall be no return of premium.

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.

Risk Period	% of Premium retained by Company
Above 50% of Policy Period	100
Above 40% to 50% of Policy Period	80
Above 30% to 40% of Policy Period	75
Above 20% to 30% of Policy Period	60
Up to 20% of Policy Period	50

12. Free-look Cancellation

A period of 15 days from the date of receipt of the Policy document is available to review the terms and conditions of this Policy. The Insured has the option of cancelling the Policy stating the reasons for cancellation, if he has any objections to any of the terms and conditions. The Company shall refund the premium paid after adjusting the amounts spent on Stamp duty charges and proportionate risk premium. Cancellation will be allowed only if there are no claims reported under the Policy. All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. Free look provision is available only at the time of first issuance of the Policy.

13. The product if withdrawn in future will be subjected to approval from authority and due intimation will be given to the policy holder. However we assure to serve you till the time the policy period is expired or cancelled by the Insured and the Insured can opt for any other existing product which would cater to the need of the Insured.

14. Alteration in Risk for Overseas Travel Insurance Policy- The Policyholder can choose the plan with lower sum insured than the one he has opted at the inception. Any change in plan can be accepted only at the end of policy period while extending the policy. Any change in cover for the extension should be notified to the Company 1 month prior to the extension by submitting the Alteration in the risk for overseas travel insurance Policy –Intimation Form provided by the Company.

Benefit Plans with Sum Insured and Deductibles:

Worldwide And Worldwide Excluding US & Canada

Benefits	Smart Genie	Genius Junior	Bright Angel	Masterminds	Deductible
	Benefit in USD	Benefit in USD	Benefit in USD	Benefit in USD	USD
Medical expenses and evacuation	50000	100000	250000	500000	100
Repatriation	7000	7000	7000	10000	-
Emergency Dental Care(Included in medical expenses)	250	250	400	500	100
Personal Accident	10000	10000	15000	20000	-
Common Carrier-Accidental Death & Disability	2500	5000	5000	5000	-
Child Education Bonus(in case of accidental Death with policy limit)	250	250	500	500	-
Loss of Checked in baggage	250	500	500	1000	-
Loss of Passport	200	200	200	300	30
Hijack	75 per day up to 6 days	75 per day up to 6 days	75 per day up to 6 days	100 per day up to 6 days	24 Hours
Personal Liability	100000	100000	100000	100000	100
Bail bond Insurance	500	500	500	1000	50
Study Disruption	7500	7500	7500	7500	-
Sponsor Protection	10000	10000	10000	10000	-
Compassionate visit	5000	5000	7000	7500	-
Volcanic Eruption Cover	-	20 per day upto 4 days	25 per day upto 4 days	30 per day upto 4 days	12 Hours
Mental/Nervous Illness(50 USD per day)	-	500	500	1000	24 hrs
Sports Injury Medical care during Interschool Sports	-	100	100	100	-
Cancer Screening & Mammography Expenses	-	-	200	500	-
Maternity cover with new born baby expenses	-	500	500	1000	100
Complications of pregnancy	-	500	500	1000	100
Pre-existing Ailment(as add on @ request with policy limit)	10000	15000	25000	25000	100
Total Loss of Portable electronic equipment(as add on @ request with policy limit)	1000	1000	1000	1000	100

Premium Rates:

All Premiums in the table below are in INR

Premium is exclusive of Service tax

In case more than one bag is checked in and are lost, then the maximum limit of Indemnity per bag would be restricted to actuals or 50% and per item 10% of the applicable sum.

	Smart Genie (50K)		Genius Junior(100K)		Bright Angel (250K)		Masterminds (500K)	
	Worldwide	Worldwide Excl.US/Canada	Worldwide	Worldwide Excl.US/Canada	Worldwide	Worldwide Excl.US/Canada	Worldwide	Worldwide Excl.US/Canada
30 days	1598	876	2071	959	2464	1178	2946	1414
60 days	2759	1424	3671	1583	4705	2070	5586	2691
90 days	4099	2020	4647	2218	6243	2821	7811	4089
180 days	6599	3217	6917	3547	9644	4374	11899	6342
270 days	9638	4853	12167	5292	14992	6478	18214	9198
365 days	14561	6681	15879	7442	19841	9235	25154	13574

ADD ONS
Total Loss of Portable Electronic equipment

Premium table for Total Loss of Portable Electronic Equipment is mentioned below:

No. of Days	Premium(INR)
30	82
60	164
90	247
120	329
180	493
365	1000

ADD ONS	Premium in % loading
Pre-Existing Ailments	20%

Grievance Redressal- Annexure B

We are concerned about you and are committed to extend the best possible services. In case you are not satisfied with our services or resolutions, please follow the below steps for redressal.

Step 1

Call us on Toll free number: **1800-266-5844**
(8:00 AM to 8:00 PM, 7 days of the week) or

Email us at: care@libertyinsurance.in or

Write to us at:

Customer Service

Liberty General Insurance Limited

Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013

Step 2

If our response or resolution does not meet your expectations, you can escalate at **Manager@libertyinsurance.in**

Step 3

If you are still not satisfied with the resolution provided, you can further escalate at **ServiceHead@libertyinsurance.in**

An acknowledgment will be sent on receipt of your concern, we would then Investigate the matter Internally and respond with a suitable resolution. Please share your contact details to enable us to get In touch with you.

In case you are not satisfied with the decision or resolution provided by the company you may approach the Insurance Ombudsman for redressal. The details of Insurance Ombudsman Offices are given below:

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
AHMEDABAD Office of the Insurance Ombudsman Jeevan Prakash Building 6th floor Tilak Marg Relief Road Ahmedabad 380 001 Tel: 07 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat Dadra & Nagar Flaveli Daman and Diu
BENGALURU Office of the Insurance Ombudsman Jeevan Soudha Building PID No 57 27 N 1 Ground Floor 1 H 24th Main Road JPNagar 1st Phase Bengaluru 560 078 Tel : 080 26652048 / 2665204 Email: oio.bengaluru@cioins.co.in	Karnataka
BHOPAL Office of the Insurance Ombudsman Opp. Gayatri Mandir, Area Hills, Bhopal -462 011. Tel.: 0755 - 2769201 /2769202 /2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh and Chaitisgarh
BHUBNESHWAR Office of the Insurance Ombudsman 62 Forest park Bhubneshwar 751 00 Email: oio.bhubaneswar@cioins.co.in	
CHANDIGARH Office of the Insurance Ombudsman Sector -17 A, Chandigarh - 160 017. Tel.: 0172-2706468 Email: oio.chandigarh@cioins.co.in	Punjab Haryana Himachal Pradesh Jammu & Kashmir Chandigarh
CHENNAI Office of the Insurance Ombudsman Fatima Akhtar Court 4th Floor 453 Anna Sialai Teynampet CHENNAI - 600 018. Email: oio.chennai@cioins.co.in	Tamil Nadu Pondicherry Town and Karaikal (which are part of Pondicherry)
Office of the Insurance Ombudsman 2/2 A Universal Insurance Building Asaf Ali Road New Delhi 110 002 Email: oio.delhi@cioins.co.in	
KOCHI Office of the Insurance Ombudsman 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 -2358759 Email: oio.ernakulam@cioins.co.in	Kerala Lakshadweep Mahe a part of Pondicherry
GUWAHATI Office of the Insurance Ombudsman Jeevan Nivesh 5th Floor Nr Panbazar over bridge S.S. Road, Guwahati - 871001 (ASSAM) Email: oio.guwahati@cioins.co.in	Assam Meghalaya Manipur Mizoram Arunachal Pradesh Nagaland and Tripura
HYDERABAD Office of the Insurance Ombudsman 6-2- 46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Andhra Pradesh Telangana Yanam and part of Territory of Pondicherry
JAIPUR Office of the Insurance Ombudsman Jeevan Nidhi, II Bldg, Gr Floor Bhawani Singh Marg, Jaipur - 302 005 Tel: 0141 2740363 Email: oio.jaipur@cioins.co.in	Rajasthan
Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	West Bengal Sikkim Andaman & Nicobar Islands
Office of the Insurance Ombudsman 6th Floor, Jeevan Bhawan Phase II Nawal Kishore Road, Hazratganj Lucknow - 226 001 Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur Jhansi Mahoba Hamirpur Banda Chitrakoot Allahabad Mirzapur Sonbhadra Fatehpur Pratapgarh Jaunpur Varanasi Gazipur Jalaun Kanpur Lucknow Unnao Sitapur Lakhimpur Bahraich Barabanki Raebareli Sravasti Gonda Faizabad Amethi Kaushambi Balrampur Basti Ambedkarnagar Sultanpur Maharajganj Santkabimagar Azamgarh Kushinagar Gorkhpur Deoria Mau Ghazipur Chandauli Ballia Sidharathnagar
Office of the Insurance Ombudsman 3rd Floor Jeevan Seva Annexe S V Road Santacruz (W) Mumbai Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	Goa Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA Office of the Insurance Ombudsman Bhagwan Sahai Palace 4th Floor Main Road Naya Bans Sector 15 Distt: Gautam Buddh Nagar U P 201301 Tel.: 0120- 2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra Aligarh Bagpat Bareilly Bijnor Budaun Bulandshahr Etah Kanooj Mainpuri Mathura Meerut Moradabad Muzaffarnagar Oraiyya Pilibhit Etawah Farrukhabad Firozbad Gautambodhanagar Ghaziabad Hardoi Shahjahanpur Hapur Shamli Rampur Kashganj Sambhal Amroha Hathras Kanshiramnagar Saharanpur

Liberty General Insurance Ltd.

Unit 1501&1502, 15th Floor, Tower 2, One International Center,
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Website Link: www.libertyinsurance.in



Office of the Ombudsman and Contact Details	Areas of Jurisdiction
PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar Jharkhand
PUNE Office of the Insurance Ombudsman Jeevan Darshan Bldg 3rd Floor CTS Nos 1 5to 1 8 NC KelkarRoad Narayan Peth Pune 411030 Tel.: 020-24471175 Email: oio.pune@cioins.co.in	Maharashtra Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
THANE Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasanttrao Naik Mahamarg, Thane (West) - 400604 Tel.: 022- 20812868/69 Email: oio.thane@cioins.co.in	Maharashtra

GOVERNING BODY OF INSURANCE COUNCIL,

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3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:
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