



6	<b>Cost Sharing</b>	<p>1) If the Insured is between age 56 years to age 70 years during the Period of Insurance, then Our liability to indemnify Medical Expenses under this Benefit will be further subject to the following:</p> <ol style="list-style-type: none"> <li>a. Expenses for Hospital Room Rent and Hospital Miscellaneous Expenses shall not be reimbursed in excess of US\$1,750 per day and shall not be reimbursed for a period exceeding 30 days during the Period of Insurance;</li> <li>b. Expenses for Intensive Care Unit shall not be reimbursed in excess of US\$2,500 per day and shall not be reimbursed for a period exceeding 7 days during the Period of Insurance;</li> <li>c. Expenses for any Surgery/Surgical Procedure shall not be reimbursed in excess of US\$12,500;</li> <li>d. Expenses for any anesthetist's services during any Surgery/Surgical Procedure shall not be reimbursed in excess of 25% of the total expenses incurred for that Surgery/Surgical Procedure;</li> <li>e. Expenses for any Medical Practitioner's consultation shall not be reimbursed in excess of US\$75 per visit and for more than 10 such visits;</li> <li>f. Expenses for any diagnostic tests and pre-admission tests shall not be reimbursed in excess of US\$1,000;</li> <li>g. Expenses for any ambulance services (including medical services and medical supplies that are required to be rendered to the Insured during the transportation) shall not be reimbursed in excess of US\$500.</li> </ol> <p>2) If the Insured is above age 70 years at the commencement of the Period of Insurance, then Our liability to indemnify Medical Expenses under this Benefit will be further subject to a limit of US\$15,000 for each Illness/Injury suffered by the Insured during the Period of Insurance.</p> <p>This condition is in addition to the conditions and sub-limits mentioned in (A)(e)(i) to (vii) above.</p> <p>3) Our liability to pay each and every claim under any Benefit will be in excess of any Deductible applicable to that Benefit (if any) as specified in the Schedule.</p> <p>Deductible will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once subject to the terms and conditions of the Policy.</p>	<p>II – Section A (1)(e)</p> <p>II – Section A (1)(f)</p> <p>II- Benefits</p> <p>IV-(8)</p>
7	<b>Renewal Conditions</b>	Not applicable	
8	<b>Renewal Benefits</b>	Not applicable	
9	<b>Cancellation of the policy</b>	<ol style="list-style-type: none"> <li>1. You may at anytime before the commencement of the proposed Trip may cancel this Policy by giving notice in writing to Us as long as You are able to establish to Our satisfaction that the proposed Period of Insurance has not commenced. In the event of such cancellation of policy, 100% of premium will be refunded to the insured.</li> <li>2. In event of cancellation of the Policy after the proposed date of commencement of Trip within 7 days or the expiry date mentioned in the Policy whichever is earlier You shall be entitled to a refund of the premium subject to Our retention of minimum of Rs 250, provided that no Period of Insurance has commenced. We will verify the original passport and ensure that no Trip was undertaken before any refund of premium.</li> </ol> <p>Cancellation/termination: Cancellation will not be invoked by Us except on ground of fraud, moral hazard or misrepresentation. We will cancel the Policy by giving 15 days notice in writing by Registered Post Acknowledgment Due post to You at Your last known address in which case We shall be liable to repay on pro-rata basis for the unexpired term from the date of the cancellation.</p>	<p>IV - (5)</p> <p>IV - (6)</p>

		Refund of premium on early return - In case of any early return of the Insured prior to expiry of the Policy Period We will refund premium at the following rates subject to no claims being incurred on the Policy.	IV - (7)												
		<table border="1"> <thead> <tr> <th>Period of Risk</th> <th>Rate of Premium Retained by Us</th> </tr> </thead> <tbody> <tr> <td>Above 50% of Period of Insurance</td> <td>100% of premium</td> </tr> <tr> <td>Above 40% to 50% of Period of Insurance</td> <td>80% of premium</td> </tr> <tr> <td>Above 30 % to 40 % of Period of Insurance</td> <td>75% of premium</td> </tr> <tr> <td>Above 20 % to 30% of Period of Insurance</td> <td>60% of premium</td> </tr> <tr> <td>Policy inception -20% of Period of Insurance</td> <td>50% of premium</td> </tr> </tbody> </table>	Period of Risk	Rate of Premium Retained by Us	Above 50% of Period of Insurance	100% of premium	Above 40% to 50% of Period of Insurance	80% of premium	Above 30 % to 40 % of Period of Insurance	75% of premium	Above 20 % to 30% of Period of Insurance	60% of premium	Policy inception -20% of Period of Insurance	50% of premium	
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**(LEGAL DISCLAIMER) NOTE:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.

## FUTURE TRAVEL SURAKSHA SELECT

This Policy is a contract of insurance between You and Us which is subject to the receipt of the premium in full and the terms, conditions and exclusions of this Policy. This Policy has been issued on the basis of the Disclosure to Information Norm, including the information and documentation provided by you in respect of all Insureds in and along with the Proposal.

Only those persons between Ages 6 months to 80 years and who are named as Insured in the Schedule will be able to avail the benefits under the Policy, subject to the terms, conditions and exclusions of the Policy.

### I. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident/Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Act of Terrorism** means an act or threat of violence or an act harmful to human life, tangible or intangible property or infrastructure with the intention or effect of influencing any government or putting the public or any section of the public in fear.
3. **Alternative Treatments** means forms of treatments other than "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Siddha and Homeopathy in the Indian context.
4. **Age** means the Insured's age on his/her most recent birthday.
5. **Burglary** means theft involving entry into or exit from the Insured's premises by forcible and violent means (including any threat of violence).
6. **Common Carrier** means any civilian, land or Scheduled Aircraft in each case operated under a valid license for the transportation of passengers for hire.
7. **Checked in Baggage** means the baggage handed over by the Insured and accepted by a Common Carrier for transportation in the same carrier in which the Insured is or would be travelling and for which the Common Carrier has issued a baggage receipt.
8. **Contribution** means essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured. This clause shall not apply to any Benefit offered on fixed benefit basis.
9. **Cashless Facility** means a facility extended by Us to the Insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by Us to the extent pre-authorization approved.
10. **Condition Precedent** means a policy term or condition upon which Our liability under the Policy is conditional upon.
11. **Congenital Anomaly** means condition(s) which is present since birth, and which is abnormal with reference to form, structure or position
  - a. **Internal Congenital Anomaly**- Congenital anomaly which is not in the visible and accessible parts of the body.
  - b. **External Congenital Anomaly**- Congenital anomaly which is in the visible and accessible parts of the body.

12. **Deductible** means a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified amount in case of indemnity policies and for a specified number of days/ hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.
13. **Disclosure of information norm:** The Policy shall be void and all premiums paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
14. **Dental Treatment** means treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/ implants.
15. **Day Care Centre** means any institution established for Day Care Treatment of Illness and/or injuries or a medical set-up within a Hospital and which has been registered with the local authorities of the respective countries, wherever applicable, and in case of India is under the supervision of a registered and qualified Medical Practitioner AND must comply with all minimum criteria as under:-
  - a) has qualified nursing staff under its employment;
  - b) has qualified Medical Practitioner/s in charge;
  - c) has a fully equipped operation theatre of its own where Surgical Procedures are carried out;
  - d) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
16. **Day Care treatment** means to medical treatment, and/or surgical procedure which is:
  - a. undertaken under General or Local Anesthesia in a hospital/ day care centre in less than 24 hrs because of technological advancement, and
  - b. which would have otherwise required a hospitalisation of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.
17. **Emergency** shall mean a serious medical condition or symptom resulting from Injury or sickness which arises suddenly and unexpectedly, and requires immediate care and treatment by a Medical Practitioner, generally received within 24 hours of onset to avoid jeopardy to life or serious long term impairment of the Insured Person's health, until stabilisation at which time this medical condition or symptom is not considered an emergency anymore.
18. **Eligible Family** means you and/or your spouse and/or your two dependent children.
19. **Emergency Care** means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
20. **Hijack** means any unlawful seizure or exercise of control, by force or violence or threat of force and with wrongful intent, of Common Carrier in which the Insured are travelling.
21. **Hospital/Nursing Home** means any institution established for in-patient care and day care treatment of illness and/ or injuries and which has been registered as a hospital with the local authorities in the respective countries and in case of India it means any institution registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation)

- Act,2010 or under enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- a. has qualified nursing staff under its employment round the clock;
  - b. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
  - c. has qualified medical practitioner(s) in charge round the clock;
  - d. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - e. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
22. **Hospitalisation or Hospitalized** means admission in a Hospital for a minimum period of 24 In-patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24consecutive hours.
  23. **Hospital Miscellaneous Expenses** means the costs of prescribed drugs and medicines, therapeutic services and supplies incurred in respect of the Insured when he/she is Hospitalized.
  24. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
  25. **Illness** means a sickness or a disease or pathological condition leading to impairment of normal physiological function which manifests itself during the Period of Insurance and requires medical treatment.
  26. **Acute Condition** means a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.
  27. **Chronic Condition** means a disease, illness, or injury that has one or more of the following characteristics:
    - a. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/ or tests
    - b. it needs ongoing or long-term control or relief of symptoms
    - c. it requires the Insured's rehabilitation or for the Insured to be specially trained to cope with it
    - d. it continues indefinitely
    - e. it comes back or is likely to come back
  28. **Insured** means the person(s) named as insured in the Schedule who are covered under this Policy.
  29. **Inclement Weather** means any severe, catastrophic weather conditions which delay the scheduled arrival or departure of a Common Carrier. This does not include normal, seasonal climatic/ weather changes
  30. **Intensive Care Unit (ICU)** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
  31. **Inpatient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
  32. **Major illness** means any of the following mentioned diseases– Cancer, Kidney failure, Liver Failure, Multiple Sclerosis, Multiple Organ Transplant, Coronary Artery Bypass Surgery, Aorta Graft Surgery, Stroke, Heart Attack and Coma.
  33. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
  34. **Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
  35. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his/her licence. The registered practitioner should not be the Insured or his/her close family members.  
  
Note: In case the Medical practitioner is practicing outside India, he/ she should be a licensed medical practitioner acting within scope of his license and who holds a degree of a recognized institution and is registered by the authorized Medical Council of the respective country.
  36. **Medically necessary treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
    - a. is required for the medical management of the illness or injury suffered by the Insured;
    - b. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
    - c. must have been prescribed by a Medical Practitioner,
    - d. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
  37. **Notification of Claim** means the process of notifying a claim to Us or TPA by specifying the timelines as well as the address/ telephone number to which it should be notified.
  38. **OPD treatment** means one in which the Insured visits a clinic/ hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
  39. **Proposal** means the application (Proposal) form for insurance cover submitted to Us along with all information which has enabled Us in considering whether and on what terms to offer this insurance.
  40. **Policy** means the complete documents consisting of the Proposal, Policy wording, Schedule and Endorsements and attachments if any.
  41. **Period of Insurance** means the period between:
    - (a) the time when the Insured crosses the Indian border to leave India as a fare paying passenger on a Common Carrier; and
    - (b) the earlier of: (i) the time when the Insured crosses the Indian border to return to India as a fare paying passenger on a Common Carrier; and (ii) the expiry of the Policy Period.

42. **Policy Period** means the period specified in the Schedule.
43. **Property Damage** means actual physical damage to tangible material property belonging to a third party.
44. **Pre-existing Disease** means any condition, ailment or injury or related condition(s) for which the Insured had signs or symptoms, and/ or were diagnosed and/ or received medical advice/ treatment, within 48 months prior to the first policy issued by Us.
45. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.
46. **Room Rent** means the amount charged by a hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.
47. **Service Provider/Third party administrator (TPA)** means persons, organization named in the Schedule who have been appointed by Us to provide administrative services on Our Behalf and at Our direction to the Insured in accordance with the terms of this Policy.
48. **Schedule** means that the schedule attached to and forming part of the Policy which specifies details of the Insureds, the Sum Insured and the limits to which benefits under the Policy are subject to, including any annexures and/or endorsements, made to or on it from time to time and if more than one, then the latest in time.
49. **Sum Insured** means the amount stated in the Schedule against each relevant Section, which shall be Our maximum, total and cumulative liability for any and all claim made under such Section during the Policy Period in respect of all Insureds.
50. **Surgery or Surgical Procedure** means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.
51. **Subrogation** means Our right to assume the rights of the Insured to recover expenses paid out under the Policy that may be recovered from another source.
52. **Strike** means a stoppage of work
- a. announced, organized and sanctioned by a labor union or any other stoppage or work recognized as a strike or equivalent under applicable law in the place of stoppage of work; and
  - b. which interferes with the normal departure and arrival of a Common Carrier. The term "Strike" includes work slowdowns, lockouts and sickouts.
53. **Travelling Companion** means an individual or individuals travelling with the Insured during the Period of Insurance, provided that, the Insured and such individual(s) are travelling to the same destination on the same dates and provided that such individual(s) is/ are also insured under this Policy. For the purpose of this definition, any individual(s) forming part of a group travelling on a tour arranged by a travel agent or a tour leader is not considered as Travelling Companion, unless the individual(s) is part of the Insured's immediate family or colleague or friends.
54. **Trip** means and includes all journeys outside India during the Period of Insurance which are within the Territory.
55. **Territory** means the territory specified in the Schedule.
56. **Unproven/Experimental Treatment** means treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
57. **Valuables** means photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewellery, furs and articles made of precious stones and metals.
58. **We, Our or Us** means Future Generali India Insurance Company Limited.
59. **You or Your** means the policyholder named in the Schedule who has concluded the Policy with Us.

## II. SCOPE OF COVER:

**Insurance Plans:** This Policy provides You options of 3 (three) plans namely Standard Select, Silver Select and Prime Care Select. The Schedule will specify the Plan which is in force for each of the Insured.

### Benefits:

The Benefits available under this Policy are described below. Benefits will be payable subject to the terms, conditions and exclusions of this Policy and the availability of the applicable Sum Insured and subject always to any sub-limits specified in respect of that Benefit and any limits applicable under the Plan in force for the Insured as specified in the Schedule.

Our total liability under this Policy for payment of any and all Claims in the aggregate arising under any Section of the Policy during the Policy Period shall not exceed the Sum Insured for that Section.

Our liability to pay each and every claim under any Benefit will be in excess of any Deductible applicable to that Benefit (if any) as specified in the Schedule.

### SECTION A: MEDICAL CARE

1. **Medical Expenses:** We will indemnify the Medical Expenses incurred on the Insured during the Period of Insurance for Medically Necessary Treatment following an Injury sustained or Illness suffered by the Insured during the Period of Insurance subject to the deductible mentioned on the schedule upto the Sum insured specified under Medical Care Section provided that:

- a) The Medical Expenses incurred are Reasonable and Customary Charges;
- b) The Medical Expenses are incurred for the Insured's Hospitalization for Medically Necessary Treatment or during the Insured's transportation to Hospital for Medically Necessary Treatment;
- c) We will cover Medical Expenses incurred on the Insured including on Hospitalization, Day Care Treatment, OPD Treatment, ICU Charges, Surgical Procedures, Anesthetist Charges and diagnostic tests.
- d) We shall not be liable to pay any amount in excess of US\$500 unless Our Service Provider has provided written authorization on the Insured's admission to Hospital in case of cashless authorization.
- e) If the Insured is between Age 56 years to Age 70 years during the Period of Insurance, then Our liability to indemnify Medical Expenses under this Benefit will be further subject to the following:
  - (i) Expenses for Hospital Room Rent and Hospital Miscellaneous Expenses shall not be reimbursed in excess of US\$1,750 per day and shall not be reimbursed for a period exceeding 30 days during the Period of Insurance;
  - (ii) Expenses for Intensive Care Unit shall not be reimbursed in excess of US\$2,500 per day and shall not be reimbursed for a period exceeding 7 days during the Period of Insurance;
  - (iii) Expenses for any Surgery/Surgical Procedure shall not be reimbursed in excess of US\$12,500;
  - (iv) Expenses for any anesthetist's services during any Surgery/Surgical Procedure shall not be reimbursed in excess of 25% of the total expenses incurred for

that Surgery/Surgical Procedure;

- (v) Expenses for any Medical Practitioner's consultation shall not be reimbursed in excess of US\$75 per visit and for more than 10 such visits;
  - (vi) Expenses for any diagnostic tests and pre-admission tests shall not be reimbursed in excess of US\$ 1,000;
  - (vii) Expenses for any ambulance services (including medical services and medical supplies that are required to be rendered to the Insured during the transportation) shall not be reimbursed in excess of US\$500.
- f) If the Insured is above Age 70 years at the commencement of the Period of Insurance, then Our liability to indemnify Medical Expenses under this Benefit will be further subject to a limit of US\$15,000 for each Illness/Injury suffered by the Insured during the Period of Insurance. This condition is in addition to the conditions and sub-limits mentioned in (A) (e) (i) to (vii) above.

2. **Emergency Medical Evacuation:** We will indemnify the Reasonable and Customary Charges incurred up to the limit of Medical Care Section specified in the Schedule for the Insured's evacuation in an Emergency during the Period of Insurance provided that:

- a) The Medical Practitioner treating the Insured certifies in writing that the Insured is required to be transported to a different location for:
  - (i) Medically Necessary Treatment which is not available at the location from where the Insured is being evacuated; or
  - (ii) further medical treatment in India.
- b) We will be liable to indemnify only those Reasonable and Customary Charges incurred on transportation of the Insured and medical services and medical supplies that are required to be rendered to the Insured during the transportation.
- c) Our Service Provider authorizes in writing in advance and arranges the conveyance for transporting the Insured.

3. **Repatriation Of Remains:** We will indemnify the Reasonable and Customary Charges incurred up to the sub-limit of US\$ 10,000 within the Sum Insured specified under Medical Care Section for repatriating the mortal remains of the Insured to India during the Period of Insurance or for the Insured's burial in the place of death following the Insured's death due to an Injury or Illness suffered during the Period of Insurance provided that Our Service Provider authorizes the repatriation/burial in writing in advance and arranges the conveyance for repatriation (if applicable).

4. **Continuation of Medical Treatment in India:** If We have accepted a claim under Section A.2. and the Insured has been evacuated to India in an Emergency for further medical treatment, then We will also indemnify the Reasonable and Customary Charges incurred as Medical Expenses on the continuation of the Insured's Medically Necessary Treatment in India provided that We shall not be liable to indemnify any Medical Expenses incurred after the completion of 90 days from the Accident or the first diagnosis of the Illness in respect of which the Insured is receiving Medically Necessary Treatment. This cover is applicable subject to balance sum insured being available under Medical care section A (1) .The sub limits specified in Section A 1 (e) to (f) would be applied for the medical treatment in India. In case of "Continuation of

Medical Treatment In India , the rate of exchange as published by the Reserve Bank of India (RBI) as on the date of Hospitalisation in India , shall be used for conversion of foreign currency amounts into Indian rupees for payment of any claim under this Benefit.

**5. Daily Hospital Allowances:** We will pay the daily allowance given in the Schedule within the Sum Insured specified under Medical Care Section if the Insured is Hospitalized during the Period of Insurance for Medically Necessary Treatment of any Injury or Illness suffered by the Insured during the Period of Insurance, subject to the deductible mentioned on the schedule wherever applicable provided that:

- a) We shall not be liable to make any payment under this Benefit unless the Insured has been Hospitalized for at least 2 consecutive days and We shall in any event not be liable to pay the daily benefit allowance in respect of the first day of Hospitalization;
- b) We shall not accept more than one claim under this Benefit in respect of the Insured during the Period of Insurance;
- c) This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

**6. Emergency Sickness Dental Relief:** We will indemnify the Reasonable and Customary Charges incurred on the Insured's Dental Treatment during the Period of Insurance subject to the deductible mentioned on the schedule wherever applicable, within the Sum Insured specified under Medical Care Section provided that We will only indemnify the following:

- a) Costs incurred on Dental Treatment which is required to be taken in an Emergency for relief following a dental Illness occurring during the Period of Insurance and up to the limit specified in the Schedule.
- b) Costs incurred on Dental Treatment that is required by the Insured for the Insured's sound natural teeth following an Accident during the Period of Insurance.

This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

#### **Exclusions applicable to Section A**

We shall not be liable to make any payment under this Section directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:

- a. Any routine physical or other examination where there is no objective indication of impairment of normal health.
- b. Any medical treatment obtained within India, unless covered under Section A.4.
- c. Any Pre-Existing Disease.
- d. Medical treatment where such medical treatment is the sole reason or one of the reasons for temporary stay abroad.
- e. Any elective, cosmetic or plastic surgery, except as a result of an Injury during the Period of Insurance.
- f. Dental Treatment , unless covered under Section A.6
- g. The diagnosis and treatment of, deviated nasal septum including sub-mucus resection/or other surgical correction thereof.
- h. Any expenses which are not exclusively medical in nature as specified in Annexure A to the Policy.

- i. Any costs incurred on spectacles, contact lenses, hearing aids and purchase of Bipap machine.
- j. Rehabilitation and physiotherapy or the costs of external prosthesis/ device.
- k. Any Internal Congenital Anomaly known to the insured at the time of taking the policy.
- l. Any expenses relating to pregnancy resulting to childbirth, miscarriage, abortion, or complication arising out of any of the foregoing or expenses related to treatment of infertility or birth control measures.
- m. Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.
- n. Immunizations and treatment towards obesity and any external congenital anomaly.
- o. Ayurvedic, Homeopathy, Unani, naturopathy, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments under Alternative Treatments other than allopathy/western medicines.

#### **SECTION B: TRAVEL INCONVENIENCE**

**1. Hijack Benefit:** We will pay the daily benefit amount subject to the deductible specified in the Schedule if the Common Carrier in which the Insured is travelling during the Period of Insurance is hijacked for a period of more than 12 consecutive hours and the hijack directly results in the Insured's journey being delayed for more than 24 consecutive hours provided that:

- a) We shall not be liable to make any payment under this Benefit in respect of more than 7 days;
- b) We shall be liable to make payment of the daily benefit amount only in respect of those days during which the hijack of the Common Carrier continues.

#### **Exclusions Applicable to B.1:**

We shall not be liable to make any payment under this Section B.1. directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:

- a) Any incident where the Insured is suspected to be either the principal or an accessory in the hijacking.
- b) Any claim as a consequence of a change in the regular routes of travel/journey of the Common Carrier due to traffic, weather, fuel shortage, technical security reasons.

**2. Trip Delay:** We will indemnify the expenses incurred by the Insured subject to the amount and deductible (wherever applicable), specified in the Schedule if the Insured's journey during the Period of Insurance is delayed for more than 12 consecutive hours for one of the following reasons:

- a) The Common Carrier in which the Insured is scheduled to travel is delayed due to inclement weather;
- b) The Common Carrier in which the Insured is scheduled to travel is delayed due to strike or other action by employees of the Common Carrier;
- c) The Common Carrier in which the Insured is scheduled to travel is delayed due to equipment failure on the part of that Common Carrier;

- d) The Insured loses his/her passport during the Period of Insurance provided that We have accepted a claim under Section B.5.

This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

**Exclusion Applicable to B.2:**

We shall not be liable to make any payment under this Section B.2. directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any delay which was made public or known to the Insured prior to the commencement of the Period of Insurance or for any departure which is delayed as a result of the Insured or any other person who has arranged to travel with failing to check in correctly as required by the Common Carrier.

- 3. **Trip Cancellation:** We will indemnify the non-refundable expenses incurred by the Insured subject to the amount and deductible (wherever applicable), specified in the Schedule on travel tickets, hotel bookings and scheduled tour bookings if the Insured's journey from India prior to commencement of the Period of Insurance is cancelled due to any of the following reasons provided that all such bookings are cancelled by the Insured within 48 hours of the occurrence of the event giving rise to the claim under this Benefit:

- a) Death or diagnosis of Major Illness of the Insured or the Insured's spouse, child, parent, brother, sister, grand-parent, grand-children or parent-in-law.
- b) The Common Carrier on which the Insured is scheduled to travel is delayed for at least 24 consecutive hours due to strike, industrial action, riot, civil commotion, severe weather condition, natural disaster, hijack or mechanical breakdown of the Common Carrier.
- c) Serious damage to the Insured's residence in India arising from fire, flood, earthquakes and riots.
- d) The Insured's involuntary termination of employment or layoff after continuous employment with the same employer for 1 year or more, provided that the Insured is not a temporary employee, independent contractor, or a self-employed person.

This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

**Exclusions Applicable to B.3**

We shall not be liable to make any payment under this Section B.3. directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any failure to follow the directions, advice or guidance of a Medical Practitioner.

- 4. **Trip Curtailment:** We will indemnify the non-refundable expenses incurred by the Insured subject to the amount and deductible (wherever applicable), specified in the Schedule on travel tickets, hotel bookings and scheduled tour bookings if the Insured's journey during the Period of Insurance is curtailed due to any of the following reasons provided that all such bookings are cancelled by the Insured within 48 hours of the occurrence of the event giving rise to the claim under this Benefit:

- a) Death or diagnosis of Major Illness of the Insured or the Insured's spouse, child, parent, brother, sister, grand-parent, grand-children or parent-in-law.
- b) The Common Carrier outside India on which the Insured is scheduled to travel is delayed

for at least 24 consecutive hours due to strike, industrial action, riot, civil commotion, severe weather condition, natural disaster, hijack or mechanical breakdown of the Common Carrier.

- c) Serious damage to the Insured's residence in India arising from fire, flood, earthquakes and riots.
- d) The Insured's involuntary termination of employment or layoff after continuous employment with the same employer for 1 year or more, provided that the Insured is not a temporary employee, independent contractor, or a self-employed person.

This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

**Exclusions Applicable to B.4:**

We shall not be liable to make any payment under this Section B.4. directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any failure to follow the directions, advice or guidance of a Medical Practitioner.

- 5. **Missed Connection:** We will pay the amount subject to the deductible (wherever applicable) as specified in the Schedule if the Common Carrier on which the Insured travelling or scheduled to travel from India prior to commencement of the Period of Insurance is delayed or cancelled due to Inclement Weather for a period exceeding 12 consecutive hours which results in the Insured missing the connecting Common Carrier on which the Insured is scheduled to travel during the Period of Insurance, provided that the Common Carrier certifies the period of the delay and the reason for the delay in writing.

This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

**Exclusion Applicable to B.5:**

We shall not be liable to make any payment under this Section B.5. directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any delay which was made public or known to the Insured prior to the commencement of the Period of Insurance or for any departure which is delayed as a result of the Insured or any other person who has arranged to travel with failing to check in correctly as required by the Common Carrier.

- 6. **Loss of Passport:** We will indemnify the reasonable expenses necessarily incurred by the Insured in obtaining a duplicate/temporary passport overseas if the Insured loses his/her passport during the Period of Insurance subject to the deductible specified in the Schedule.

**Exclusions Applicable to B.6:**

We shall not be liable to make any payment under this Section B.6. directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:

- a) Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.
- b) 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.
- c) Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

**SECTION C: PERSONAL CARE**

1. **Baggage Loss (checked in baggage):** If the Insured's Checked-in Baggage is completely and permanently lost or destroyed during the Period of Insurance, then We will (at Our option) either indemnify the Insured for the cost of replacement of the entire Checked-in Baggage and its contents or replace/reinstate the Checked-in Baggage subject to the deductible specified in the schedule provided that:
  - a) The Common Carrier certifies in writing that the Insured's Checked-in Baggage has been completely and permanently lost or destroyed;
  - b) A copy of the Property Irregularity Report (or its equivalent) is provided to Us;
  - c) If more than one piece of the Insured's Checked-in Baggage is completely and permanently lost/destroyed, the maximum amount payable by Us for each piece of lost/destroyed Checked-in Baggage shall not exceed 50% of the amount specified in the Schedule;
  - d) Our maximum liability in respect of any single article lost/destroyed in the Insured Check-in Baggage shall be limited to 10% of the amount stated in the Schedule

**Exclusions Applicable to C.1:**

We shall not be liable to make any payment under this Section C.1. directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:

- a) Loss pertaining to Valuables and money, all kinds of securities and tickets/passes
  - b) Loss of any part of any item contained within the Checked-in Baggage.
  - c) Loss of the Insured's baggage sent in advance or souvenirs and articles mailed or shipped separately.
2. **Baggage Delay (checked in baggage):** If the Insured's Checked-in Baggage is delayed or mis-directed during the Period of Insurance for a period of more than 12 consecutive hours from the arrival of the Common Carrier on which the Checked-in Baggage was entrusted, We will indemnify the Insured for the expenses incurred on the emergency purchase of necessary toiletries, medication and clothing to replace those contained in the delayed/mis-directed Checked-in Baggage subject to the deductible specified in the schedule, provided that:
    - a) Our liability under this Benefit shall be limited to expenses incurred due to delayed/mis-directed Checked-in Baggage on travel to any of the destinations specified in the Insured's main travel ticket from India or the Insured's return trip back to India, including all halts and via-destinations;
    - b) If We receive claims under Section C.1. and Section C.2. in respect of the same Checked-in Baggage, We shall be liable to pay the higher of the claims in respect of the same items(s) of Checked-in Baggage.
  3. **Compassionate Visit:** If the Insured is Hospitalised during the Period of Insurance solely and directly due to an Injury or Illness suffered during the Period of Insurance, We will indemnify the actual cost of an economy travel by the most direct route on a Common Carrier for one Immediate Family Member to travel from that Immediate Family Member's place

of residence to the Insured's place of Hospitalisation subject to the deductible (wherever applicable) specified in the schedule provided that:

- a) The Insured's Hospitalization has been advised by the Medical Practitioner attending to the Insured and We have accepted a claim under Section A.1.;
- b) The Medical Practitioner treating the Insured has certified in writing that the attendance of an immediate family member is necessary;
- c) Our Service Provider approves the request for the Immediate Family Member's travel in writing in advance;
- d) This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

For the purpose of this benefit, "Immediate Family Member" means the Insured's parents, child or spouse only.

4. **Financial Emergency Assistance:** If the Insured's luggage or money is burgled/stolen during the Period of Insurance due to which the Insured requires urgent financial assistance, Our Service Provider will assist in co-ordinating with the Insured's family in India to arrange for the Insured's family to send the cash assistance to the Insured, provided that:

Neither the Service Provider nor Us shall be bound or be deemed to be bound to give any financial assistance to the Insured and all financial assistance will be provided by the Insured's family in India.

**SECTION D: PERSONAL ACCIDENT**

1. **Accidental Death and Permanent Total Disability:** We will pay the percentage of the Sum Insured specified in the table below if the Insured dies or suffers Permanent Total Disablement solely and directly due to an Accident which occurs during the Period of Insurance provided that the Insured's death or Permanent Total Disablement occurs within 12 months of that Accident, provided that:

If We receive more than one claim in respect of the same Insured in respect of the same Accident, our liability would be restricted to 100% of the Sum Insured.

**Table of Losses (Personal Accident)**

Event	Percentage of Sum Insured
Accidental Death	100%
Permanent Total Disablement:	100%
Permanent Total Loss of sight of both eyes	100%
Permanent Total loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
Permanent Total loss and physical separation of or the loss of ability to use both hands or both feet	100%
Permanent Total loss and physical separation of or the loss of ability to use one hand and one foot	100%
Permanent Total loss of an arm at the shoulder joint	75%
Permanent Total loss of an arm above the elbow joint	70%
Permanent Total loss of a hand at the wrist	50%
Permanent Total loss of an arm beneath the elbow joint	60%
Permanent Total loss of a leg	75%

above mid-thigh	
Permanent Total loss of a leg up to mid-thigh	60%
Permanent Total loss of a leg up to beneath the knee	50%
Permanent Total loss of a leg up to mid-calf	45%
Permanent Total loss of a foot at the ankle	40%
Permanent Loss of sight of one eye	50%
Permanent Total loss of hearing of both ears	75%

For the purpose of this benefit, "**Permanent Total Disablement**" means disablement due to which the Insured is unable to engage in each and every occupation or employment for compensation or profit for which the Insured is reasonably qualified by education, training or experience for the rest of the Insured's life. If at the time of loss the Insured is unemployed, Permanent Total Disablement shall mean the total and permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex.

**2. Accidental Death (Common Carrier):** If the Insured dies solely and directly due to an Injury arising while the Insured is riding as a passenger in or on, boarding or alighting on a Common Carrier, during the Period of Insurance, then in addition to the amount payable under Benefit D.1., We will pay the amount specified in the Schedule. The Schedule will specify if this Benefit is in force for the Insured under the Policy.

**3. Accidental Death (Air Travel only):** If the Insured dies solely and directly due to an Injury arising while the Insured is riding as a passenger in or on, boarding or alighting on a Common Carrier which is a scheduled commercial airline, during the Period of Insurance, then in addition to the amount payable under Benefit D.1. and Benefit D.2., We will pay the amount specified in the Schedule under this section. The Schedule will specify if this Benefit is in force for the Insured under the Policy.

**Exclusions applicable to Section D.1, D.2 & D.3:**

We shall not be liable to make any payment under this Section directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:

- a) Intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
- b) Accident while under the influence of alcohol or drugs.
- c) Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion.
- d) Any Accident of which a contributing cause was the Insured's actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or the Insured's resistance to arrest.
- e) Whilst engaging in aviation or ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
- f) Participating in motor racing or trial run as a driver, co-driver or passenger.
- g) Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these.

- h) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority.
- i) Nuclear energy, radiation.
- j) Any existing disablement prior to the inception of the Policy.
- k) Any expense incurred which is not exclusively medical in nature/Unproven or Experimental Treatment of any description.
- l) Expenses incurred for emergency medical evacuation.
- m) Accidents due to mental disorders or disturbances of consciousness strokes fits or convulsions which affect the entire body and any pathological disturbances caused by the mental reaction to the same.
- n) Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury.
- o) Losses arising from Accidents on two wheeled motorized vehicles unless at the time of the Accident the driver is duly qualified in possession of a current full international driving license and the driver is wearing a safety crash helmet.

**SECTION E: SPECIAL CARE**

**1. Golfers Hole in One Celebration:** We shall reimburse expenses incurred by the Insured in celebration of achieving a hole-in-one by the Insured during the Period of Insurance in a United States Golfers Association (USGA) recognized golf course. This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

**2. Automatic Extension of the Policy Period:** We will automatically extend the Policy Period up to a period of 7 days, from the expiry of the Policy Period, if the extension is necessary solely due to delay by a Common Carrier on which the Insured is scheduled to travel back to India for reasons which are beyond the Insured's control and no alternative air transportation is made available to the Insured by the Common Carrier. This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

**3. Burglary (Home Contents):** If the Insured is the victim of a Burglary at the residence normally occupied by the Insured in India (located at the address mentioned in the Schedule) during the Period of Insurance, We shall indemnify the Insured for loss of or damage to the Insured's property, except loss or damage to jewelry and Valuables provided that a FIR is filed with the local police as soon as the Burglary is discovered and a copy of that FIR is provided to Us as a Condition Precedent to Our liability under this Section.

This Benefit shall not be available if the Prime Care Select Plan is in force for the Insured.

**Exclusions Applicable to E.3:**

We shall not be liable to make any payment under this Section E.3. directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:

- a) Loss or damage caused by the Insured and/  
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- or the Insured's employee(s) or agents and/or the Insured's family member,s direct or indirect involvement in the actual or attempted burglary.
- b) Any loss or damage to, or on account of loss livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, ATM debit card or credit cards, precious stones that are not part of jewellery or ornaments, gold bullion.
  - c) Loss or damage to any property/item illegally acquired, kept, stored or which has been forfeited in any manner whatsoever.

**SECTION F: LEGAL LIABILITY**

1. **Personal Liability:** We will indemnify the Insured against any legal liability incurred by the Insured in the Insured's private capacity to pay damages for third party civil claims for Accidental Injury or Accidental Property Damage occurring during the Period of Insurance subject to the deductible as specified in the schedule, subject to the following terms and conditions:
  - a) No Deductible shall be applicable in respect of the legal liability incurred by the Insured in the Insured's private capacity to pay damages for third party Accidental Injury.
  - b) Our liability to indemnify the Insured under this Section shall be to the extent finally determined by a foreign court of law or otherwise as consented to in advance by Us.
  - c) In the event that legal action is taken against the Insured within India, it is a condition precedent to Our liability hereunder that the Insured shall:
    - i. give immediate written notice to Us to the address specified in the Schedule, and
    - ii. not incur any defence costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without Our prior written consent. We shall be entitled (but in no case obligated) at any time to take over and conduct in the Insured's name the defence and/or settlement of any action or claim and shall be entitled at all times to receive the Insured's cooperation and assistance and to appoint lawyers on the Insured's behalf. Any and all costs and expenses incurred by Us or the lawyers appointed by Us shall be a first charge on the Sum Insured hereunder.
  - d) We shall not settle any claim without the Insured's express consent, but if the Insured refuses an available settlement recommended by Us then Our liability shall thereafter be restricted to the amount by which the claim could have been settled.

**Exclusions Applicable to Section F:** We shall not be liable to make any payment under this Section in connection with or in respect of:

- a) The Insured's liability to any employee (whether under a contract of or for services);
- b) Liability arising out of the rental or holding for rental of any part of any premises by the Insured,

- c) Liability arising out of the rendering of or failure to render professional services,
- d) Liability arising out of a premises, water craft or aircraft that is owned by, rented to or rented by the Insured,
- e) Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, water craft or aircraft,
- f) Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse,
- g) Liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization,
- h) Liability under any contract or agreement,
- i) Property Damage to property owned by the Insured,
- j) Property Damage to property rented to, occupied or used by or in the care of the Insured,
- k) Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by the Insured under any worker's compensation law, non-occupational disability law or occupational diseases law, or any other similar law,
- l) Suits or legal actions by the Insured's parents, children, spouse, brothers, sisters, uncles, aunts, grandparents or parents-in-law, or any Travelling Companion or a Travelling Companion's parents, children, spouse, brothers, sisters, uncles, aunts, grandparents or parents-in-law.

**III. GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**

We shall not be liable to make any payment under any Section of this Policy directly or indirectly for, caused by, based upon, arising out of or howsoever attributable to any of the following:

1. Any Pre-Existing Disease.
2. Any claim relating to events occurring before the commencement of the Period of Insurance or after the completion of the Period of Insurance.
3. Any hospital admission or routine examination for investigative/ diagnostic purpose.
4. Non-allopathic medicine.
5. Cosmetic surgery and plastic surgery.
6. Any costs incurred on spectacles, contact lenses, hearing aids, corrective and cosmetic dental surgeries.
7. In so far as it relates to, the Insured:
  - a) travelling against the advice of a Medical Practitioner;
  - b) receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate;
  - c) received terminal prognosis for a medical condition;
  - d) taking part in a naval, military or air force

operation;

8. Injury or Illness directly or indirectly caused by or contributed to by nuclear weapons/materials.
9. In respect of your travel to any country other than declared in proposal form which is in the sanctioned list of travel restrictions issued by Government of India ,Coverage for travel on Ship, travel to Mansarovar , Haj .
10. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus(HIV) infection.
11. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed
12. Any treatment related to alcoholism or drug dependency.
13. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion.
14. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft.
15. Participation in skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or diving in races or rallies using a motorized vehicle or bicycle, caving or potholing hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), any bodily contact sport , any other potentially dangerous sport participation in any professional sports.
16. Act of Terrorism by the Insured or which is abetted by the Insured in any manner.
17. Injury or Illness directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, war like operations (whether war be declared or not).

#### IV. GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. It is a Condition Precedent to Our liability that all Claims must be notified to Us/Our Service Provider within the timeframes and in accordance with the procedure set out in Clause V below.
2. No Benefits under the Policy will be provided after the completion of the Period of Insurance.
3. We may agree to extend the original Period of Insurance, if requested, provided that a declaration of good health is provided to Us and no claim has been made in respect of Section A.1. and We have received the premium in respect of the extension in full.
4. The Insured shall take all reasonable precautions to prevent Injury or Illness in order to minimize claims. Failure to do so will prejudice the Insured's claim under this Policy.
5. Cancellation of the Policy:
  - a) You may at anytime before the commencement of the proposed Trip may cancel this Policy by giving notice in writing to Us as long as You are able to establish to Our satisfaction that the proposed Period of

Insurance has not commenced. In the event of such cancellation of policy, 100% of premium will be refunded to the insured.

- b) In event of cancellation of the Policy after the proposed date of commencement of Trip within 7 days or the expiry date mentioned in the Policy whichever is earlier You shall be entitled to a refund of the premium subject to Our retention of minimum of Rs 250, provided that no Period of Insurance has commenced. We will verify the original passport and ensure that no Trip was undertaken before any refund of premium.
6. Cancellation/termination: Cancellation will not be invoked by Us except on ground of fraud, moral hazard or misrepresentation. We will cancel the Policy by giving 15 days notice in writing by Registered Post Acknowledgment Due post to You at Your last known address in which case We shall be liable to repay on pro-rata basis for the unexpired term from the date of the cancellation.
7. Refund of Premium on Early Return - In case of any early return of the Insured prior to expiry of the Policy Period We will refund premium at the following rates subject to no claims being incurred on the Policy.

Period of Risk	Rate of Premium Retained by Us
Above 50% of Period of Insurance	100% of premium
Above 40% to 50% of Period of Insurance	80% of premium
Above 30 % to 40 % of Period of Insurance	75% of premium
Above 20 % to 30% of Period of Insurance	60% of premium
Policy inception -20% of Period of Insurance	50% of premium

8. Deductible will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once subject to the terms and conditions of the Policy.

#### V. CLAIMS

##### Claim procedure:

1. On the occurrence or discovery of any event that may give rise to a claim under this Policy, the following procedure shall be complied with:
  - a) We or Our Service Provider shall be contacted at Our/Our Service Provider's call centre details/helpline details specified in the Schedule within 48 hours and the following details must be provided :
    - i. The Policy Number;
    - ii. Name of the Policyholder;
    - iii. Name and address of Insured in respect of whom the request/claim is being made;
    - iv. Nature of the claim and the benefit under which the claim is being made;
    - v. Name and address of the attending Medical Practitioner (if applicable);
    - vi. Hospital where treatment/surgery is proposed to be taken/being taken (if applicable).
  - b) If the foregoing information is not provided in full or is insufficient to ascertain the eligibility of the claim under the Policy, then We/Our

Service Provider will request additional information or documentation in respect of that request.

- c) Once there is sufficient information to assess the eligibility of the claim under the Policy, We/Our Service Provider will issue the authorisation letter (if required).
  - d) If the Insured has been admitted into Hospital for Emergency Care, We or Our Service Provider shall be contacted with the above details at the earliest on Hospitalisation.
2. In case of Hijack Benefit claim under the Policy, the fact of the incident having occurred should be confirmed by police authorities. The police report should contain details such as the Insured's passport number, the period of hijack. In rare cases, We may consider the other supporting documents such as a report issued by the airlines, newspapers reports, TV and other media coverage with regard to the particular hijacking accident.
  3. In case of Burglary loss to the Insured's home during the Period of Insurance, the loss is to be intimated to the Service Provider in India. We shall appoint an independent surveyor to assess the loss. The Insured/Insured's representatives shall provide all co-operation to the surveyor and shall assist and not hinder Us in investigating the claim and Our liability in respect of the claim.
  4. If the Claim is not notified to Us within these specified timeframes, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.
  5. We may investigate claims at Our own discretion to determine the validity of a claim. This investigation will be conducted within 15 days of the date of assigning the claim for investigation and not later than 6 months from the date of receipt of claim documents. All costs of investigation will be borne by Us and all investigations will be carried out by those individuals/entities that are authorised by Us in writing.

#### **Claims Settlement:**

1. If the procedure stated above is complied with, the Service Provider, as the case may be, will guarantee to the Hospital Authorities the costs of hospitalisation, transportation for emergency services incurred by the Insured and any covered accompanying person, subject to the terms and conditions of the Policy. All costs will be directly settled by the Service Provider on Our behalf and the same shall constitute due discharge of Our obligations hereunder.
2. If the Hospital does not accept the guarantee of payment/authorization letter from the Service Provider, then it is hereby agreed that We cannot be held liable for any loss arising from such circumstances. The cost will then have to be borne by the Insured and will then be reimbursed by Us, as per Policy terms and conditions upon submission of required documents specified under the Policy or requested by Us.
3. Reimbursement of all claims (except claims under Financial Emergency Assistance) will be made by the Service Provider in Indian Rupees on the Insured's return back to India, at the exchange rate specified by the Reserve Bank of India, as applicable on the date the amount is billed. In case of "Continuation of Medical Treatment In India", the rate of exchange as published by the Reserve Bank of India (RBI) as on the date of Hospitalisation in India, shall be used for

conversion of foreign currency amounts into Indian rupees for payment of any claim under this Benefit. Claims under Financial Emergency Assistance shall be settled/arranged directly with the Insured, whilst abroad, by the Service Provider. The Insured shall immediately and in any event not later than 30 days after his return to India, notify the Service Provider and obtain a Claim Form for completion and return to the Service Provider along with supporting invoices and any other documentation or information that might be required or requested by the Service Provider.

4. We shall settle or repudiate a Claim within 30 days of the receipt of the last necessary information and documentation set out above. In case of suspected frauds, the last "necessary" documents will include the receipt of the investigation report from Our representatives.
5. In the cases of delay in the payment of a "settled" claim beyond the period of 30 days of the receipt of the last documents specified in Section V, We shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year.
6. In event of the Insured's death, We or Our representatives shall have right to carry out a post mortem/autopsy, at Our expense.
7. The sum insured under Medical care section will be the total liability under the Sections A(1) to A(6) under this Policy for payment of any and all Claims in the aggregate arising under this Section of the Policy during the Policy Period and shall not exceed the Sum Insured for that Section.

#### **Claim Documentation:**

1. The original ticket/boarding pass or a copy of the passport indicating the travel dates must be submitted with every claim, along with the completed claim form.
2. The original bills and vouchers must be submitted along with all claims.
3. For Medical Expenses: Please attach Medical Practitioner's Consultation notes, Original admission/discharge card, Original Bills/receipts with prescriptions and diagnostic/investigative reports, copy of passport/visa with entry and exit stamp and copy of the ticket and boarding pass.
4. Bills/vouchers/reports/discharge summary must mention the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the medicines prescribed. The pharmacy bills must clearly show the price and the receipt stamp of the pharmacy. In the case of dental treatment, the bills/ vouchers/ reports must give the details of the tooth treated and the treatment performed. The claim form should clearly indicate the same and supporting should be provided.
5. For reimbursement of the costs towards Repatriation of the mortal remains to India or of the costs of burial abroad, an official death certificate and a Medical Practitioner's statement giving the cause of death needs to be submitted. Medical statements from relatives or spouses will not be accepted. Original bills/receipts of the expenses incurred need to be submitted also. These would be paid as per the Reasonable and Customary charges incurred for the same.
6. For reimbursement of expenses of Your Emergency Medical Evacuation, a medical statement from an attending Medical Practitioner indicating the cause of illness and the necessity of the transportation needs

to be submitted. Medical statements from relatives or spouses will not be accepted. Original bills/receipts of the expenses incurred need to be submitted also. These would be paid as per the Reasonable and Customary charges incurred for the same.

7. For reimbursement of expenses of Your Loss of Checked-in Baggage, a Property Irregularity Report or other report usually issued by the carriers in the event of loss of checked-in baggage will need to be submitted with the claim form. A letter from the airline need to be submitted stating the compensation received from them for the lost baggage. Proof of ownership of items contained within checked-in baggage valued in excess of the Indian Rupee equivalent of US\$100 for loss/delay of checked-in baggage will need to be submitted.
8. For reimbursement of expenses of the Insured's Delay of Checked in Baggage please attach the details of items purchased during the delay period, copies of baggage tags, copies of correspondence with airline authorities certifying, along with details of compensation received from airlines/other authorities (if any), Property Irregularity Report (obtained from airline), original bills/ receipts/ invoices connected to expenses incurred/ purchases made during the delay period, copy of the passport/visa with entry & exit stamp.
9. For reimbursement of expenses of the Insured's Loss of Passport please attach a Police Report obtained within 24 hours of the Insured becoming aware of the theft needs to be submitted. Along with this, bills/receipts of expenses incurred in obtaining a new/fresh passport needs to be submitted.
10. For reimbursement of expenses of the Insured's Compassionate Visit please attach certificate from the treating Medical Practitioner attending the Insured and the need of such assistance is essential in the opinion of the attending Medical Practitioner and recommendation by him/ her accordingly. Original bills/ invoices and Copy of air tickets.
11. For reimbursement of expenses towards Personal Liability please attach the judgment of the Court along with copies of all correspondence, summons, notice of intent to take legal action and policy report(if any).
12. For reimbursement of expenses of the Insured's Personal Accident claim please attach the Police report, Post Mortem Report, Death Certificate, Medical report, Certificate issued by State Government Undertaking Hospital authority who is authorized to issue certificate for Permanent Total Disability .
13. For reimbursement of expenses towards Hijack Relief please attach the copy of passport/ visa with entry & exit stamp (if any), copy of the ticket and boarding pass, the police report with details such as the Insured's passport number and period of hijacking, newspaper report (if available).
14. For reimbursement of expenses towards Trip Cancellation or Trip Curtailment, please attach the following documents:
  - a) Medical reports and Medical Practitioner's consulting notes, if Trip is cancelled or interrupted due to medical reasons,
  - b) Termination letter from the company shall be submitted, if due to employment reasons.
  - c) Police report confirming the incident shall be submitted, if due to other events covered under the benefit.
  - d) Medical Report/Death Certificate, in case the cancellation or interruption is owing to the death or Major illness of immediate family

member or the Insured.

- e) All bills/receipts of reasonable additional expenses incurred and/or proof of cancellation charges levied by the carriers shall be submitted to Us.
15. For reimbursement of expenses towards Trip Delay, please attach the following documents: Airport/common carrier authority report confirming the incident causing Trip Delay. The report should contain the Insured's passport numbers and the policy period. Further, all bills/ receipts of reasonable additional expenses incurred should also be attached with the claim form.
16. For reimbursement of expenses towards Missed Connection, please attach the following documents: Confirmation from the airline clearly mentioning the scheduled arrival time and the actual arrival time, along with the reasons for delay in the flight. All the bills/receipts of reasonable additional expenses incurred should also be submitted to Us.
17. For reimbursement of expenses towards Burglary, please attach the following documents: First Information Report, Panchnama, Investigation Report by the police, estimate and final bills of repairers, legal opinion wherever required, and any other document as may be appropriately applicable for the claims preferred under this section of the Policy.
18. For reimbursement of expenses towards Golfers Hole-in-One, please attach the following documents: The claim form, a hole-in-one certificate from the golf club and receipts of expenses incurred for celebration of the hole-in-one.
19. Any other document(s) that We require from the Insured to process the claim may be asked for. If We or the Service Provider requests that bills/vouchers in a foreign language be accompanied by an appropriate translation then the same should be provided by the Insured at his/her own cost.

#### **Obligations of the Insured:**

1. The Insured shall provide the Service Provider on demand of any information that is required to determine the occurrence of the insurable event or circumstances warranting Our liability to pay the benefits under the Policy. In particular, upon request, proof shall be furnished of the actual commencement date of the Period of Insurance.
2. If requested to do so by the Service Provider, the Insured are obliged to undergo a medical examination by Medical Practitioner designated by the Service Provider.
3. The Service Provider is authorized by the Insured to take all measures that are suitable for loss prevention and claim minimization, which may include the Insured's transportation back to India on consent of insured. You/Insured further agree to provide all authorizations to the Service Provider as may be specifically required which is suitable for loss prevention and claim minimization.
4. We shall be released from any obligation to pay insurance benefits if any of the aforementioned obligations are breached by the Insured.

#### **Transfer and Set off of Claims**

Claims to the insurance benefits may be neither pledged nor transferred by the Insured.

#### **VI. STANDARD TERMS AND CONDITIONS:**

##### **1. Observance of terms and conditions:**

The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far

as they relate to anything to be done or complied with by the Insured, shall be a Condition Precedent to any of Our liability to make any payment under this Policy.

2. **Due Care:**

The Insured shall take all reasonable steps to safeguard the Insured's interests against loss or damage that may give rise to a claim.

3. **Entire Contract:**

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by Us, of which approval shall be evidenced by an endorsement on the Policy. No agent or intermediary shall or has the authority to change in any respect whatsoever any term of this Policy or waive any of its provisions.

4. **Notices and declarations:**

Any and all notices and declarations for Our attention shall be submitted in writing and shall be sent to the address specified in the Schedule.

5. **Notice of charge:**

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to the Insured or the Insured's legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us.

6. **Subrogation: (Applicable only to indemnity sections under the Policy):**

The Insured and any claimant under this Policy, shall at Our expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon Us paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by Us.

7. **Contribution in case of Multiple policies (Applicable only to indemnity sections under the policy):**

If the Insured covered under this Policy holds two or more policies from one or more insurers to indemnify medical treatment costs, We will not apply the contribution clause, and the Insured will have the right to require a settlement of the claim in terms of any of the policies the Insured holds with any insurer.

- a) In all such cases if the Insured covered choose to claim under this Policy then We shall settle the claim without insisting on the Contribution clause as long as the claim is within the limits of and according to the terms of the Policy.
- b) If the amount claimed under this Policy exceeds the sum insured after considering the deductibles or co-payment, then the Insured shall have the right to choose other concurrent insurers by whom the claim can be settled. In such cases, We will settle the claim with Contribution clause.
- c) Except in benefit policies, in cases where the Insured have policies from more than one insurer to cover the same risk on indemnity basis, the Insured shall only be indemnified

the hospitalisation costs in accordance with the terms and conditions of this policy.

The section is not applicable to benefits sections under this Policy which are fixed in nature and do not have any relation to the treatment costs.

8. **Fraudulent Claims:**

If the Insured or his/her representative makes or advances any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all claims or payments hereunder shall be forfeited.

9. **Governing Law:**

The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with the laws of India. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this Policy shall not be waived or changed except by endorsement issued by Us.

**VII. PLAN DETAILS**

Benefits		Single Trip Plans			Deductible (Mandatory)
		Standard Select	Silver Select	Prime Care Select	
All Figures are in USD					
Medical Care	Medical Expenses	50000	100000	50000	75
	Emergency Medical Evacuation	Included	Included	Included	Nil
	Repatriation of Remains (Limited to USD 10000)	Included	Included	Included	Nil
	Continuation of medical treatment in India *	Included	Included	Included	Nil
	Daily Hospital Allowances	25 per day(Max 5 days)	25 per day (Max 5 days)	Not Applicable	1 Day
	Emergency Sickness Dental Relief	300	300	Not Applicable	100
Travel Inconvenience	Hijack Benefit	50 per day (max for 7 days)	50 per day (max for 7 days)	50 per day (max for 7 days)	1 Day
	Trip Delay	20 per 12 hrs (max 120 hrs)	20 per 12 hrs (max 120 hrs )	Not Applicable	12 hrs
	Trip Cancellation	500	500	Not Applicable	100
	Trip Curtailment	300	300	Not Applicable	100
	Missed Connection	500	500	Not Applicable	50
	Loss of Passport	200	200	200	25
Personal Care	Baggage Delay (checked in baggage)	50	50	50	12 hrs
	Baggage loss*** (checked in baggage)	250	500	500	25
	Compassionate visit	Up to a max of 500	Up to a max of 500	Not Applicable	200
	Financial Emergency Assistance **	Available	Available	Available	Nil
Personal Accident	Accidental Death & Permanent Total Disability	5000	5000	5000	Nil
	Accidental Death Common Carrier	3000	5000	5000	Nil
	Accidental death Air Travel only	5000	5000	5000	Nil
Legal Liability	Personal Liability	100000	100000	100000	0.1% of limit of indemnity
Special Care	Golfers Hole in One celebration	100	100	Not Applicable	Nil
	Automatic extension for 7 days ,of the Period of Insurance	Available	Available	Not Applicable	Nil
	Burglary (Home Contents)	INR 100000	INR 100000	Not Applicable	Nil

Medical tests are not required subject to clean proposal form (without medical declaration).

\* This cover is applicable subject to balance sum insured being available under Medical care section A (1) subject to policy terms and conditions.

\*\* Financial Emergency Assistance – Service Provider will assist in coordinating for a cash assistance upto USD 100 for Standard Select Plan and upto USD 200 for Silver Select and Prime Care Select Plan subject to policy terms and conditions.

\*\*\* Per baggage maximum 50% & per item in the baggage maximum 10%.

Period of policy would be as per the "Days of Travel" opted for.

**Annexure A**

Sr. No.	Expense Head	Special Remarks
1	Hair Removal Cream	Not Payable
2	Baby Charges (Unless Specified/Indicated)	Not Payable
3	Baby Food	Not Payable
4	Baby Utilities Charges	Not Payable
5	Baby Set	Not Payable
6	Baby Bottles	Not Payable
7	Brush	Not Payable
8	Cozy Towel	Not Payable
9	Hand Wash	Not Payable
10	Moisturizer Paste Brush	Not Payable
11	Powder	Not Payable
12	Razor	Not Payable
13	Shoe Cover	Not Payable
14	Beauty Services	Not Payable
15	Belts/ Braces	Essential and may be paid specifically for cases who have undergone surgery of thoracic or lumbar spine.
16	Buds	Not Payable
17	Barber Charges	Not Payable
18	Caps	Not Payable
19	Cold Pack / Hot Pack	Not Payable
20	Carry Bags	Not Payable
21	Cradle Charges	Not Payable
22	Comb	Not Payable
23	Disposables Razors Charges	Payable for Site Preparations Charges
24	Eau-De-Cologne / Room Fresheners	Not Payable
25	Eye Pad	Not Payable
26	Eye Shield	Not Payable
27	Email / Internet Charges	Not Payable
28	Food Charges (Other Than Patient's Diet Provided By Hospital)	Not Payable
29	Foot Cover	Not Payable
30	Gown	Not Payable
31	Leggings	Essential in bariatric and varicose vein surgery and should be considered for these conditions where surgery itself is Payable.
32	Laundry Charges	Not Payable
33	Mineral Water	Not Payable
34	Oil Charges	Not Payable
35	Sanitary Pad	Not Payable
36	Slippers	Not Payable
37	Telephone Charges	Not Payable
38	Tissue Paper	Not Payable
39	Tooth Paste	Not Payable
40	Tooth Brush	Not Payable
41	Guest Services	Not Payable
42	Bed Pan	Not Payable
43	Bed Under Pad Charges	Not Payable
44	Camera Cover	Not Payable
45	Cliniplast	Not Payable
46	Crepe Bandage	Not Payable
47	Curapore	Not Payable
48	Diaper Of Any Type	Not Payable
49	DVD, CD Charges	If CD is specifically sought by Insurer, then Payable
50	Eyelet Collar	Not Payable
51	Face Mask	Not Payable
52	Flexi Mask	Not Payable
53	Gauze Soft	Not Payable
54	Gauze	Not Payable
55	Hand Holder	Not Payable
56	Hansaplast / Adhesive Bandages	Not Payable
57	Infant Food	Not Payable
58	Slings	Reasonable costs for one sling in case of upper arm fractures should be considered
59	Weight Control Programs/ Supplies/ Services	Not Payable
60	Cost Of Spectacles / Contact Lenses / Hearing Aids	Not Payable

61	Dental Treatment Expenses That Do Not Require Hospitalisation	Not Payable
62	Hormone Replacement Therapy	Not Payable
63	Home Visit Charges	Not Payable
64	Infertility / Subfertility / Assisted Conception Procedure	Not Payable
65	Obesity (Including Morbid Obesity)	Not Payable
66	Psychiatric & Psychosomatic Disorders	Not Payable
67	Corrective Surgery For Refractive Error	Not Payable
68	Treatment Of Sexually Transmitted Diseases	Not Payable
69	Donor Screening Charges	Not Payable
70	Admission / Registration Charges	Not Payable
71	Hospitalisation For Evaluation / Diagnostic Purpose	Not Payable
72	Expenses For Investigation / Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed	Not Payable
73	Any Expenses When The Patient Is Diagnosed With Retro Virus + Or Suffering From HIV / AIDS Etc Is Detected / Directly Or Indirectly	Not Payable
74	Stem Cell Implantation / Surgery And Storage	Not Payable except Bone Marrow Transplantation where covered by policy
75	Ward And Theatre Booking Charges	Payable under OT Charges, not Payable separately
76	Arthroscopy & Endoscopy Instruments	Rental charged by the hospital Payable. Purchase of instruments not Payable
77	Microscope Cover Payable Under OT	Payable under OT Charges, not Payable separately
78	Surgical Blades, Harmonic Scalpel, Shaver	Payable under OT Charges, not Payable separately
79	Surgical Drill	Payable under OT Charges, not Payable separately
80	Eye Kit	Payable under OT Charges, not Payable separately
81	Eye Drape	Payable under OT Charges, not Payable separately
82	X - Ray Film	Payable under Radiology Charges, not as consumable
83	Sputum Cup	Payable under Investigation Charges, not as consumable
84	Boyles Apparatus Charges	Payable under OT Charges, not Payable separately
85	Blood Grouping And Cross Matching Of Donors Samples	Not Payable, Part of cost of blood
86	Antiseptic Or Disinfectant Lotions	Not Payable, Part of Dressing Charges
87	Band Aids, Bandages, Sterile Injections, Needles, Syringes	Not Payable, Part of Dressing Charges
88	Cotton	Not Payable, Part of Dressing Charges
89	Cotton Bandage	Not Payable, Part of Dressing Charges
90	Micropore / Surgical Tape	Not Payable, Part of Dressing Charges
91	Blade	Not Payable
92	Apron	Not Payable, Part of Hospital Services / Disposable Linen to be part of OT / ICU Charges
93	Torniquet	Not Payable
94	Orthobundle, Gynaec Bundle	Not Payable, Part of Dressing Charges
95	Urine Container	Not Payable
96	Luxury Tax	Actual tax levied by government is Payable. Part of charge for room sub limits
97	HVAC	Not Payable, part of room charge

98	Housekeeping Charges	Not Payable, part of room charge
99	Service Charges Where Nursing Charge Also Charged	Not Payable, part of room charge
100	Television & Air Conditioner Charges	Not Payable, part of room charge
101	Surcharges	Not Payable, part of room charge
102	Attendant Charges	Not Payable, part of room charge
103	IM IV Injection Charges	Not Payable, part of Nursing charges
104	Clean Sheet	Not Payable, part of laundry / housekeeping
105	Extra Diet Of Patient (Other Than That Which Forms Part Of Bed Charge)	Patient Diet provided by hospital is Payable
106	Blanket / Warmer Blanket	Not Payable, part of room charge
107	Admission Kit	Not Payable
108	Birth Certificate	Not Payable
109	Blood Reservation Charges And Ante Natal Booking Charges	Not Payable
110	Certificate Charges	Not Payable
111	Courier Charges	Not Payable
112	Conveyance Charges	Not Payable
113	Diabetic Chart Charges	Not Payable
114	Documentation Charges / Administrative Expenses	Not Payable
115	Discharge Procedure Charges	Not Payable
116	Daily Chart Charges	Not Payable
117	Entrance Pass / Visitors Pass Charges	Not Payable
118	Expenses Related To Prescription On Discharge	Not Payable. To be claimed by patient under post hospitalisation expenses, if admissible
119	File Opening Charges	Not Payable
120	Incidental Expenses / Misc. Charges (Not Explained)	Not Payable
121	Medical Certificate	Not Payable
122	Maintenance Charges	Not Payable
123	Medical Records	Not Payable
124	Preparation Charges	Not Payable
125	Photocopies Charges	Not Payable
126	Patient Identification Band / Name Tag	Not Payable
127	Washing Charges	Not Payable
128	Medicine Box	Not Payable
129	Mortuary Charges	Payable upto 24 Hours. Shifting charges not Payable
130	Medico Legal Case Charges (MLC Charges)	Not Payable
131	External Durable Devices	Not Payable
132	Walking Aids Charges	Not Payable
133	Bipap Machine	Not Payable
134	Commode	Not Payable
135	CPAP / CAPD Equipments	Not Payable
136	Infusion Pump - Cost	Not Payable
137	Oxygen Cylinder (For Usage Outside The Hospital)	Not Payable
138	Pulse Oxymeter Charges	Not Payable
139	Spacer	Not Payable
140	Spirometer	Not Payable
141	SpO2 Probe	Not Payable
142	Nebulizer Kit	Not Payable
143	Steam Inhaler	Not Payable
144	Arm Sling	Not Payable
145	Thermometer	Not Payable
146	Cervical Collar	Not Payable
147	Splint	Not Payable
148	Diabetic Foot Wear	Not Payable
149	Knee Braces (Long / Short / Hinged)	Not Payable
150	Knee Immobilizer / Shoulder Immobilizer	Not Payable
151	Lumbosacral Belt	Essential and may be paid specifically for cases who have undergone surgery of lumbar spine

152	Nimbus Bed Or Water Or Air Bed Charges Payable For Any ICU	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia / quadriplegia for any reason and at reasonable cost of approximately Rs. 200/ day
153	Ambulance Collar	Not Payable
154	Ambulance Equipment	Not Payable
155	Microshield	Not Payable
156	Abdominal Binder	Essential and should be paid in post-surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.
157	Betadine \ Hydrogen Peroxide \ Spirit \ Disinfectants Etc.	May be Payable when prescribed for patient, not Payable for hospital use in OT or ward or for dressings in hospital
158	Private Nurses Charges- Special Nursing Charges	Post hospitalisation nursing charges not Payable
159	- Dietician Charges / Diet Charges	Not Payable
160	Sugar Free Tablets	Payable. Sugar free variants of admissible medicines are not excluded
161	Creams Powders Lotions	Toiletries are not Payable, only prescribed medical pharmaceuticals Payable
162	Digestion Gels	Payable when prescribed
163	ECG Electrodes Upto 5 Electrodes	Up to 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be Payable
164	Gloves	Sterilized Gloves Payable. Unsterilized Gloves not Payable
165	HIV Kit	Payable for pre-operative screening
166	Listerine / Antiseptic Mouthwash	Payable when prescribed
167	Lozenges	Payable when prescribed
168	Mouth Paint	Payable when prescribed
169	Nebulisation Kit	If used during hospitalisation is Payable reasonably
170	Novarapid	Payable when prescribed
171	Volini Gel / Analgesic Gel	Payable when prescribed
172	Zytee Gel	Payable when prescribed
173	Vaccination Charges	Routine Vaccination not Payable. Post Bite Vaccination Payable
174	AHD	Not Payable. Part of hospital's own internal cost
175	Alcohol Swabs	Not Payable. Part of hospital's own internal cost
176	Scrub Solution / Sterillium	Not Payable. Part of hospital's own internal cost
177	Vaccine Charges For Baby	Not Payable
178	Aesthetic Treatment / Surgery	Not Payable
179	TPA Charges	Not Payable
180	Visco Belt Charges	Not Payable
181	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc]	Not Payable
182	Examination Gloves	Not Payable
183	Kidney Tray	Not Payable
184	Mask	Not Payable
185	Ounce Glass	Not Payable
186	Outstation Consultant's / Surgeon's Fees	Not Payable, except for telemedicine consultations where covered by policy
187	Oxygen Mask	Not Payable
188	Paper Gloves	Not Payable
189	Pelvic Traction Belt	Not Payable
190	Referral Doctor'S Fees	Not Payable
191	Accu Check (Glucometry/ Strips)	Not Payable pre hospitalisation or post hospitalisation / Reports and Charts required

192	Pan Can	Not Payable
193	Sofnet	Not Payable
194	Trolley Cover	Not Payable
195	Urometer, Urine Jug	Not Payable
196	Ambulance	Payable-Ambulance from home to hospital or inter hospital shifts is Payable / RTA as specific requirement is Payable
197	Tegaderm / Vasofix Safety	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
198	Urine Bag	Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs
199	Softovac	Not Payable
200	Stockings	Essential for case like CABG etc. where it should be paid.



Dear Customer,

At **Future Generali** we are committed to provide “**Exceptional Customer-Experience**” that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

#### What Constitutes a Grievance?

A “**Grievance/Complaint**” is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service from Future Generali or its intermediary or asks for remedial action.

If you have a complaint or grievance you may reach us through the following avenues:

 <b>Help - Lines: 1800-220-233 / 1860-500-3333 / 022-67837800</b>	 <b>Email: <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a></b>	 <b>Website: <a href="http://www.futuregenerali.in">www.futuregenerali.in</a></b>
 <b>GRO at each Branch: Walk-in to any of our branches and request to meet the Grievance Redressal Officer (GRO).</b>		

#### What can I expect after logging a Grievance?

- ▶ We will acknowledge receipt of your concern within 3 - business days.
- ▶ Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- ▶ We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

#### What do I do, if I am unhappy with the Resolution?

You can write directly to our Customer Service Cell at our Head office:

#### Customer Service Cell,

**Future Generali India Insurance Company Ltd.** Corporate & Registered Office:- 6<sup>th</sup> Floor, Tower 3, Indiabulls Finance Center, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013.

Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.

#### How do I Escalate?

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the IRDA (Insurance Regulatory and Development Authority). **CALL CENTER: TOLL FREE NUMBER (155255). REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://WWW.IGMS.IRDA.GOV.IN/)**

**Insurance Ombudsman:** If you are still not satisfied with the resolution to the complaint as provided by our GRO, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman Office of the Insurance Ombudsman: 2nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014. Tel: 079-27545441/27546139   Fax: 079-27546142   E-mail: <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a>	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BENGALURE	Insurance Ombudsman Office of the Insurance Ombudsman: Jeevan Mangal Bldg., 2nd Floor, Behind Canara Mutual Bldgs., No.4, Residency Road, Bengaluru – 560025. Tel.: 080 - 22222049   E-mail: <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a>	Karnataka
BHOPAL	Insurance Ombudsman Office of the Insurance Ombudsman: Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL - 462 023. Tel: 0755-2569201/9202   Fax: 0755-2769203   E-mail: <a href="mailto:bimalokpalbhopal@airtelmail.in">bimalokpalbhopal@airtelmail.in</a>	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman Office of the Insurance Ombudsman: 62, Forest Park, BHUBANESHWAR - 751 009. Tel: 0674-2596455/2596003   Fax: 0674-2596429   E-mail: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a>	Orissa
CHANDIGARH	Insurance Ombudsman Office of the Insurance Ombudsman: S.C.O. No.101 - 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017. Tel: 0172-2706468/2705861   Fax: 0172-2708274   E-mail: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman: Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018. Tel: 044-24333668/5284   Fax: 044-24333664   E-mail: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a>	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
DELHI	Insurance Ombudsman Office of the Insurance Ombudsman: 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI - 110 002. Tel: 011-23237539/23232481   Fax: 011-23230858   E-mail: <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a>	Delhi
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman: Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, GUWAHATI - 781 001. Tel: 0361-2132204/5   Fax: 0361-2732937   E-mail: <a href="mailto:bimalokpal.guwahati@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman Office of the Insurance Ombudsman: 6-2-46, 1st Flr, Moin Court Lane, Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel: 040-65504123/23312122   Fax: 040-23376599   E-mail: <a href="mailto:bimalokpal.hyderabad@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a>	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Pondicherry
JAIPUR	Insurance Ombudsman Office of the Insurance Ombudsman: Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel : 0141-2740363   E-mail: <a href="mailto:bimalokpal.jaipur@gbic.co.in">bimalokpal.jaipur@gbic.co.in</a>	Rajasthan
ERNAKULAM	Insurance Ombudsman Office of the Insurance Ombudsman: 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochlin Shipyard, M.G. Road, ERNAKULAM - 682 015. Tel: 0484-2358759/2359338   Fax: 0484-2359336   E-mail: <a href="mailto:bimalokpal.ernakulam@gbic.co.in">bimalokpal.ernakulam@gbic.co.in</a>	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman: 4th Floor, Hindusthan Bldg., Annexe, 4, C.R. Avenue, KOLKATA - 700 072. Tel: 033-22124346 / (40)   Fax: 033-22124341   E-mail : <a href="mailto:bimalokpal.kolkata@gbic.co.in">bimalokpal.kolkata@gbic.co.in</a>	West Bengal, Sikkim and UT of Andaman & Nicobar Islands
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman: Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001. Tel: 0522-2231331/30 Fax: 0522-2231310   E-mail: <a href="mailto:bimalokpal.lucknow@gbic.co.in">bimalokpal.lucknow@gbic.co.in</a>	Districts of U.P.-Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman: Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), MUMBAI - 400 054. Tel: 022-26106928/26106552   Fax: 022-26106052   E-mail: <a href="mailto:bimalokpal.mumbai@gbic.co.in">bimalokpal.mumbai@gbic.co.in</a>	Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai & Thane
NOIDA	Insurance Ombudsman Office of the Insurance Ombudsman	Uttaranchal and the following Districts of U.P.-Agra, Aligarh, Bagpet, Bareilly, Bijnor, Budaun, Bulandshahr, Etah , Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautambodha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Sharnli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Insurance Ombudsman Office of the Insurance Ombudsman	Bihar and Jharkhand
PUNE	Insurance Ombudsman Office of the Insurance Ombudsman: Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel: 020-32341320   E-mail: <a href="mailto:bimalokpal.pune@gbic.co.in">bimalokpal.pune@gbic.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane but excluding Mumbai Metropolitan Region

The updated details of Insurance Ombudsman are available on IRDA website: [www.irda.gov.in](http://www.irda.gov.in), on the website of General Insurance Council: [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), our website [www.futuregenerali.in](http://www.futuregenerali.in) or from any of our offices.

