

Benefits	Single Trip				Annual Multi Trip			
	Silver	Silver Plus	Gold	Platinum	Senior Plan	Gold	Platinum	
Age Band	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	19-70 Yrs and >71 Yrs	19-70 Yrs and >71 Yrs	19-70 Yrs and >71 Yrs	
Sum(s) Insured in US \$	10,000	10,000	15,000	25,000	10,000	15,000	25,000	
Accidental Death and Dismemberment Benefit (24 hrs) ¹	10,000	10,000	15,000	25,000	10,000	15,000	25,000	
Accidental Death and Dismemberment Benefit (Common Carrier)	NA	5,000	5,000	5,000	NA	5,000	5,000	
Accident and Sickness Medical Expense Reimbursement ²	50,000	100,000	250,000	500,000	50,000	250,000	500,000	
Deductible	100	100	100	100	100	100	100	
Sickness Dental Relief	300	400	500	500	300	500	500	
Deductible	150	150	150	150	150	150	150	
Emergency Medical Evacuation Benefit	Included*	Included*	Included*	Included*	Included*	Included*	Included*	
Reparation of Remains	Included*	Included*	Included*	Included*	Included*	Included*	Included*	
Baggage Delay Benefit (After first 12 hrs.) ³	50	100	200	500	50	100	200	
Checked Baggage Loss Benefit ³	500	750	1,000	1,000	500	1,000	1,000	
Loss of Passport Benefit	250	250	250	250	250	250	250	
Deductible	30	30	30	30	30	30	30	
Personal Liability Benefit	100,000	150,000	200,000	500,000	100,000	200,000	500,000	
Deductible	200	200	200	200	200	200	200	
Flight Delay ⁸	NA	Included	Included	Included	NA	Included	Included	
Hijack ⁷	NA	Included	Included	Included	NA	Included	Included	
Automatic extension of policy upto 7 days	Available	Available	Available	Available	Available	Available	Available	
Emergency cash advance	500	750	1,000	1,500	500	1,000	1,500	
Fraudulent Charges (Payment Card Security)	500	500	1,000	2,000	500	1,000	2,000	
Home Burglary (In Rs.) ⁴	₹100,000	₹100,000	₹200,000	₹200,000	₹200,000	₹200,000	₹200,000	
Trip Cancellation ⁵	500	500	750	1,000	750	1,000	1,000	
Trip Curtailment	500	500	750	1,000	750	1,000	1,000	
Deductible	50	50	75	100	75	100	100	
Missed Connection / Missed Departure ⁶	500	500	750	1,000	750	1,000	1,000	
Deductible	50	50	75	100	75	100	100	
Bounced Hotel / Airline Booking ⁷	500	500	750	1,000	750	1,000	1,000	
Deductible	50	50	75	100	75	100	100	

Note: The above plans are with sub-limits. Sub-limits can be waived by paying additional premium.

* Annual Multi Trip policies are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with TAGI continuously. Renewal Terms and Conditions would be applicable as per the policy wordings.

Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum(s) insured.

~ Flight Delay - Deductible of 12 hrs. \$10 per 12 hours and Maximum \$100.

~ Hijack - Deductible of 1 day, \$100 per day and Maximum \$500.

Travel in peace anywhere in the world. Travel with Tata AIG TravelGuard.

While you are vacationing abroad, any unforeseen contingency should be the last thing on your mind. However, you cannot ignore this aspect, as traveling abroad involves a certain degree of risk, right from falling ill, having a flight delay, to baggage loss or having met with an accident. To remove the stress out of traveling, all you need is Tata AIG TravelGuard. It just takes one single phone call and our worldwide assistance company, will swing into action and take care of you, should there be an exigency.

SALIENT FEATURE AND BENEFITS

- Accidental Death and Dismemberment Benefit (24hrs)¹
- Accidental Death and Sickness Medical Expense Reimbursement²
- Baggage Delay Benefit (After first 12hrs) and Checked Baggage Loss Benefit³
- Home Burglary⁴
- Trip Cancellation⁵
- Missed Connection / Missed Departure⁶
- Flight Delay⁸
- Bounced Hotel / Airline Booking⁷

Claims for which prior intimation has not been given to the Assistance Company must be lodged with Tata AIG General Insurance Company within 30 days. However it is advisable to register a claim abroad by informing the assistance company.

Call these local helpline numbers in India, in your respective cities from any other line:
 Mumbai - +91-022-66939500, Delhi - +91-011-66603500, Bengaluru - +91-080-6650001,
 Pune - +91-020-66014156, Chennai - +91-044-66841050, Hyderabad - +91-040-66629882.
 Ahmedabad - +91-079-66610201.

Renewal Conditions:

• **The Single Trip Insurance** - is non-renewable, not cancelable and not refundable while effective. • **The Annual Multi Trip Insurance** - The Policy is renewable for life upon payment of premium. Unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest, fraudulent or misrepresentation manner or non-co-operation by the insured or the Policy poses a moral hazard. • Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA of India. Premium will also change if you move into a higher age group, or change the plan. • Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance. • We will not apply any additional loading on your policy premium at renewal based on your claim experience. • In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. • **Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal, subject to no claim have been lodged/ paid under the policy. However the quantum of increase shall be subject to underwriting guidelines of the company. • **Free Look Period** - 15 days Free look period from date of receipt of Policy documents is given under the Annual Multi Trip policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us. • **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.

Cancellation of the Annual Multi Trip Policy:

This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving 15 Days notice. In such a case, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or if you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.


General Exclusions:

1. Insured Person is traveling against the advice of a Physician; or is travelling for the purpose of obtaining treatment. 2. Any Pre-existing Condition or any complication arising from it; or 3. 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 Immuno Deficiency Syndrome (AIDS), Human Immuno deficiency Virus (HIV) infection; or 4. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, 5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens, 6. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 7. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, 8. Performance of manual work for employment or any other potentially dangerous occupation, 9. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, 10. Pregnancy and all related conditions. This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician, 11. Any non medical expenses (Refer list enclosed as Annexure-1 in policy wordings). For complete list of detailed exclusions, please refer policy wordings.


Section 41 of Insurance Act 1938 (Prohibition of rebates)

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.


2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.



Claims Registration
SMS 'CLAIM' to 5616181,
e-mail:
general.claims@tata-aig.com



Call
24x7 Toll Free helpline
18002667780
Or 1800 22 9966
(only for senior citizen policy holders)



Write to us
Accident and Health Claims,
Tata AIG General Insurance Company Limited
A-501, 5th Floor Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.

IRDA of India REGULATION NO 5: This policy is subject to regulation 5 of IRDA of India (Protection of Policyholder's Interests) Regulation. Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

Tata AIG General Insurance Company Limited

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai- 400013.
 Visit us at www.tataaiginsurance.in Toll Free Number: 1800 266 7780 Fax: 022 6693 8170

IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425



Travel anywhere in the world with peace of mind.



WITH YOU ALWAYS

