

Annexure III

United India Insurance Co. Ltd

Regd. Office: 24, Whites Road, Chennai 600 014

Corporate Regional Office: Veer Nariman Road, Churchgate, Mumbai 400 020



Policy Terms and Conditions – Domestic Travel Insurance

IMPORTANT

Please make sure you have read and fully understood this document before you travel. Please read carefully the full details of the procedure for obtaining assistance and claims.

Failure to follow the instructions given could result in rejection of the claim.

DOMESTIC TRAVEL INSURANCE (Business & Holiday)

WHEREAS THE INSURED PERSON PERSON designated in the policy Schedule hereto having by a proposal and declaration (and Medical History and Physician's Report and certificate, if any) which shall be the basis of this contract and shall be deemed to be incorporated therein, applied to United India Insurance Company Limited (hereinafter called the insurers) for the insurance hereinafter set forth and having paid the premium for the insurance specified hereinafter for the number of days stated in the Policy Schedule. Now this policy provides as follows:

DEFINITIONS: The following definitions apply throughout this insurance:

INSURED PERSON means the Insured person up to the age of 70 years, who resides permanently in India or has come to India for a short visit or the eligible spouse and/or eligible children and is named in the policy schedule as being eligible to become insured under this policy.

PHYSICIAN means a person legally qualified to practice in medicine or surgery including other legally qualified medical practitioner duly licensed by their respective jurisdiction and which person is not a member of the insured person's family.

MEDICAL RELATED EXPENSES REASONABLY AND NECESSARILY INCURRED means expenses that in the opinion of the treating physician are medically necessary in order to maintain life and/or relieve immediate pain or distress or illness/disease or repair of injuries sustained in an accident first manifested/occurring during the period of insurance.

PERMANENT TOTAL DISABLEMENT means a condition wherein the insured person is permanently, totally and absolutely disabled from engaging in any employment or occupation of whatsoever description.

LOSS OF EYE means the total and irrecoverable loss of sight from one or both eyes.

LOSS OF LIMB means the loss of a hand or foot by permanent physical severances at or above the wrist or ankle including total and permanent loss of use of a hand or foot.

CHECKED IN BAGGAGE means the baggage handed over by the Insured Person and accepted by an Airlines/carrier for transportation in the same mode of conveyance as the insured person travels and for which the carrier has issued a baggage receipt.

COMMON CARRIER means any Scheduled Aircraft in each case operated under a valid license for the transportation of passenger on hire.

VALUABLES mean photographic, audio, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, Jewelry, furs and articles made of precious stones and metals and Cash.

ADVENTURE SPORTS Paragliding, Parasailing, Bungee Jumping, Base Jumping, Hand gliding, Ski Jumping, Mountaineering, Trekking, Climbing, Adventure racing on land and water, Scuba diving, Snorkeling, Kayaking, Surfing, White water rafting, Canoeing, Yachting & Potholing, Hot Air Balloon.

"INCLEMENT WEATHER" shall mean the existence of rain or abnormal climatic conditions (whether they be those of hail, snow, cold, high wind, severe dust storm, extreme high temperature or the like or any combination thereof) by virtue of which it is either not reasonable or not safe for traveller exposed thereto to continue the trip whilst the same prevail.

PERIOD OF INSURANCE

This insurance is valid from the First Day of Insurance specified on the policy schedule or a later date (but within stipulated time limit) upon which the insured first boards the mode of transportation by which it is intended that he/she shall finally leave the travel start point for the insured journey till the expiry date specified in the schedule or an earlier date on which insured returns back to his home completing his covered journey.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

The conditions below apply throughout this insurance. Failure to comply with them may be prejudicial to a claim.

- a. Cancellation of the policy may be done ONLY in cases where a journey is not undertaken and request for cancellation must be reach to Insurance Company before commencement of policy. Any request for cancellation will not be entertained after the expiry of the policy as indicated in the policy schedule. Such cancellation will also be subject to deduction of cancellation charges as applicable and on production of appropriate documents.
- b. No refund of premium or part thereof will be allowed in case insured person returns to home town before expiry of policy.

2. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person, or his representative, must notify United India Insurance Co. Ltd. immediately. The Insured person or his representative should quote United India Insurance Co. as much information concerning the illness, accident or occurrence as is available, including the name of the treating doctor, name and telephone number of the hospital, the policy number and its date of issue. This document, together with Invoices, travel documents and any other relevant details must be submitted to United India Insurance Co. Ltd, clearly stating under which section of this policy the claim is being made. Please note that if medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should be provided to United India Insurance Co. Ltd.
3. United India Insurance Co. must be notified immediately as soon as it is known that insured person is unfit to Travel. If any new illness/injury/accident is contracted beyond the expiry date of the policy, treatment for the same would not be covered. Only those expenses which are incurred within India will be covered.
4. Insurers shall be fully and completely subrogated to the rights of the Insured Person against parties who may be liable to provide indemnity or make a contribution in respect of any matter which is the subject of a claim under this insurance. The Insured Person further agrees to co-operate fully with insurers in seeking such indemnity or contribution including where appropriate insurers instituting proceedings at their own expense against such parties in the name of the Insured Person.
5. The Insurers may require the Insured Person to furnish at his own expense all certificates, information, proofs or other evidence of claims. The insurers may approach any physician who might have treated the Insured Person, and the Insured Person must co-operate in this respect.
6. The Insurers may require the Insured Person to furnish at his own expense all certificates, documents in English if in any language other than English, including all information, proofs and other evidence of claims. The insurers may approach any physician who might have treated the Insured Person, and the Insured Person must cooperate in this respect.
7. Insured person shall not admit liability or make any offer or promise of payment without the express written consent of the Insurers.
8. The Insured Person shall take all reasonable and proper care to safeguard against accident or illness or loss of or damage to his property, as if this insurance is not in force. Failure to do so will prejudice the Insured Person's claim under this insurance.
9. The Insured Person can not transfer his interest in this Insurance. However, the legal representatives of the Insured Person shall have the right to act for and on behalf of the Insured Person who is incapacitated or deceased.
10. In case of Annual Corporate Frequent Travelers' Policy. The maximum duration shall not exceed 60 days per trip and maximum overall period of stay outside origin city shall not exceed 180 days during the policy year. The trip duration means the length of time period commencing from the date when the Insured / Insured Person travels out of there of origin city and ending on the date of return of the Insured / Insured person to the Origin city, both days inclusive, and calculated according to Indian Standard Time. Notwithstanding anything contrary to the above, if the Insured / Insured Person stays for any period beyond 60 days period as defined above, the Insurance Company's liability will cease immediately on expiry of such 60 days.
11. This policy and the Domestic Travel Insurance Policy Schedule shall be read together as one contract and any wording or expression to which a specific meaning has been attached in any part of the Domestic Travel Insurance Policy and Schedule shall bear such specific meaning wherever it may appear.
12. Dispute resolution clause and procedure: This Contract of Insurance includes the following dispute resolution procedure which is exclusive and a material part of this Contract of Insurance.

a) **Nature of coverage:** This policy is not a general health insurance policy. Coverage under the medical expense section of this insurance is intended for use by the insured person in the event of an accident arising when the Insured Person is traveling within the Republic of India.

b) **Pre-existing Exclusions:** This policy is not designed to provide an indemnity in respect of medical services, the need for which arises out of a pre-existing condition as defined below in General Condition 12(c).

c) **Pre-existing condition:** The pre-existing condition means any sickness / illness, which existed (48 months) prior to the effective date of this insurance including whether or not the insured person had knowledge that symptoms were related to the sickness / illness. Complication arising from a pre-existing condition will also be considered part of the pre-existing condition.

d) **Prior Consultation:** The parties to this insurance policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this policy.

e) **Choice of Law:** The parties to this insurance policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this policy.

13. **Arbitration:** : 4."If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration the same shall be referred to the panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that is shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

14. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in the court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

15. Any claim under this policy that is fraudulent or if fraudulent means are used to secure payment of benefits under this policy, then such action shall render this policy null and void and all claims hereunder shall be forfeited.

16. No sum payable under this policy shall carry interest.

17. In the event of the Insured Person's death, Insurers shall have the right to ask for a post mortem report at the expenses of insured.

18. Any claim which has not been conclusively proven and the amount thereof substantiated shall not be payable.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

1. No claim will be paid where the Insured Person:
 - a. Is traveling against the advice of a Physician; or
 - b. Is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate at the time of journey; or
 - c. Is travelling for the purpose of obtaining treatment; or
 - d. has received a terminal prognosis for a medical condition.
2. No claim will be paid arising from suicide, attempted suicide or willfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the abuse of the drugs, or any loss arising directly or indirectly from any injury, illness, death, loss, expenses, or other liability attributable to HIV (Human immunodeficiency Virus) and/or any HIV related illness Including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
3. No claim will be paid arising from the insured person taking part in Naval, Military or Air force operations.
4. No claim will be paid arising from War, invasion, acts of foreign enemy, hostilities (Whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
5. This insurance does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from
 - a. Ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
 - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
6. No claim will be paid which arises from the insured Person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.

- No claim will be paid arising from the participation of the Insured Person in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies carving or potholing, hunting or equestrian, scuba diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles). Further no claim will be paid in case Insured Person Participates in any adventures (professional sports or any other hazardous sports), coverage under the policy on payment of requisite additional premium for the same.
- No claims will be paid for losses arising directly or indirectly from manual work or hazardous occupation, self exposure to needless peril (except in an attempt to save human life) or if engaging in any criminal or illegal act.

Specific Conditions

- Upon the happening of any event which may give rise to a claim under this Policy written notice with full particulars must be given to the Company immediately. In case of death too, written notice must also be given stating therein the cause of death.
- Proof satisfactory to the company shall be furnished of all matters upon which a claim is based. Any medical or other agent of the Company shall be allowed to examine the Insured Person in the event of any alleged injury or disablement and so often as the same may reasonably be required on behalf of the Company. In the event of the death Insured or his representative shall allow for a post-mortem examination of the body of the deceased person. Such evidences and the post-mortem report as the Company may require shall be furnished within the period of fourteen days after the demand in writing and in the event of a claim in respect of loss of sight the Insured shall undergo at the Insured's expense such operation or treatment as the Company may reasonably deem desirable. Provided that in the case of a claim by death, permanent total disablement all sums payable hereunder shall be payable only on the delivery of this Policy for cancellation and discharge and in the case of temporary total disablement, only upon the termination of such disablement. In the case of permanent partial disablement all sums payable hereunder shall be payable on the delivery of this policy for reduction of the capital sum Insured by the amount admissible under the claim.

COVERED EXPENSES:

SECTION A – EMERGENCY ACCIDENTAL HOSPITALISATION

Insurer will pay the Reasonable and Customary Charges for Emergency Accidental Hospitalization Expenses incurred in the Republic of India by insured for immediate medical services obtained consequent upon an Accidental Injury sustained by him, up to the maximum amount and for policy period as stated in the schedule.

Exclusions:

In addition to the General Exclusions listed in this Policy this section shall not cover:

- Services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
- Routine physical or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or
- Elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
- Dental care, except as a result of Injury caused by a covered Accident to Sound Natural Teeth while this Policy is in force; or
- Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
- The diagnosis and treatment of acne; or
- Deviated septum, including sub mucous resection and/or other surgical correction thereof; or
- Organ transplants that are considered experimental in nature; or
- Well child care including exams and immunizations; or
- Expenses which are not exclusively medical in nature; or
- Eye-glasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof unless Injury or no Sickness cover has caused impairment of vision or hearing; or
- Treatment provided in a government Hospital or services for which no charge is normally made; or
- Mental, nervous, or emotional disorders or rest cures; or
- Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth.

EVACUATION AND REPATRIATION

Nature of coverage:

- Expenses for physician ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care in route, to the nearest suitable hospital when the insured Person is critically injured due to an accident and no suitable local care is available. In extreme emergency, in remote areas where the insurance company cannot be contacted the medical evacuation must be reported to the first available physician.
- Expenses for medical evacuation, including transportation and medical care en route to a hospital in the Insured Persons' normal place of residence in India when deemed medically advisable by the attending physician.

- If the insured Person dies while travelling and while being covered under the Domestic Travel policy, the expenses for preparing the air / surface transportation of the remains for repatriation to place of residence of the deceased in India or up to an equivalent amount for a local burial or cremation in India where the death occurred.

Section B. Accidental OPD Expenses

Expenditure as an out-patient in any hospital/nursing home as defined earlier following bodily injury sustained through accident not exceeding the sum Insured as mentioned on the policy schedule. The company will pay to the Insured person the amount of such expenses as are reasonably and necessarily incurred in aggregate to any one period of insurance stated in the policy maximum Rs10000 or 10% of sum Insured whichever is Less.

SECTION C: Personal Accident

Now this policy witnesses that subject to the terms, conditions, exclusions and definitions, contained herein or endorsed or otherwise expressed here the Company will pay the sum or sums hereinafter set forth to the insured as hereinafter mentioned or his legal personal representative(s), as the case may be, if at any time during the currency of this Policy the Insured shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means including accident involving vehicle/s, building/s, equipment, vessel/s, bridges, elevators, escalators, aircraft/s, ship/s, rail, electrocution, leakage of obnoxious and hazardous material, vapor or gases, equipment including amusement machines like roller-coaster, giant wheel, sports, animal/s domestic or wild, act of god like lightning, earthquake, storm, floods, fires, then the Company shall pay to the Insured or his legal personal representative(s) as the case may be the sum or sums hereinafter set forth that is to say :-

- If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the death of the Insured, the capital sum insured stated in the Schedule hereto.
 - If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:
 - Sight of both eyes, or of the actual loss by physical separation of the two entire hands or two entire feet or one entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or one entire foot, the capital sum insured stated in the Schedule hereto.
 - Use of two hands or two feet, or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot the capital sum insured stated in the Schedule hereto.
 - If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:
 - The sight of one eye or of the actual loss by physical separation of one entire hand or one entire foot, fifty percent (50%) of the capital sum insured stated in the Schedule hereto.
 - Total and irrecoverable loss of a hand or a foot without physical separation, fifty percent (50%) of the capital sum insured stated in the Schedule hereto.
- Note:** For the purpose of Clause (b) and Clause (c) above physical separation of a hand or foot means separation at or above the wrist and/or of the foot at or above the ankle respectively.
- If such injury shall as a direct consequence thereof, immediately permanently totally and absolutely, disable the Insured from engaging in any employment or occupation of any description whatsoever, a lump sum equal to hundred percent (100%) of the capital sum insured.

TABLE C -1

Condition	Percentage of Limit of Indemnity
Accidental Death	100%
Loss of sight of both eyes	100%
Loss of two entire hands or two entire feet	100%
Loss of one entire hand and one entire foot	100%
Loss of sight of one eye and such loss of one entire foot, or hand	100%
Total loss of hearing of both ears & Total loss of Speech	100%
Total Loss of hearing only - both ears	60%
Total Loss of speech	60%
Loss of thumb - both phalanges	25%
Loss of index finger -three phalanges or two phalanges or one phalanx	10%

Loss of Sight of one eye	50%
Loss of One hand	50%
Loss of One foot	50%

EXCLUSIONS

The Company shall not be liable under this Policy for:

- Compensation under more than one of the foregoing clauses in respect of the same accident.
- Any other payment after a claim under one of the clauses (a), (b), (c) or (d) has been admitted and become payable.
- Any payment in case of more than one claim under the Policy during the period of insurance by which the maximum liability of the Company in that period would exceed the sum payable under clause (a) of this policy.
- Payment of compensation in respect of Death, injury or Disablement of the Insured arising or resulting from the Insured committing any breach of the law with criminal intent.
- Payment of compensation in respect of death, or bodily injury or any disease or illness to the Insured.
 - Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall also include self sustaining process of nuclear fission.
 - Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Pregnancy Exclusion Clause :** The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused by, contributed to or prolonged by childbirth or pregnancy or in consequence thereof. Provided also that the due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured be a condition precedent to any liability of the Company under this policy.

SECTION E -LOSS OF CHECKED-IN-BAGGAGE

In case of permanent loss of an entire piece(s) of Checked Baggage, held in the care, custody and control of a Common Carrier, due to misdirection by a Common Carrier or due to non-delivery at its destination while insured is a ticketed passenger on the Common Carrier during the course of an Insured Journey, the Insurance Company agrees to indemnify the loss only for entire piece of baggage. Benefits will only be per bag. Insurer will reimburse insured. All claims must be verified by the Common Carrier. Further this is also stipulated that the maximum amount to be reimbursed per bag is 50% and per article contained in the bag is 10% of the amount stated in the Policy Schedule under this section.

Limitations:

Benefits for Baggage Loss will be in excess of any amount paid or payable by the Common Carrier responsible for the loss. Benefits for Baggage Loss will be in excess of all other valid and enforceable insurance. If at the time of the occurrence of any loss there is other valid and enforceable contract of insurance in place, Insurer will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable Deductible.

Exclusions:

In addition to the General Exclusions listed in this Policy this section of the Policy shall not cover:

- Excluded classes of property: animals, motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, (except bicycles while checked as baggage with a Common Carrier), snow skis, household effects, antiques, electronic equipment such as computers (including software and accessories), personal data assistants or handheld computers, cellular phones, digital video disc player, compact disc player, video camcorder, eyeglasses or sunglasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, money, securities such as credit cards, debit cards, cheques, traveler cheques, membership cards, tickets or documents, business good or samples, data recorded on tapes, cards, discs or otherwise, musical instruments, perishables and consumables;
- Loss to property insured under any other insurance Policy, or otherwise reimbursed by a Common Carrier;
- Loss of Insured baggage sent in advance or souvenirs and articles mailed or shipped separately.

SECTION F - MISSED CONNECTIONS

In case of the Insured Person missing flight or train or ship/cruise or connecting flight or train or ship/cruise (due to cancellation of service or departure, delayed departure, change of route, non-landing/docking, offloading of passengers by incoming flight, train, ship or cruise due to any reason which is beyond the control of passenger, including overbooking) the Insured shall be reimbursed the following subject to deductibles and the limit of maximum sum Insured shown on the policy schedule.

Expenses relating to transportation of the client to the intended destination by alternative

means of transportation including other airline, train or surface transportation including necessary and reasonable cost of up gradation to a superior class of travel, expenses relating to accommodation, food and communication when the clients are required to be so accommodated including cost of up gradation in case some of the services are provided by concerned supplier, loss of sightseeing or entertainment programmes, events, sports, games, assignments.

SECTION G:-BOUNCED HOTEL BOOKING

In the event of hotel booking at destination point(s) being bounced i.e. Insured Person(s) could not obtain hotel accommodation services already booked for him on confirmed basis with the suppliers / agents within India due to non-supply of services, the Insurance Company shall reimburse to the extent of 80% of following expenses:

- Reasonable cost of Transportation expenses to the alternative hotel in the same location.
- The difference of cost in up gradation to a superior class of accommodation, wherever alternate accommodation is not available on the cost of pre-booked hotel. For this benefit the Insured shall be required to furnish proof that the alternate accommodation on the cost of pre-booked hotel is not available in the same location in the form of a certificate issued by the Alternate Accommodation Service Provider

SECTION H:-TRIP CANCELLATION

Insured will be entitled for reimbursement of 100% of the tour cost subject to maximum amount as stated in the Policy Schedule, if insured trip is cancelled prior to the Contracted Departure Date or the Insured is prevented from Taking the Trip due to curfew, Hospitalisation /death of insured or Insured's Immediate Family Member (spouse, parents or children), Insured will be entitled for the unused, non-refundable cancellation portion the Common Carrier ticket cancellation charges provided that insured had booked and paid for these costs before such Serious Sickness/ Injury or death occurred.

Exclusions:

In addition to the General Exclusions listed in this Policy this section of the Policy shall not cover any claim if the Trip is cancelled as result of:

- Depression or anxiety, mental, nervous or emotional disorders, alcohol or drug abuse, addiction or overdose; or
- Elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
- Pregnancy and all related conditions; or
- Laws, regulations or orders, issued or made by any Government or Public Authority; or
- Any Pre-existing Condition of Sickness/Disease; or
- The Insured Person is traveling against the advice of a Physician; or
- The default of any a) provider of transport; b) agent of such provider; or
- Strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Trip was booked; or
- Delay due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country.

TRAVEL INCONVENIENCE COVER

In the event of Trip cancellation or Interruption of a covered trip due to necessary and unavoidable reasons as stated below, the Company will indemnify the insured subject to the limits shown in the policy schedule, for loss of personal accommodation, any sightseeing booked in advance, cruise ticket and travel charges paid or contracted to be paid by the insured, which are not recoverable from any other source.

- When Insured's Principal residence and/or his intended place of stay at destination is rendered uninhabitable due to Fire, flood, vandalism or natural disaster and also his place of business is rendered inoperative due to operation of said perils.
- Termination of employment or layoff affecting the insured provided that the insured have been employed with the same employer for at least five continuous years without any break.
- The Insured and/or his immediate family member have become victim of Felonious Assault 10 days prior to the departure date provided he/they are not principal or an accessory in such felonious assault.
- Inclement weather / climatic condition in the city or primary place of departure and / or at intended destination.
- Civil Unrest, Riot and Strike in the home city and/or at departing station and/or intended destination (as defined in the policy) of the Insured making the trip impossible, provided that
 - The Govt. of India issues a travel advisory.
 - Airport is shut down forcing the Airline to delay the flight for more than 24 hours or to cancel the flight.
 - Curfew is imposed by the City Administration.
- Terrorist Attack in the home city and/or at departing station and/or destination listed on the insured's itinerary 3 days prior to the Insured's departure date and resulting that the Insured is unable to move out consequent upon such terrorist attack.

BENEFITS UNDER THE POLICY:

- TRIP CANCELLATION BENEFITS:** When the insured risk occurs before departure, the policy provides payment of the entire non-refundable, cancelled portion of the travel arrangements (As per coverage's shown in the policy schedule) i.e. Flight and/or Hotel Booking and/or other incidental expenses for which the insured has or contracted to be paid prior to his departure and which are not recoverable from any source, subject otherwise to the terms, conditions, limitations, exclusions and limit of Sum Insured opted under the Policy.
- TRIP INTERRUPTION BENEFIT:** The Company will pay this benefit up to the Maximum Limit as specified in the Policy Schedule for the Trips that have been interrupted or delayed due to operation of Insured Peril as mentioned hereinabove. The company will reimburse for the forfeited, non-refundable unused prepaid expenses made prior to Insured's departure date and additional reasonable and necessary transportation expenses incurred by him/her.

However the benefits payable under this clause shall not exceed the cost of economy airfare by the most direct route less any refunds paid or payable.

SPECIFIC EXCLUSION:

- Travel arrangements being cancelled or changed by any airline, cruise line or the tour operator beyond insured peril
- Voluntary changes in travel plans by the Insured giving rise to a claim under this section.
- Any business or contractual obligations of the Insured and/or any family member except for termination or lay off of employment as defined above provided insured is not the Owner, proprietor, Majority Shareholder and Director of the said company.
- Termination of employment due to any unlawful act of the insured.
- Default / insolvency by and of the person, agency or tour operator from whom the Insured had bought his Travel arrangements.
- Any governmental regulations or prohibition imposed by any Administrative Authority at the time or before booking of insured's travel arrangement.
- Booking of the trip is undertaken ignoring the adverse situation as published by the Mass Media, Union Government, State Government and/or any Administrative Authority for travel to particular country or part of the country which may give rise to a claim.

SPECIFIC CONDITIONS:

- It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person must notify insurer immediately. While notifying the occurrence, the insured person must quote as much as information concerning the occurrence as is available including policy number and its date of issue.
- It shall be the responsibility of Insured to take appropriate action to avoid or minimize any potential claim under policy (e.g. avoid intentional delay during interruption or not to travel to the country or part thereof for which warning has been issued.)
- The insured must not be aware of any reason (as stated in the list of covered risks) at the time of opting of this extension that may give rise to a claim under the policy.
- The company's liability shall be restricted to the sum insured opted by the Insured or the sum of total non-refundable amount whichever is less.
- In case of partial cancellation of the trip, i.e. if only one or two members' trip is cancelled on account of operation of insured peril, the company's liability shall be restricted to the non-refundable portion of insured's travel tickets only and not for Hotel Charges unless exclusive booking was made for each member. No partial charges of Hotel Booking for reduction in number of members will be allowed in such cases.
- If the situation becomes normal against the alert of Quarantine issued earlier by the Govt. of India or if the prevention of travel is withdrawn by Govt. of India before the departure date mention in the schedule of policy and this information is available for the knowledge of General Public through any communication, the company shall not be liable for any claim in respect of such perils.
- Operation of any of insured peril shall be considered only at the time of travel for all practical purposes in settlement of claims.

SECTION I: TRIP DELAY

In case if the Aircraft or Train on which Insured had booked to travel from place of journey, is delayed beyond 6 hours than the original schedule departure time, he/she will be entitled for ₹1500 for every 6 hours delay in excess of 6 hours subject to the maximum of ₹10500.

Exclusion:

- Any departure which is delayed as a result of the failure on the part of Insured or any other person who has arranged to travel to check in timely as required by the respective airlines.
- Any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked