

### TRAVEL INSURANCE PROSPECTUS

#### INTRODUCTION

HDFC ERGO General Insurance Company Limited takes pleasure in offering a comprehensive Package Insurance product which offers protection to all the Indian Residents travelling abroad for Leisure, Business or Study.

The salient features of the product and price are briefly stated hereunder. For further details on definitions, coverage, exclusions and conditions, please refer to the Travel Insurance Policy wording.

#### PRODUCT INFORMATION

#### ELIGIBILITY CRITERIA

The Retail Travel policy provides worldwide coverage for Indian Residents for:

- Business & Official Purpose
- Holiday
- Employment
- Study

Accompanying spouse & children of the person are covered and will be treated as going under holiday travel.

Foreign nationals working in India with Indian employers of multinational companies, getting salary in INR can be considered for coverage.

Foreign nationals domiciled in India could be covered subject to verification of ration card and IT return.

#### AGE LIMIT:

**Single Trips and Asia Plans:** 6 months to 70 yrs

**Annual Multi Trip Plans:** 18 yrs to 70 yrs

**Family Floater:** 3 months to 60 yrs

- Self up to the age of 60 yrs
- Spouse up to the age of 60 yrs
- Child Max - 2 up to the age of 21 yrs

#### SALIENT PRODUCT FEATURES

- Composite Coverage in a single Policy.
- No medicals / health check up required.
- The Policy provides worldwide cover
- Sections can be independently structured or packaged as whole.

#### WHAT IS COVERED?

**Emergency Medical Benefits:** This covers medical costs incurred due to illness or accident including medically necessary and prescribed emergency evacuation. It covers defined outpatient, in-patient, medical aid, therapies and diagnostic tests. Emergency Medical Evacuation and Repatriation of Remains to home country is covered up to the medical sum insured chosen.

**Emergency Dental Treatment:** Covers non aesthetic treatment of natural teeth.

**Hospital Cash:** Pays a daily allowance for hospitalization due to accident or sickness

**Loss of Baggage and Personal Documents:** Pays actual cost of replacing lost documents and belongings

**Medical Evacuation:** Pays for expenses incurred in moving an Insured Person to the nearest Hospital where appropriate treatment can be received

**Repatriation:** Pays for expenses incurred in moving an Insured Person to his/her country of residence following an emergency.

**Loss of Checked Baggage:** Pays for the permanent loss of checked-in baggage

**Delay of Checked Baggage:** Pays for reasonable expenses incurred for the purchase of toiletries, clothing and medication due to delay of checked-in baggage for more than 12 hours.

**Accidental Death:** Compensation paid in case of accidental death

**Permanent Disablement (Table B):** Compensation paid in case of permanent total disability due to an accident

**Accidental Death & Disability (AD&D) - Common Carrier:** Pays the sum insured in addition to the Accidental Death & Permanent Disablement sum insured, if the insured sustains Accidental Bodily Injury during the course of the journey while travelling in a common carrier such as rail, bus, tram, or aircraft

**Personal Liability:** Compensation for damages to be paid to a third party, resulting from death, injury or damage to health or property caused involuntarily by the insured.

**Financial Emergency Assistance:** Cash Assistance provided wherein the Insured loses all or a substantial amount of his/ her travel funds due to theft, robbery, mugging or dacoity.

**Flight Delay:** Compensation paid due to delay of flight for purchase of meals, refreshments etc.

**Hijack Distress Allowance:** Compensation payable on Hijack of Common Carrier on which the Insured travelled.

**Contingency Travel Benefits:** Pays for hotel accommodation for the insured if bodily injury or sickness results in a missed flight.

#### Benefits Offered with Sum Insured

##### Single Trip Plans (Including USA/Canada & Excluding USA/Canada)

Plans	Titanium	Platinum	Gold	Silver	Bronze
<b>Coverage / Sum Insured</b>	<b>\$ 500,000</b>	<b>\$ 200,000</b>	<b>\$ 100,000</b>	<b>\$ 50,000</b>	<b>\$ 30,000</b>
Emergency Medical Expenses (EME)	500,000	200,000	100,000	50,000	30,000
Deductible	100	100	100	100	100
Accidental Death - Common Carrier	5,000	5,000	5,000	3,000	3,000
Deductible	Nil	Nil	Nil	Nil	Nil
Permanent Disablement - Common Carrier	5,000	5,000	5,000	3,000	3,000
Deductible	Nil	Nil	Nil	Nil	Nil
Hospital Cash	15 per day/ Max 150				
Deductible	1 Day	3 Days	1 Day	4 Days	4 Days
Emergency Dental Treatment	500	500	500	300	300
Deductible	150	150	150	150	150
Loss of Baggage & Personal Documents	250	250	250	250	250
Deductible	30	30	30	30	30
Medical Evacuation	Included in EME				
Deductible	Nil	Nil	Nil	Nil	Nil
Repatriation	Included in EME				
Deductible	Nil	Nil	Nil	Nil	Nil
Loss of Checked Baggage	1,000	1,000	1,000	1,000	1,000
Deductible	Max 50% Per Bag/ 10% Per Item				
Delay of Checked Baggage	200	200	200	100	100
Deductible	12 Hours/ \$10 per 8 Hours				
Accidental Death	25,000	20,000	15,000	10,000	10,000
Deductible	Nil	Nil	Nil	Nil	Nil
Permanent Disablement / Table B	25,000	20,000	15,000	10,000	10,000
Deductible	Nil	Nil	Nil	Nil	Nil
Personal Liability	200,000	200,000	100,000	100,000	50,000
Deductible	200	200	200	150	150
Financial Emergency Assistance	1,500	1,000	700	500	300
Deductible	Nil	Nil	Nil	Nil	Nil
Hijack Distress Allowance	75 per Day/ Max 525	75 per Day/ Max 525	75 per Day/ Max 450	75 per Day/ Max 450	75 per Day/ Max 450
Deductible	1 Day				
Flight Delay	\$10 per Hour/Max 120				
Deductible	6 Hours				
Contingency Travel Benefits	3,000	3,000	3,000	3,000	2,000
Deductible	Nil	Nil	Nil	Nil	Nil

##### Single Trip Asia (Excluding Japan)

Plans	Silver	Bronze
<b>Coverage / Sum Insured</b>	<b>\$ 30,000</b>	<b>\$ 15,000</b>
Emergency Medical Expenses (EME)	30,000	15,000
Deductible	50	50
Hospital Cash	10 per day/Max 150	10 per day/Max 150
Deductible	4 Days	4 Days

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Emergency Dental Treatment	500	500
Deductible	150	150
Loss of Baggage & Personal Documents	150	150
Deductible	30	30
Medical Evacuation	Included in EME	Included in EME
Deductible	Nil	Nil
Repatriation	Included in EME	Included in EME
Deductible	Nil	Nil
Loss of Checked Baggage	300	300
Deductible	Max 50% Per Bag/10% Per Item	Max 50% Per Bag/10% Per Item
Delay of Checked Baggage	100	100
Deductible	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours
Accidental Death	10,000	10,000
Deductible	Nil	Nil
Permanent Disablement / Table B	10,000	10,000
Deductible	Nil	Nil
Personal Liability	20,000	15,000
Deductible	200	200
Financial Emergency Assistance	300	300
Deductible	Nil	Nil
Hijack Distress Allowance	75 per Day/Max 525	75 per Day/Max 450
Deductible	1 Day	1 Day
Flight Delay	\$10 per Hour/Max 120	\$10 per Hour/Max 120
Deductible	6 Hours	6 Hours
Contingency Travel Benefits	2,000	2,000
Deductible	Nil	Nil

Deductible	75
Loss of Baggage & Personal Documents	200
Deductible	20
Medical Evacuation	Included in EME
Deductible	Nil
Repatriation	Included in EME
Deductible	Nil
Loss of Checked Baggage	400
Deductible	Max 50% Per Bag/10% Per Item
Delay of Checked Baggage	100
Deductible	12 Hours/\$10 per 8 Hours
Accidental Death	10,000
Deductible	Nil
Permanent Disablement / Table B	10,000
Deductible	Nil
Personal Liability	10,000
Deductible	200
Hijack Distress Allowance	75 per Day/Max 525
Deductible	1 Day

#### GENERAL EXCLUSIONS APPLICABLE ON THE POLICY

The Company shall not be liable to pay any benefit in respect of any Insured Person:

- for Bodily Injury or Sickness occasioned by Civil War or Foreign War.
- for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
- for Bodily Injury or Sickness due to wilful or deliberate exposure to danger, (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereof, or arising out of non-adherence to medical advice.
- for Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.
- for Bodily Injury due to a gradually operating cause.
- for Bodily Injury sustained whilst or as a result of participating in any sport as a professional player.
- for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilisation of a motorised land, water or air vehicle.
- for Bodily Injury sustained whilst or as a result of riding or driving a motorcycle or motor scooter over one hundred fifty (150) cc.
- for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
- for Bodily Injury sustained whilst or as a result of participating in any criminal act.
- for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.
- for Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV.
- for Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease.
- for Bodily Injury sustained whilst or as a result of engaging in, practising for or taking part in training peculiar to any kind of violent labour disturbance, riot or civil commotion or public disorder.
- for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform.
- for treatments for nervous or mental problems, whatever their classification, psychiatric or psychotic conditions, depression of any kind, or mental insanity.
- any pathological fracture.

#### Annual Multi Trip Plan (Worldwide)

Plans	Platinum	Gold
<b>Coverage / Sum Insured</b>	<b>\$ 500,000</b>	<b>\$ 250,000</b>
Emergency Medical Expenses (EME)	500,000	250,000
Deductible	100	100
Accidental Death - Common Carrier	5,000	5,000
Deductible	Nil	Nil
Permanent Disablement-Common Carrier	5,000	5,000
Deductible	Nil	Nil
Hospital Cash	15 per day/Max 150	15 per day/Max 150
Deductible	1 Day	1 Day
Emergency Dental Treatment	500	500
Deductible	150	150
Loss of Baggage & Personal Documents	250	250
Deductible	30	30
Medical Evacuation	Included in EME	Included in EME
Deductible	Nil	Nil
Repatriation	Included in EME	Included in EME
Deductible	Nil	Nil
Loss of Checked Baggage	1,000	1,000
Deductible	Max 50% Per Bag/10% Per Item	Max 50% Per Bag/10% Per Item
Delay of Checked Baggage	200	200
Deductible	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours
Accidental Death	25,000	25,000
Deductible	Nil	Nil
Permanent Disablement / Table B	25,000	25,000
Deductible	Nil	Nil
Personal Liability	200,000	200,000
Deductible	200	200
Financial Emergency Assistance	1,500	1,500
Deductible	Nil	Nil
Hijack Distress Allowance	75 per Day/Max 525	75 per Day/Max 525
Deductible	1 Day	1 Day
Flight Delay	\$10 per Hour/Max 120	\$10 per Hour/Max 120
Deductible	6 Hours	6 Hours
Contingency Travel Benefits	3,000	3,000
Deductible	Nil	Nil

#### Single Trip Family Floater Plan (Excluding USA/Canada)

Coverage / Sum Insured	\$ 50,000
Emergency Medical Expenses (EME)	50,000
Deductible	100
Hospital Cash	15 per day/Max 150
Deductible	4 Days
Emergency Dental Treatment	200

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18. for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.).
19. for investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency.
20. for Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hangliding, parasailing, off-piste skiing or bungee jumping.
21. Any Medical Expenses incurred, the need of which arises out of a Pre existing Condition.
22. for Bodily Injury sustained as the result of Terrorism.

### General Conditions:

For any insured, if there is any adverse history, as per the proposal form, then health reports required for irrespective of age & travel duration.

No refund is allowed for curtailment of risk and after Journey commencement.

### Special Exclusions:

All exclusions including expenses incurred for pre existing diseases & condition as per the standard policy. Diseases mentioned in the health report shall be excluded from the policy.

### COVERAGE PERIOD

- Total policy period, including the extension not to exceed 360 days.
- Operative Time: A trip outside the territorial limits of the country of residence. The insurance starts from the time an Insured person leaves the territorial limits of the country of residence, and ends when an Insured person returns to the territorial limits of the country of residence.

### PREMIUM

- As per the premium rating table filed.
- Depends upon the Sum Insured (SI), Age of the Insured, No. of days of travel & countries visited.
- The premium rate is shown below in the range which will be used taking into account the various risk factors associated with the Insured Persons and the coverage offered.
- Premium mentioned below are excluding service tax

PREMIUM			
Benefit	Annual Gross Rate Per Unit (Rupees) Varies by Distribution Method		Coverage Unit (Rupees)
	From	To	
Accidental Death	0.444	0.634	1,000
Permanent Total Disablement			
Table A	0.334	0.477	1,000
Table B	0.444	0.634	1,000
Table C	0.666	0.951	1,000
Table D	0.556	0.794	1,000
Emergency Medical Expenses - Accident Only			
Rs. 0 - 120,000	6.572	9.389	1,000
Rs. 120,001 - 240,000	4.636	6.623	1,000
Rs. 240,001 - 480,000	2.998	4.283	1,000
Rs. 480,001 - 720,000	2.592	3.703	1,000
Rs. 720,001 - 1,200,000	1.926	2.751	1,000
Rs. 200,001 - 2,400,000	1.156	1.651	1,000
Rs. 2,400,001 - 3,840,000	0.750	1.071	1,000
Rs. 3,840,001 - 4,800,000	0.620	0.886	1,000
Amounts in excess of Rs. 4,800,000	0.130	0.186	1,000
Emergency Medical Expenses - Accident & Sickness Avg. Trip Length Up To 30 Days			
Rs. 0 - 120,000	9.858	14.083	1,000
Rs. 120,001 - 240,000	6.954	9.934	1,000
Rs. 240,001 - 480,000	4.498	6.426	1,000
Rs. 480,001 - 720,000	3.888	5.554	1,000
Rs. 720,001 - 1,200,000	2.890	4.129	1,000
Rs. 1,200,001 - 2,400,000	1.734	2.477	1,000
Rs. 2,400,001 - 3,840,000	1.126	1.609	1,000

Rs. 3,840,001 - 4,800,000	0.930	1.329	1,000
Amounts in excess of Rs. 4,800,000	0.196	0.280	1,000
Emergency Medical Expenses - Accident & Sickness Avg. Trip Length Up To 60 Days			
Rs. 0 - 120,000	13.144	18.777	1,000
Rs. 120,001 - 240,000	9.272	13.246	1,000
Rs. 240,001 - 480,000	5.996	8.566	1,000
Rs. 480,001 - 720,000	5.184	7.406	1,000
Rs. 720,001 - 1,200,000	3.852	5.503	1,000
Rs. 1,200,001 - 2,400,000	2.312	3.303	1,000
Rs. 2,400,001 - 3,840,000	1.500	2.143	1,000
Rs. 3,840,001 - 4,800,000	1.240	1.771	1,000
Amounts in excess of Rs. 4,800,000	0.260	0.371	1,000
Emergency Medical Expenses - Accident & Sickness Avg. Trip Length Up To 90 Days			
Rs. 0 - 120,000	19.716	28.166	1,000
Rs. 120,001 - 240,000	13.908	19.869	1,000
Rs. 240,001 - 480,000	8.994	12.849	1,000
Rs. 480,001 - 720,000	7.776	11.109	1,000
Rs. 720,001 - 1,200,000	5.778	8.254	1,000
Rs. 1,200,001 - 2,400,000	3.468	4.954	1,000
Rs. 2,400,001 - 3,840,000	2.250	3.214	1,000
Rs. 3,840,001 - 4,800,000	1.860	2.657	1,000
Amounts in excess of Rs. 4,800,000	0.390	0.557	1,000
Emergency Medical Expenses - Accident & Sickness Avg. Trip Length Up To 120 Days			
Rs. 0 - 120,000	26.288	37.554	1,000
Rs. 120,001 - 240,000	18.544	26.491	1,000
Rs. 240,001 - 480,000	11.992	17.131	1,000
Rs. 480,001 - 720,000	10.368	14.811	1,000
Rs. 720,001 - 1,200,000	7.704	11.006	1,000
Rs. 1,200,001 - 2,400,000	4.624	6.606	1,000
Rs. 2,400,001 - 3,840,000	3.000	4.286	1,000
Rs. 3,840,001 - 4,800,000	2.480	3.543	1,000
Amounts in excess of Rs. 4,800,000	0.520	0.743	1,000
Emergency Medical Expenses - Accident & Sickness Avg. Trip Length Up To 180 Days			
Rs. 0 - 120,000	29.574	42.249	1,000
Rs. 120,001 - 240,000	20.862	29.803	1,000
Rs. 240,001 - 480,000	13.492	19.274	1,000
Rs. 480,001 - 720,000	11.664	16.663	1,000
Rs. 720,001 - 1,200,000	8.668	12.383	1,000
Rs. 1,200,001 - 2,400,000	5.202	7.431	1,000
Rs. 2,400,001 - 3,840,000	3.376	4.823	1,000
Rs. 3,840,001 - 4,800,000	2.790	3.986	1,000
Amounts in excess of Rs. 4,800,000	0.586	0.837	1,000
Emergency Medical Expenses - Accident & Sickness Avg. Trip Length Up To 365 Days			
Rs. 0 - 120,000	32.860	46.943	1,000
Rs. 120,001 - 240,000	23.180	33.114	1,000
Rs. 240,001 - 480,000	14.990	21.414	1,000
Rs. 480,001 - 720,000	12.960	18.514	1,000
Rs. 720,001 - 1,200,000	9.630	13.757	1,000
Rs. 1,200,001 - 2,400,000	5.780	8.257	1,000
Rs. 2,400,001 - 3,840,000	3.750	5.357	1,000
Rs. 3,840,001 - 4,800,000	3.100	4.429	1,000
Amounts in excess of Rs. 4,800,000	0.650	0.929	1,000
Emergency Dental Treatment			
	0.658	0.940	1,000
Emergency Travel Benefits			
Medical Transportation & Repatriation			
Rs. 0 - 960,000	0.202	0.289	1,000
Rs. 960,001 - 1,920,000	0.184	0.263	1,000
Rs. 1,920,001 - 2,880,000	0.172	0.246	1,000
Amounts in excess of Rs. 2,880,000	0.096	0.137	1,000
Repatriation of Mortal Remains	0.180	0.257	1,000
Emergency Travel Expenses of Family Member	0.018	0.026	1,000
Emergency Travel Repatriation Expenses of Insured Person's Children	0.018	0.026	1,000
Emergency Travel Expenses for Replacement Business Colleague	0.018	0.026	1,000
Contingency Travel Benefits			
Reimbursement of Coffin Expenses	0.180	0.257	1,000
Legal Assistance Following an Automobile Accident	0.018	0.026	1,000

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Emergency Hotel Accommodation	0.018	0.026	1,000
Emergency Hotel Extension	0.018	0.026	1,000
Accidental Death - Common Carrier	0.044	0.063	1,000
Permanent Total Disablement - Common Carrier			
Table A	0.034	0.049	1,000
Table B	0.044	0.063	1,000
Table C	0.066	0.094	1,000
Table D	0.056	0.080	1,000
Hospital Cash - Accident Only - Rate Per Rs. 10 of Daily Benefit	3.600	5.143	10
Hospital Cash - Accident & Sickness - Rate Per Rs. 10 of Daily Benefit			
Attained Age Less Than 18	7.560	10.800	10
Attained Age 18 to 40	10.800	15.429	10
Attained Age 41 to 50	17.732	25.331	10
Attained Age 51 to 60	30.916	44.166	10
Attained Age 61 to 65	52.964	75.663	10
Attained Age 66 to 80	90.000	128.571	10
Baggage Loss	32.400	46.286	1,000
Checked Baggage Loss	16.200	23.143	1,000
Baggage Delay	32.400	46.286	1,000
Trip Cancellation	32.400	46.286	1,000
Trip Interruption	16.200	23.143	1,000
Flight Delay	32.400	46.286	1,000
Broken Bones	2.700	3.857	1,000
Hijacking	0.018	0.026	1,000
Personal Liability	0.018	0.026	1,000
Loss of Cash	36.000	51.429	1,000
Hostage Release Fees	0.452	0.646	1,000
Mobility Extension	0.444	0.634	1,000
Ambulance Costs	1.112	1.589	1,000
Concussion Extension	0.900	1.286	1,000
Animal Attack	0.360	0.514	1,000
Spouse or Dependent Consolation	0.666	0.951	1,000
Insured Person's Counselling Benefit - Family	0.666	0.951	1,000
Family Counselling	0.444	0.634	1,000
Frequent Flyer Cancellation	32.400	46.286	1,000
Frequent Flyer Interruption	16.200	23.143	1,000
Frequent Flyer Interruption - Emergency Travel	16.200	23.143	1,000
Common Accident/Double Indemnity	0.044	0.063	1,000
Evacuation	0.052	0.074	1,000
Medical Insurance Premium Indemnity	0.444	0.634	1,000
Dependent Children Education	0.444	0.634	1,000
Comatose Benefit - Accident Only	0.044	0.063	1,000
Comatose Benefit - Accident & Sickness	0.220	0.314	1,000
Home Tuition - Rate Per Rs. 10 of Daily Benefit	7.560	10.800	10
Rehabilitation	2.700	3.857	1,000
Reconstructive Surgery	1.352	1.931	1,000

Service tax will be applicable

Discount Table #1 Number of Insured	
Number of Insured	Discount
< 5	0.00%
< 20	5.00%
< 25	6.00%
< 50	8.00%
< 100	12.00%
< 250	16.00%
< 500	18.00%
< 750	25.00%
< 1000	30.00%
< 1500	35.00%
> 1500	40.00%

#### The Annual Gross Rate can be adjusted for the following risk considerations:

- Underwriting Risk Adjustments:
  - Deductible or Franchise Discounts:
    - Length of Time: Maximum Discount 0% to 50%
    - Percent of Sum Insured: Maximum Discount 0% to 40%
    - Fixed Amount in Rupees: Maximum Discount 0% to 15%
  - Reduced Benefit Period Discounts: Maximum Discount 0% to 15%
  - Operative Time Discounts: Maximum Discount 0% to 75%
  - Occupational Class Loads: Maximum Load 0% to 300%
  - Loads for Deletion of General Policy Exclusions: Maximum Load 10% to 15%
- Anti-Selection Load: Maximum Load 0% to 30%
- Discretionary Underwriting Discounts: Maximum Discount 0% to 60%
  - Adjusts for improved spread of risk, credibility, expense savings, and market competition issues.

#### GENERAL CLAIMS PROVISIONS

- Written notice of any occurrence which may give rise to a claim under this Policy must be given to the Company as soon as practicable and in any case within thirty (30) Days after such occurrence. Written Notice of Claim must be given to the Company immediately in the case of death, or within thirty (30) Days after the Date of Loss in all other cases.
- All certificates, information and evidence required by the Company shall be furnished at no expense to the Company and shall be in such form and of such nature as the Company may prescribe. When required by the Company, at its own expense, the Insured Person shall submit to medical examination in respect of any alleged claim that may give rise to a benefit being paid.
- Complete, written proof of loss must be given to the Company within sixty (60) Days after the Date of Loss, or as soon as reasonably possible. Such proof of loss must contain:
  - the Policy Number, and
  - the preliminary medical report describing the nature and extent of all injuries or Sicknesses, and providing a precise diagnosis, and
  - all invoices, bills, prescriptions, Hospital certificates which will permit the Company to accurately determine the total amount of Medical Expenses (if applicable) incurred by the Insured Person, and
  - in the case where another party was involved (e.g. a car collision), the names, contact details and if possible insurance details of the other party, and
  - in the case of death, an official death certificate, succession certificate pursuant to the Indian Succession Act 1925, as amended, and any other legal documents establishing the identity of any and all beneficiaries, and
  - proof of age, where applicable, and
  - such other information as the Company may require to handle the claim.
  - If an Accident:
    - detailed circumstances of the Accident and the names of any witnesses, and
    - any police reports concerning the Accident, and
    - the date a Physician was seen due to the Bodily Injury, and
    - the Physician's contact details, or
  - If a Sickness:
    - the date symptoms of the Sickness began, and
    - the date a Physician was seen due to the Sickness, and
    - the Physician's contact details.

The Company shall base its assessment of the claim on the complete, written proof of loss.

- The Company at its own expense shall have the right and opportunity to examine the Insured Person whose Bodily Injury or Sickness is the basis of a claim and as often as it may be reasonably required during the pendency of the claim and to make an autopsy in case of death, where it is not forbidden by law.
- In respect of any disablement claim, no benefit shall be payable before any disablement is recognised as definitive and permanent by a Physician appointed by the Company.
- Medical advice of a Physician shall be sought and followed promptly on the occurrence of any Bodily Injury or Sickness and the Company shall not be liable for any part of any claim which in the opinion of a Physician appointed by the Company arises from the unreasonable or willful neglect or failure of an Insured Person to seek and remain under the care of a Physician.

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7. No claim may be brought under this Policy, nor may any legal action be brought against the Company to recover under such claim:
- in cases of Accidental death, more than three (3) years after the date of death or the date the claim is denied in whole or in part, whichever is later; or
  - in all other cases, more than three (3) years after the Date of Loss or date the claim is denied in whole or in part, whichever is later.

No such legal action may be brought against the Company unless there has been full compliance with all the terms and conditions of this Policy. In the event of any failure to timely submit any claim or commence legal action with respect to any claim, all benefits under this Policy in respect of such claim shall be forfeited.

8. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to arbitration in accordance with the Indian Arbitration and Conciliation Act 1996, as amended, and the making of an award shall be a condition precedent to any liability for the Company to make any payment under this Policy.
9. The Company will effect payment of covered claims subject to: i) the Company having received complete, written proof of loss and such other information as the Company may require to handle the claim; and ii) the premium for the Policy having been paid. In such cases, the Company shall effect payment within 7 days.
10. No benefit shall be payable in respect of an Insured Person under more than one of the following insurances: Accidental death or Accidental disablement.
11. No sum payable under this Policy shall carry interest.
12. Where amounts recoverable from the Company are delayed pending finalisation of any claim, payments on account may be made to the Insured Person at the Company's discretion, on receipt by the Company of certification by a Physician appointed by the Company.
13. An Insured Person has the right to designate a beneficiary. All beneficiary designations shall be in writing, filed with the Policyholder, and provided to the Company at the time of claim and such other time as the Company may require.

The Insured Person, and no one else, unless there is an irrevocable assignment, has the right to change the beneficiary. The Insured Person does not need the consent of anyone to do so. Changes must be in writing, filed with the Policyholder and provided to the Company at the time of claim and such other time as the Company may require. The Company does not assume any responsibility for the validity of these changes.

The Insured Person's rights under this Policy may be assigned by giving the Company prior written notice. The assignment may be made irrevocable. However, the Company will only recognise an assignment if the Insured Person has given the Company prior written notice and has the Company's written acknowledgement of the assignment. The Company does not assume any responsibility for the validity of an assignment.

Benefit shall be payable only to the Insured Person, his or her Beneficiary, or the Insured Person's legal personal representatives or assignee if applicable, whose receipt shall effectively discharge the Company.

14. In the event of a claim under this Policy, the Policyholder, the Insured Person and the Beneficiary, if applicable, must fully cooperate with the Company in its handling of the claim including, but not limited to, the timely submission of all medical and other reports, and full cooperation with all physical examinations and autopsies that the Company may require.
15. The Company shall not be bound or be affected by any notice of any trust, charge, lien, or other dealing with or in relation to this Policy.

Our 24 hour helpline centre is just a call away.

For travel, medical advice and assistance during your trip, call us on the 24-hour helpline centre:

E-mail: [travelclaims@hdfcergo.com](mailto:travelclaims@hdfcergo.com)  
International Toll Free No.: + 800 08250825  
Landline (Chargeable): + 91 - 120 - 4507250  
Fax No.: + 91 - 120 - 6691600

Insurance is the subject matter of solicitation.

For more details on risk factors, terms & conditions, please read the sales brochure before concluding a sale.