HDFC ERGO General Insurance Company Limited

TravelX Policy, HDFC ERGO

Introduction
This policy has been designed to provide comprehensive coverage to Groups (as defined in Health Insurance regulations 2016) against Sports Activities organized within India or Globally. The Product offers coverage against Personal Accident, Loss of Fees, Public Liability, Trip/Event Cancellation, Sports Equipment Cover, Delayed Flight Departure etc with multiple sum insured options under one umbrella.

Various optional covers are offered under this policy like Mobility Extension Benefit, Reconstructive Surgery, Dependent Child Education Benefit, Home Tuition Benefit etc.

The Company will pay the Sum Insured as opted under the applicable section, to the Insured person.

A – Coverage

SECTION 1 – SPORTify

We will pay under below listed Covers subject to Sum Insured, limits/Sub limits, Co-Payment, Deductible and Time Deductible as specified on the Schedule of Coverage in the Certificate of Insurance/Policy Schedule. Subject to otherwise terms and conditions of the Policy.

I. Personal Accident

1. COVERAGE

i. Accidental Death & Disappearance

a. Accidental Death

We will pay the Sum Insured if Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance/Policy Schedule, which shall within twelve months of its occurrence be the sole and direct cause of Death of Insured Person.

Disappearance

We will pay the Sum Insured in the event if Insured Person’s body cannot be located within 365 Days;

a. after the forced landing, stranding, sinking or wrecking of a conveyance in which Insured Person was known to be a passenger during Period of Insurance or;

b. after and as a result of any Catastrophic Event during Period of Insurance or;

c. while undertaking a Sports Activity mentioned on Certificate of Insurance/Policy Schedule it shall be deemed, subject to all other terms and provisions of the Policy, that Insured Person shall have suffered Death due to Accident under the Policy.

ii. Permanent Disablement

We will pay the Sum Insured, corresponding to Disablement in accordance with the table below, if Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance/Policy Schedule, which shall within twelve (12) months of its occurrence be the sole and direct cause of Permanent Disablement as defined below and certified by Medical Practitioner.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Disablement</th>
<th>Percentage of Sum Insured payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Permanent Total Disablement</td>
<td>100%</td>
</tr>
<tr>
<td>2</td>
<td>Permanent and incurable insanity</td>
<td>100%</td>
</tr>
<tr>
<td>3</td>
<td>Permanent Total Loss of two Limbs</td>
<td>100%</td>
</tr>
</tbody>
</table>

2. GENERAL CONDITIONS APPLICABLE TO COVER I – PERSONAL ACCIDENT

a. The Coverage under this Section terminates on admissibility of Claim amount up to 100% of Sum Insured

b. In the event of admissible Claim for Accidental Death under any Cover, future Coverage under all other Sections of this Policy shall automatically terminate.

HDFC ERGO General Insurance Company Limited, IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Panalal Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: TravelX- HDFTGBP20080V011920.
3. EXCLUSIONS APPLICABLE TO COVER I - PERSONAL ACCIDENT INCLUDING OPTIONAL COVERS

We will not make payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol.

ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind

iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

iv. Death or Disability suffered by the Insured Person on account of his participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle.

v. Death or Disability directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

vi. Any Insured Person committing or attempting to commit intentional self-injury (except in an attempt to save human life) or suicide while mentally sound or unsound.

vii. From engaging in or participation in naval, military or air force operation.

viii. Death or Disability suffered by Insured Person on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency or as listed under Player Contract.

ix. Breach of Law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

x. Death or disability suffered by Insured Person on account of participation in any Sports Activity other than those covered under the Policy

xi. Injury sustained whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xii. 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 Injury occurred whilst the Insured Person was on leave or not in uniform.

4. OPTIONAL COVER UNDER PERSONAL ACCIDENT

In consideration of payment of additional Premium, We will provide coverage to the Insured Person(s) under below listed Covers, up to Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise all other terms and conditions of the Policy and this Section.

i. Temporary Total Disablement – Accident

We will pay the Sum Insured per week subject to maximum number of weeks as specified in the Schedule of Coverage on the Policy Schedule/Certificate of Insurance, if Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which shall within twelve (12) months of its occurrence be the sole and direct cause of Temporary Total Disablement. The benefit is applicable up to period of disablement subject to maximum of number of weeks and Sum Insured.

ii. Temporary Total Disablement – Accident & Illness

We will pay the Sum Insured per week subject to maximum number of weeks as specified in the Schedule of Coverage on the Policy Schedule/Certificate of Insurance, if Insured Person;

a. sustains Injury or

b. contracts Illness during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which shall within twelve (12) months of its occurrence be the sole and direct cause of Temporary Total Disablement. The benefit is applicable up to period of disablement subject to maximum of number of weeks and Sum Insured.

Specific Exclusions applicable to Temporary Total Disablement due to Illness

We will not make payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

1. Pre-Existing Diseases

   a) Temporary Total Disablement due to the treatment of a Pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first Coverage with Us

   b) In case of enhancement of Sum Insured the exclusion shall apply fresh to the extent of Sum Insured increase.

   c) Coverage under the Policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. 30-day waiting period

   a) Claim due to treatment of any Illness within 30 days from the first Coverage Commencement Date shall be excluded except claims arising due to an Accident.

   b) This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.

   c) The within referred waiting period is made applicable
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to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

3. Specified disease/procedure waiting period
   a) Temporary Total Disablement due to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Coverage with Us. This exclusion shall not be applicable for claims arising due to an Accident.
   b) In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
   c) If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
   d) The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
   e) List of specific diseases/procedures are given as below.

<table>
<thead>
<tr>
<th>Illness</th>
<th>Non infective Arthritis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diseases of gall bladder including cholecystitis</td>
<td>Urogenital system e.g. Kidney stone, Urinary Bladder Stone</td>
</tr>
<tr>
<td>Pancreatitis</td>
<td>Ulcer and erosion of stomach and duodenum</td>
</tr>
<tr>
<td>All forms of Cirrhosis</td>
<td>Gastro Esophageal Reflux Disorder (GERD)</td>
</tr>
<tr>
<td>Perineal Abscesses</td>
<td>Perianal Abscesses</td>
</tr>
<tr>
<td>Cataract</td>
<td>Fissure/fristula in anus, Haemorroids including</td>
</tr>
<tr>
<td>Pilonidal sinus</td>
<td>Gout and rheumatism</td>
</tr>
<tr>
<td>Benign tumors, cysts, nodules, polyps including breast lumps</td>
<td>Osteoarthritis and osteoporosis</td>
</tr>
<tr>
<td>Polycystic ovarian diseases</td>
<td>Fibroids (fibromyoma)</td>
</tr>
<tr>
<td>Sinusitis, Rhinitis</td>
<td>Tonsillitis</td>
</tr>
<tr>
<td>Skin tumors</td>
<td>Benign Hyperplasia of Prostate</td>
</tr>
</tbody>
</table>

Surgical Procedures

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adenoidectomy, tonsillectomy</td>
<td>Tympanoplasty, Mastroidectomy</td>
</tr>
<tr>
<td>Dilatation and curettage (D&amp;C)</td>
<td>Nasal concha resection</td>
</tr>
<tr>
<td>Myomectomy for fibroids</td>
<td>Surgery of Genito urinary system</td>
</tr>
<tr>
<td>Surgery on prostate</td>
<td>Cholecystectomy</td>
</tr>
<tr>
<td>Hernia</td>
<td>Hydrocele/Rectocele</td>
</tr>
<tr>
<td>Surgery for prolapsed inter vertebral disc</td>
<td>Joint replacement surgeries</td>
</tr>
<tr>
<td>Surgery for varicose veins and varicose ulcers</td>
<td>Surgery for Nasal septum deviation</td>
</tr>
</tbody>
</table>

Specific Conditions applicable to Temporary Total Disablement

(1) If Injury or Illness is sustained to or suffered in relation to the spine and its muscular girdle, ligamentous system, cartilage, nervous system and blood supply to the spine which is not detectable by means of radiological scanning, imaging, or neurological fallout testing, then the Company shall only be liable in respect of this Section for a maximum period of five (5) weeks.

(2) In the event of a dispute arising as to when Temporary Total Disablement ceased, the date shall be finally determined by a Medical Practitioner commissioned by the Company who certifies:
   a) the date upon which the Insured Person recovered; or
   b) the date upon which the Insured Person recovered as far as he/she ever will

II. Loss of Fees

1. COVERAGE

We will indemnify the Insured in the manner specified in the Schedule of Coverage on the Certificate of Insurance/Policy Schedule, on loss of Fees or Remuneration as applicable under a contractual agreement between parties in the event of Non-participation/unavailability of the Insured Person for the event covered under the Policy, as a direct result of Insured Person contracting or meeting with an;

i. Accidental Death & Disappearance

Accidental Death

Where Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which shall within twelve (12) months of its occurrence be the sole and direct cause of Death of Insured Person.

Disappearance

Where Insured Person’s body cannot be located within 365 Days;

i. after the forced landing, stranding, sinking or wrecking of a conveyance in which Insured Person was known to be a passenger during Period of Insurance or;

ii. after and as a result of any Catastrophic Event during Period of Insurance

ii. while undertaking a Sports Activity mentioned on Certificate of Insurance/Policy Schedule it shall be deemed, subject to all other terms and provisions of the Policy, that Insured Person shall have suffered Death due to Accident under the Policy.

ii. Accidental Injury

Where Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance including those arising out of aggravation of Pre-existing Disease which solely and directly prevents the Insured Person to participate in or play the covered Sports Activity as certified by Medical Practitioner provided always that coverage is applicable only till the time Injury lasts as certified by Medical Practitioner.

iii. Illness

Where Insured Person contracts Illness during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance including those arising out of aggravation of Pre-existing Disease which solely and directly prevents the Insured Person to participate in or play the covered Sports Activity as certified by Medical Practitioner provided always that coverage is applicable only till the time Illness lasts as certified by Medical Practitioner.
2. SPECIAL CONDITIONS APPLICABLE TO LOSS OF FEES
   i. The Coverage is applicable till the time Illness or Injury lasts to the extent it continues to prevent the Insured Person from participation in the covered Sport Activity
   ii. In the event of a dispute arising as to when illness or injury ended, the date shall be finally determined by a Medical Practitioner commissioned by the Company who certifies:
      a) the date upon which the Insured Person recovered; or
      b) the date upon which the Insured Person recovered as far as he/she ever will.

3. EXCLUSIONS APPLICABLE TO LOSS OF FEES AND OPTIONAL COVERS
   We will not make payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance
   i. Pre-existing Diseases
      a. Pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first Policy with Us.
      b. In case of enhancement of Sum Insured the exclusion shall apply fresh to the extent of Sum Insured increase.
      c. Coverage under the Policy after the expiry of 48 months for any Pre-existing disease is subject to the same being declared at the time of application and accepted by Us.
   ii. Any Claim related to the treatment of a pre-existing Disease (PED) for which Medical Advice or treatment was recommended by a Medical Practitioner before Period of Insurance
   iii. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.
   iv. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
   v. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
   vi. Death, Disability or Illness suffered by the Insured Person on account of participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle
   vii. directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactive from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
   viii. Insured Person committing or attempting to commit intentional self-Injury(except in an attempt to save human life) or suicide while mentally sound or unsound.
   ix. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.
   x. on account of Insured Person not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency or as listed under Contract.
   xi. Breach of Law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
   xii. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.
   xiii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.
   xiv. the Sport Player's own criminal or felonious act
   xv. any claim on account not following the Rules or Medical Advice, Code of Conduct, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Terms and Condition laid down listed under Contract
   xvi. the Insured Person spending time in a drug rehabilitation programme or weight loss clinic and/or programme;
   xvii. Inability of Insured Person to maintain the necessary fitness or to pass the necessary fitness test before the event covered under the Policy as per the terms of Contract.
   xviii. Non-appearance or unavailability of Insured Person arising out of any Mental Illness not requiring Hospitalization
   xix. Any Claim arising due to Non-disclosure of Pre-existing Disease or Material fact as sought to be declared on the Proposal/Enrolment form.
   xx. on account of participation by Insured Person in any Sports Activity other than those covered and mentioned on the Certificate of Insurance/Policy Schedule
   xxi. Loss of Fees or Remuneration linked with performance or Consequential loss of any kind
   xii. Professional ban, suspension (including temporary suspension), investigations or any other enquiries on professional conduct on the Insured Person by any authorized Sports Authority
   xxiii. Any Claim on account of termination/breach of Contract by either parties

4. OPTIONAL COVERS UNDER LOSS OF FEES
   In consideration of payment of additional Premium, We will provide coverage to the Insured Person(s) under below listed Covers, up to Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise all other terms and conditions of the Policy and this Section.
   i. EMI Protector
   We will pay EMI due, of an active loan or Credit availed from a Financial Institution for each continuous and completed period of number of weeks of disability as mentioned in Schedule of Coverage on Policy Schedule/Certificate of Insurance, in respect of the incidence(s) or occurrence(s) for which claim is admissible under Coverage (ii) or (iii). The payment is subject to maximum of number of EMI, Period of disability and Sum Insured as mentioned in Schedule of Coverage on Policy Schedule/Certificate of Insurance.

III. Public Liability

1. COVERAGE
   We will indemnify the Insured Person against legal liability including Defence Cost, to pay Damages for any third party Claims arising out
of Bodily Injury or Property Damage caused by an Accident while undertaking the covered Sports Activity mentioned in the Schedule of Coverage on Policy Schedule, during the Period of Insurance. The Claim under the section is subject to limit of Indemnity and mentioned on the Schedule of Coverage in the Policy Schedule.

2. EXCLUSIONS APPLICABLE TO PUBLIC LIABILITY

Unless expressly stated to the contrary, the Company is not liable for and no indemnity is available under this Policy for any Claim arising out of or however connected to the following:

i. Any agreed assumption of risk by the Insured Person, unless to the extent that liability would have attached in the absence of such agreement.

ii. Any Accident arising out of the deliberate, wilful or intentional non-compliance with any statutory provision.

iii. Any Bodily Injury of any person under a contract of employment or apprenticeship with the Insured Person, or the Insured Person’s contractors or sub-contractors, if such Injury was contracted and/or arose out of and in the course of his/her employment.

iv. The Insured Person’s consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill.

v. The infringement of plans, copyrights, patents, trade names, trademarks or registered designs.

vi. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental Injury, anguish or shock resulting therefrom.

vii. Any Claim directly or indirectly caused by or contributed to by;

   a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

   b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

viii. The ownership, possession or use by or on behalf of the Insured Person of any watercraft, hovercraft, or air- or spacecraft unless while undertaking the Sports Activity mentioned in the Schedule of Coverage on Policy Schedule, during the Period of Insurance.

ix. Damage to property belonging to third parties that is rented, leased or hired or under hire-purchase or on loan to the Insured Person. An indemnity shall however be provided for Claims arising out of Accident damage to premises or the contents thereof, that are temporarily occupied by the Insured Person for the purpose of performing Professional Sport but only to the extent the Insured Person is held legally liable for the same independently of any specific agreement relating to the use of the same.

x. The deliberate, conscious or intentional disregard by the Insured Person of the need to take all reasonable steps to prevent Injury and/or Property Damage.

xi. Injury and/or Property Damage occurring prior to Coverage start date specified in the Policy Schedule/Certificate of Insurance.

xii. Any liability under any other statute or law which attaches liability on a no fault basis.

xiii. Pollution of any kind.

xiv. Any Product Liability.

xv. Any Claim made, threatened or intimated against the Insured Person prior to the Period of Insurance.

xvi. Any Claim directly or indirectly arising out of, or in any way involving any fact or circumstance of which written notice has been given, or ought reasonably to have been given, under any previous Policy (whether insured by the Company or not); or of which the Insured first became aware prior to the Period of Insurance and which the Insured knew or ought reasonably to have known had the potential to give rise to a Claim.

xvii. Directly or indirectly arising out of, or in any way involving war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.

xviii. Any Claim made where the circumstances that exist are materially different to the circumstances represented by the Insured in the proposal.

xix. Claim due to any other Sport Activity not covered under the Policy.

3. SPECIFIC DEFINITIONS APPLICABLE TO PUBLIC LIABILITY

1. Any one Accident means maximum amount payable due to any one Accident as mentioned on the Certificate of Insurance/Policy Schedule.

2. Accidental means a fortuitous event or circumstance which is sudden, unexpected and unintentional, and includes resultant continuous, intermittent or repeated exposure.

3. Bodily Injury means the death, physical bodily Injury, sickness or disease of a third person.

4. Claim means the receipt by the Insured Person of any written notice of demand for compensation or rectification made by or on behalf of a third party against the Insured Person, and/or any suit, claim, petition, writ, statement of claim, claim form, summons, application or other originating legal or arbitral process, cross-claim, counterclaim or third or similar party notice served upon the Insured Person.

All Claims resulting from one and the same act or a series of acts arising out of the same cause or event, or caused by continuous or repeated exposure to substantially the same harmful conditions, shall jointly constitute one Claim under this Cover and as having been made at the time when the first Claim was made in writing. The coverage for such Claims shall expire 3 years after the first Claim of such series has been notified to the Company.

5. Defence Cost means all costs, fees and expenses incurred with Company’s prior written consent in the investigation, defence or settlement of any Claim and the Insured Person’s costs of representation at any civil inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated Claim against the Insured falling within the terms of this Policy.

6. Damages means monetary sums (including claimant’s costs) payable pursuant to judgments or awards and/or settlements negotiated by or on behalf of the Insured Person, but shall not include fines, penalties, punitive damages, exemplary damages, non-pecuniary relief, taxes, or any other amount for which an Insured Person is not financially liable, or which is without legal recourse to the Insured Person, or any matter that may be or be deemed to be uninsurable under Indian law.

7. Limit of Indemnity means the amount stated in the Schedule, which shall be the Company’s total liability under this Policy (inclusive of Damages and/or Defence Costs, and regardless of the number of Insureds or claimants or the total number of amount of Claims made against the Insured) for Any One Claim and in the aggregate for all Claims made against the Insured Person during the Policy Period.
8. **Property Damage** means actual physical damage to tangible material property belonging to a third person.

4. **TERMS AND CONDITIONS APPLICABLE TO PUBLIC LIABILITY COVER**
   
   i. **Subrogation**
   
   The insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company for the purpose of enforcing any rights or remedies or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their 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 the Company.

   ii. **Contribution**
   
   If at the time of any loss or damage hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured Person or by any other person or persons covering the Third party Claim insured under the Policy, We shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

### IV. Trip/Event Cancellation

1. **COVERAGE**
   
   We will indemnify the Insured Person towards official cancellation charges incurred by Insured Person, on cancellation of Pre-booked Travel Expenses and Pre-booked Event expenses, upto maximum of Sum Insured, in the event of following events occurring during Period of Insurance before the Insured Journey starts;

   i. The Accidental Death of the Insured Person or Insured Person’s Immediate Family

   ii. Hospitalization of the Insured Person due to Life threatening Illness or Injury.

   iii. Material loss or damage to the Insured Person’s Home due to Fire, Burglary or Catastrophic Event10 days prior to the commencement of an Insured Journey which renders Insured Person’s place of residence or place of business uninhabitable

   iv. Insured Person’s presence being required by the Police following burglary at Insured Person’s place of residence or place of business 10 days prior to the commencement of an Insured Journey

   v. Government restrictions following Pandemic at Place of Origin or Destination

   vi. Government restrictions following Catastrophic Event at the Place of Origin or Destination
   
   Which results in cancellation of Insured Person’s Pre-booked Travel or Pre-booked Event at destination before the journey start date.

2. **SPECIFIC CONDITIONS AND EXCLUSIONS APPLICABLE TO TRIP/EVENT CANCELLATION**
   
   a. We will not make payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance.

   i. Cancellation or postponement of Trip by the Common Carrier

   ii. Cancellation of Event by the Event organiser or Company conducting the event

   iii. Cancellation of Trip or Event by order of any Government (other than because Catastrophic Event)

   iv. Cancellation of Trip or Event due to any reasons other than covered

   v. Cancellation of Event by the Event organiser or Company conducting the event on account of bankruptcy

b. No Claim shall be admissible under this Cover if the below information is made public which directly or indirectly results into cancellation of Insured Journey before purchase of the Cover;

   i. advance warning of Strikes or labor disputes

   ii. change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced

   iii. permanent withdrawal of services of any tour operator, travel agent, airline or other service provider due to any reason whatsoever which was publicly announced

### V. Sports Equipment Cover

1. **COVERAGE**
   
   If during the Period of Insurance, Sports Equipment belonging to the Insured Person, stated in the Certificate of Insurance/Policy Schedule is lost due to Burglary, Theft or Hold-up, We will indemnify the Insured Person for the cost of the insured Sport Equipment subject to depreciation of 50% on each and every item and maximum up to Sum Insured.

2. **EXCLUSIONS APPLICABLE TO SPORTS EQUIPMENT COVER**

   i. Loss of insured Sport Equipment from safe, following use of the key or any duplicate thereof or access code to the safe belonging to the Insured Person, unless this has been obtained by Hold-up.

   ii. Loss to money, diamonds, precious or semi-precious stone, metals, bullion, furs, medals, numismatic property, rare books, curios or works of art, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travel tickets or traveller’s cheque, business books or documents, plans, designs, blue prints, cards evidencing affiliation / membership with any third party programme or club.

   iii. Loss while in the custody of or being used by anyone other than the Insured Person.

   iv. Theft from any car, except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked.

   v. Loss, whether direct or indirect arising from war, war like operations, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, insurrection, civil commotion, military or usurped power, seizure, capture confiscation, arrests, restraints and detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

   vi. Any loss arising through delay, detention or confiscation by Customs or other authorities.

   vii. Any loss whatsoever, resulting or arising there from or any consequential loss, and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity, from any source whatsoever.
viii. Any loss direct or indirectly caused by or contributed to by or arising from nuclear weapons material.

ix. Loss or damage due to or contributed to by the Insured Person having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.

x. Loss or damage to the insured property due to riots, strike and malicious act.

xi. Any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

xii. Consequential loss or legal liability of any kind.

xiii. Accidental damage of any kind

xiv. Loss attributable to wilful or gross negligence on part of the Insured Person or any other person acting on behalf Insured Person.

3. SPECIFIC DEFINITIONS APPLICABLE TO SPORTS EQUIPMENT COVER

a. Burglary means loss due to theft or destruction of Sport Equipment insured following upon actual forcible and violent entry of and/or exit from the premises.

b. Hold-up means when the Insured Person or its personnel is/are threatened by any weapon and there exists a possibility of actual physical threat to the Insured Person or its personnel.

4. SPECIFIC CONDITIONS APPLICABLE TO SPORTS EQUIPMENT COVER

i. Single Article limit

Unless specifically and separately stated on Certificate of Insurance/Policy Schedule, the Company’s liability in respect of each article/articles or pairs shall not exceed 5% of the Sum Insured of Insured Sports Equipment stated in the Certificate of Insurance/Policy Schedule.

ii. Articles in Pair or Sets

Where the insured Sports Equipment consists of articles in pair or set, the Company’s liability in respect there of shall not exceed the value of any particular part or parts which may be lost or damaged without reference of any special value not more than proportionate part of Insured value of the pair or set.

iii. Average

If the value of Sports Equipment hereby insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then the Insured Person shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Certificate of Insurance/Policy Schedule, shall be separately subject to this condition.

iv. Reasonable Care

The Insured Person shall take all reasonable steps to safeguard the property insured against loss that may give rise to Claim under this Policy

v. Subrogation

The insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company for the purpose of enforcing any rights or remedies or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or become entitled or subrogated upon their 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 the Company.

vi. Contribution

If at the time of any loss or damage happening to Sports Equipment hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured Person or by any other person or persons covering the same Sports Equipment, We shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.

VI. Hospital Cash

2. EXCLUSIONS APPLICABLE TO HOSPITAL CASH

We will not make payment for any claim in respect of, directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance:

i. Pre-existing Diseases

a. Hospitalization related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first Policy with us.

b. In case of enhancement of Sum Insured the exclusion shall apply fresh to the extent of Sum Insured increase.

c. Coverage under the Policy after the expiry of 48 months for any Pre-existing disease is subject to the same being declared at the time of application and accepted by us.

ii. Any Claim related to the treatment of a pre-existing Disease (PED) for which Medical Advice or treatment was recommended by a Medical Practitioner before Period of Insurance.

iii. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.

iv. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind

v. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Panalal Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. UIN: TravelX - HDTGBP020080V011920.
vi. Injury suffered by the Insured Person on account of his participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle

vii. Injury directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fissile).

viii. Hospitalization due to engaging in or participation in or involvement including but not limited to naval, military or air force operation.

ix. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency.

tax. Breach of Law: Hospitalization for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

xiii. the Insured Person’s own criminal or felonious act

xiv. Any Claim arising due to Non-disclosure of material fact as to the Insured Person's condition, age, occupation, family history, which was or should have been disclosed in the Certificate of Insurance.

xv. on account of participation by Insured Person in any Sports Activity other than those covered and mentioned on the Certificate of Insurance

xvi. Circumcisions (unless necessitated Injury and forming part of treatment); treatment for correction of vision due to refractive error, aesthetic or change-of-life treatments of any description such as sex transformation operations.

xvii. Cosmetic or Plastic Surgery: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident or Burn(s) as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

xviii. Congenital external diseases, defects or anomalies

xix. Expenses incurred towards treatment in any Hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our website / notified to the Policyholders/Insured Person are not admissible. However, in case of Life Threatening Situations following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.

xx. Obesity/Weight Control: Hospitalization related to the surgical treatment of obesity that does not fulfill all the below conditions:
   1) Surgery to be conducted is upon the advice of the Doctor
   2) The surgery/Procedure conducted should be supported by clinical protocols
   3) The member has to be 18 years of age or older and
   4) Body Mass Index (BMI);
      a) greater than or equal to 40 or 
      b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
         i. Obesity-related Cardiomyopathy
         ii. Coronary heart disease
         iii. Severe Sleep Apnea
         iv. Uncontrolled Type2 Diabetes

xxi. Experimental, investigational or unproven treatments, devices and pharmacological regimens.

xxii. Any Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.

3. OPTIONAL COVERS UNDER HOSPITAL CASH

In consideration of payment of additional Premium, We will provide coverage to the Insured Person(s) under below listed Covers, up to Sum Insured or limits mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise all other terms and conditions of the Policy and this Section.

i. Companion Benefit

   In the event of admissible Claim under this Coverage, We will pay additional Sum Insured towards expenses of an accompanying person during Hospitalization of the Insured Person.

ii. Hospital Cash – ICU

   In the event of Hospitalization of Insured Person under Coverage, for which admission is required in an Intensive Care Unit, We will pay Sum Insured for each continuous and completed period of 24 hours of Hospitalization in Intensive Care Unit.

iii. Time Deductible modification option

   On availing this option, Time Deductible as mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance will be applied on each and every admissible Claim under the Policy.

VII. Emergency Medical Expenses

1. COVERAGE

   Emergency Medical Expenses - Accident

   We will pay Medical Expenses listed below for an Emergency Care of an Insured Person due to an Injury sustained While undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance/Policy Schedule during the Period of Insurance, subject to Co-Payment, Deductible and Sub-limit as applicable.

   Medical Expenses

   1. Room Rent and boarding in the event of Hospitalization of Insured Person
   2. Intensive Care Unit charges in the event of Hospitalization of Insured Person
   3. Post Hospitalization expenses up to 30 days
   4. Consultation fees & Nursing charges
   5. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances charges
   6. Medicines, drugs and consumables
   7. Diagnostic procedures
8. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
9. Medical Expenses listed above for Domiciliary Hospitalization in India only

Room Rent & Proportionate deduction: In the event of Hospitalization, Insured Person is eligible for Room Rent category of up to Single Standard AC Room. If the Insured Person is admitted in a room category/limit that is higher than the eligible limit, then the expenses incurred under Coverage 1 (i) of this Section shall be paid in the same proportion as the admissible rate per day bears to the actual rate per day of Room rent charges

2. EXCLUSIONS APPLICABLE TO MEDICAL EXPENSES

We will not make payment for any claim in respect of, directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance:

i. Pre-existing Diseases
   a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first Policy with Us.
   b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
   c. Coverage under the Policy after the expiry of 48 months for any Pre-existing disease is subject to the same being declared at the time of application and accepted by Us.

ii. Any Claim related to the treatment of a pre-existing Disease (PED) for which Medical Advice or treatment was recommended by a Medical Practitioner before Period of Insurance.

iii. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.

iv. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind

v. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

vi. on account of participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle

vii. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

viii. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide while mentally sound or unsound.

ix. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.

x. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/ Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency

xi. Breach of Law: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

xii. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xiii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

xiv. the Insured Person’s own criminal or felonious act

xv. Any Claim arising due to Non-disclosure of material fact as sought to be declared on the Proposal/Enrolment form.

xvi. on account of participation by Insured Person in any Sports Activity other than those covered and mentioned on the Certificate of Insurance/Policy

xvii. Circumcisions (unless necessitated Injury and forming part of treatment); treatment for correction of vision due to refractive error; aesthetic or change-of-life treatments of any description such as sex transformation operations.

xviii. Cosmetic or Plastic Surgery: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident or Burn(s) as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

xix. Congenital external diseases, defects or anomalies

xx. Expenses incurred towards treatment in any Hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our website / notified to the Policyholders/Insured Person are not admissible. However, in case of Life Threatening Situations following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.

xxi. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care Procedure.

xxii. Obesity/Weight Control: Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

5) Surgery to be conducted is upon the advice of the Doctor

6) The surgery/Procedure conducted should be supported by clinical protocols

7) The member has to be 18 years of age or older and

8) Body Mass Index (BMI):

   a) greater than or equal to 40 or

   b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:

   v. Obesity-related Cardiomyopathy

   vi. Coronary heart disease

   vii. Severe Sleep Apnea

   viii. Uncontrolled Type2 Diabetes

xxiii. Experimental, investigational or Unproven treatments, devices and pharmacological regimes.

xxiv. Any Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
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xxv. Expenses towards on the spot treatment provided by the Accompanying Medical Practitioner appointed by Sport Agency or Contract Owner

xxvi. Excluded Providers: Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

xxvii. Non-Medical expenses such as Food charges (other than patient’s diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges etc. Full list of Non-Medical expenses is available at www.hdfcergo.com.

VIII. Broken Bones

1. COVERAGE
We will pay the Sum Insured corresponding to Fracture in accordance with table below, if Insured Person sustains Injury while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance during Period of Insurance, which solely and directly results in Fracture defined below.

<table>
<thead>
<tr>
<th>Fracture</th>
<th>% of Sum Insured payable</th>
</tr>
</thead>
</table>
| 1) Fractures of the Skull:  
  a) Compound fracture with damage to the brain tissue  
  b) Compound fracture without damage to the brain tissue  
  c) All other fractures | 1007550 |
| 2) Fractures of hip or pelvis (excluding thigh or coccyx):  
  a) Multiple fractures (at least one compound & one complete)  
  b) All other compound fractures  
  c) Multiple fractures, at least one complete  
  d) All other fractures | 100503020 |
| 3) Fracture of thigh or heel:  
  a) Multiple fractures (at least one compound & one complete)  
  b) All other compound fractures  
  c) Multiple fractures, at least one complete  
  d) All other fractures | 50403020 |
| 4) Fracture of Lower Leg, Clavicle, Ankle, Elbow, Upper or Lower Arm (including wrist, but excluding Colles-type fracture):  
  a) Multiple fractures (at least one compound & one complete)  
  b) All other compound fractures  
  c) Multiple fractures, at least one complete  
  d) All other fractures | 40302012 |
| 5) Fractures of Lower Jaw:  
  a) Multiple fractures (at least one compound & one complete)  
  b) All other compound fractures  
  c) Multiple fractures, at least one complete  
  d) All other fractures | 3020168 |
| 6) Fractures of Shoulder Blade, Kneecap, Sternum, Hand (excluding fingers and wrist), Foot (excluding toes and heel):  
  a) All compound fractures  
  b) All other fractures | 2010 |
| 7) Colles type fracture to the Lower Arm:  
  a) Compound  
  b) Other | 2010 |
| 8) Fractures of Spinal Column (Vertebrae but excluding coccyx):  
  a) All compression fractures  
  b) All spinous, transverse process or pedicle fractures  
  c) All other vertebral fractures | 202010 |
| 9) Fractures of Rib or Ribs, Cheekbone, Coccyx, Upper Jaw, Nose, Toe and toes, Finger or fingers:  
  a) Multiple fractures (at least one compound & one complete)  
  b) All other compound fractures  
  c) Multiple fractures, at least one complete  
  d) All other fractures | 161284 |

2. EXCLUSIONS APPLICABLE TO BROKEN BONES
We will not make payment for any claim in respect of, directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance:

i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies.

ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.

iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

iv. on account of participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle.

v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence
of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

vi. **Insured Person** committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide while mentally sound or unsound.

vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.

viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/ Association e.g. World Anti-Doping Agency, Terms and Condition laid down by the Adventure Tour Operator and Sport Agency

ix. Breach of Law: Expenses for treatment directly arising from or consequent upon any **Insured Person** committing or attempting to commit a breach of law with criminal intent.

x. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xi. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the **Insured Person** was on leave or not in uniform.

xii. the **Insured Person**'s own criminal or felonious act

xiii. Any Claim arising due to Non-disclosure of material fact as sought to be declared on the Proposal/Enrolment form.

xiv. on account of participation by **Insured Person** in any **Sports Activity** other than those covered and mentioned on the Certificate of Insurance/Policy

### 3. GENERAL CONDITIONS APPLICABLE TO BROKEN BONES

The Claims under this Section are payable subject to:

1) Extent and nature of fracture is certified by Medical Practitioner.

2) The total amount payable under this Section, in respect of more than one fracture due to the same Injury, will be calculated by adding the various benefits together, but shall not exceed the **Sum Insured** under this Section.

### 1A. Optional Covers under Section 1 – SPORTify

In consideration of payment of additional Premium, We will provide coverage to the **Insured Person**(s) under below listed Covers, up to **Sum Insured** or limits mentioned on the Schedule of Coverage in the Policy Schedule/Certificate of Insurance. These Covers are optional and applicable only if opted for and subject to otherwise terms and conditions of the **Policy**.

i. **Mobility Extension Benefit**

We will pay the **Sum Insured** to the **Insured Person** towards the cost of:

1) a self-powered, climbing wheelchair; and/or

2) adjustment of Control in **Insured Person**’s Motor Vehicle, owned prior to disablement; and/or

3) a lift, necessary ramps, railings and holds to usual place of residence, certified as necessary by Medical Practitioner if during **Period of Insurance**, **Insured Person** sustains Injury while undertaking the **Sports Activity** mentioned in the Schedule of Coverage on the Certificate of Insurance, which solely and directly, within 12 months of its occurrence results in Permanent Total Disablement

### Exclusions applicable to Mobility Extension Benefits

We will not make payment for any claim in respect of any **Insured Person** directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the **Policy/Certificate of Insurance**

i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol.

ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind

iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

iv. on account of participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle

v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

vi. **Insured Person** committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide while mentally sound or unsound.

vii. from engaging in or participation in or involvement including but not limited to naval, military or air force operation.

viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/ Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency or as listed under **Player Contract** (Wherever applicable)

ix. **Insured Person** committing or attempting to commit a breach of law with criminal intent.

x. on account of participation in any **Sports Activity** other than those covered under the **Policy**

xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the **Insured Person** was on leave or not in uniform.

### ii. Reconstructive Surgery Benefit

We will pay **Sum Insured** on Medically Necessary Hospitalization of an **Insured Person** for Medically Necessary **Reconstructive Surgery** required as a direct result of **Insured Person** sustaining Injury while undertaking the **Sports Activity** mentioned in the Schedule of Coverage on the Certificate of Insurance during **Period of Insurance**.

### Exclusions applicable to Reconstructive Surgery Benefit

We will not make payment for any claim in respect of any **Insured Person** directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the **Policy/Certificate of Insurance**

i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol.
ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind

iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

iv. on account of participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle

v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide while mentally sound or unsound.

vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.

viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency or as listed under Player Contract (Wherever applicable)

ix. Insured Person committing or attempting to commit a breach of law with criminal intent.

x. on account of participation in any Sports Activity other than those covered under the Policy

xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

iii. Medical Evacuation & Repatriation Cover

a. Medical Evacuation

If Insured Person sustains Injury or contracts Illness while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance during Period of Insurance, We will indemnify the Insured Person for Air Ambulance transportation in an airplane or helicopter for Emergency Care which requires immediate and rapid ambulance transportation as prescribed by Medical Practitioner, from the site of first occurrence of the Illness/Accident to the nearest Hospital, that ground transportation cannot provide.

b. Repatriation of Mortal remains

If Insured Person sustains Injury while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance during Period of Insurance, which within twelve (12) months of its occurrence be the sole and direct cause of Death of Insured Person, We will indemnify the nominee towards the cost of transportation of mortal remains of Insured Person from the location of Death to nearest Hospital, cremation/burial ground or Insured Person’s residence

General Conditions applicable to Medical Evacuation and Repatriation Cover

1. The Coverage under this Section terminates on admissibility of Claim amount up to 100% of Sum Insured

2. In the event of admissible claim under a. Medical Evacuation and subsequent claim under b. Repatriation of Mortal remains, any amount of Claim already paid under this Cover will be deducted from the admissible Claim amount to arrive at total Sum Insured payable under this Cover.

Exclusions applicable to Medical Evacuation and Repatriation Cover

We will not make payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance

i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol.

ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind

iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

iv. on account of participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle

v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide while mentally sound or unsound.

vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.

viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency or as listed under Player Contract (Wherever applicable)

ix. Insured Person committing or attempting to commit a breach of law with criminal intent.

x. on account of participation in any Sports Activity other than those covered under the Policy

xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

iv. Dependent Children Education Benefit

We will pay the Sum Insured towards education of Dependent Children, if Insured Person sustains Injury during Period of Insurance, including while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance, which within twelve (12) months of its occurrence, solely
and directly results in Death or Permanent Total Disablement of Insured Person.

General Conditions applicable to Dependent Children Education Benefit
1) This Coverage is applicable only to living Dependent Children
2) The Sum Insured for this Cover is the total claim amount payable for all Dependent Children combined

Exclusions applicable to Dependent Children Education Benefit
We will not make payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance
i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol.

ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind
iii. Whilst travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
iv. on account of participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle
v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide while mentally sound or unsound.

vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.
viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency or as listed under Player Contract (Wherever applicable)
ix. Insured Person committing or attempting to commit a breach of law with criminal intent.

x. on account of participation in any Sports Activity other than those covered under the Policy
xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

v. Home Tuition Benefit
We will pay the Sum Insured towards Home Tuition Fees if Insured Person sustains Injury while undertaking the Sports Activity mentioned in the Schedule of Coverage on the Certificate of Insurance during Period of Insurance, which solely and directly results in Student Temporary Total Disablement or Student Permanent Disablement.

Exclusions applicable to Home Tuition Benefit
We will not make payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance
i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol.

ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind

iii. Whist travelling in aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
iv. on account of participation as the driver, co-driver or passenger during trial runs using a motorized vehicle or bicycle
v. caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

vi. Insured Person committing or attempting to commit intentional self-Injury (except in an attempt to save human life) or suicide while mentally sound or unsound.

vii. From engaging in or participation in or involvement including but not limited to naval, military or air force operation.
viii. on account not following the Rules or Medical Advice, applicable relevant regulations as prescribed by concerned Authority/Association e.g. World Anti-Doping Agency, Code of Conduct, Terms and Condition laid down by the Adventure Tour Operator and Adventure Sport Agency or as listed under Player Contract (Wherever applicable)
ix. Insured Person committing or attempting to commit a breach of law with criminal intent.

x. on account of participation in any Sports Activity other than those covered under the Policy
xi. whilst or as a result of active participation in any violent labour disturbance, riot or civil commotion or public disorder.

xii. whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Injury occurred whilst the Insured Person was on leave or not in uniform.

vi. Funeral Expenses Benefit
We will pay the Sum Insured towards Funeral Expenses of Insured Person, if Insured Person sustains Injury during Period of Insurance and while undertaking the Sports Activity covered under the Policy, which solely and directly results in Death within twelve (12) months of its occurrence.

Exclusions applicable to Funeral Expenses Benefit
We will not make payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in the Policy/Certificate of Insurance
i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol.

ii. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during
service in the armed forces of any country), civil war, public
defence, rebellion, revolution, insurrection, military or usurped
acts, nuclear weapons/materials, chemical and biological
weapons, radiation of any kind
iii. Whilst travelling in aircraft other than as a passenger (fare
paying or otherwise) in any duly licensed standard type of
aircraft anywhere in the world.
iv. on account of participation as the driver, co-driver or passenger
during trial runs using a motorized vehicle or bicycle
v. caused by or arising from or in consequence of or contributed
to nuclear weapons material by or arising from or in consequence
of or contributed to by ionizing radiation or contamination
by radioactivity from any nuclear fuel or from any nuclear
waste from the combustion of nuclear fuel (including any self-
sustaining process of nuclear fission).
vi. Insured Person committing or attempting to commit intentional
self-Injury (except in an attempt to save human life) or suicide
while mentally sound or unsound.

SECTION 2 – DYNAMIC FLIGHT DELAY

1. COVERAGE

We will pay you Sum Insured if your flight is delayed beyond the
Delay Period in the manner specified in the Schedule of Coverage
on Certificate of Insurance/Policy Schedule or cancelled, provided
that;
1. You have complied with the travel agent, tour operator
and transport providers’ contract terms including check-in
requirements and arriving at the departure gate on time.
2. You have a valid Reservation of Your Flight till Actual Departure
Time or Cancellation of the flight.

2. SPECIFIC EXCLUSIONS APPLICABLE TO DYNAMIC FLIGHT
DELAY

We will not make payment for any claim in respect of any Insured
Person directly or indirectly for, caused by, arising from or in any
way attributable to any of the following unless expressly stated to
the contrary in the Policy/Certificate of Insurance
1. We shall not pay any benefit under this Section if this Cover is
purchased after any of the below information is made public
which directly or indirectly results into delay of the Your Flight:
   i. advance warning of Strikes or labor disputes
   ii. changes in laws, regulations or orders issued by the
respective Government or the regulating authority which
was publicly announced
iii. permanent withdrawal of services of any tour operator,
travel agent, airline or other service provider due to any
reason whatsoever which was publicly announced

2. We shall not be liable for any claim arising out of war or any act of
war, invasion, act of foreign enemy, hostilities (whether declared
or not), war-like operations (whether war be declared or not or
causcd during service in the armed forces of any country), civil
war, public defence, rebellion, revolution, insurrection, military
or usurped acts, chemical or biological weapons.

3. Any act of Terrorism which means an act, including but not
limited to the use of force or violence and/or the threat thereof,
by any person or group of persons, whether acting alone or on
behalf of or in connection with any organization or government,
committed for political, religious, ideological, or ethnic purposes
or other reasons including the intention to influence any
government and/or to put the public, or any section of the public,
in fear.
4. Cancellation or Delay followed by any government restrictions
on the travel to destination or grounding of Aircrafts
5. Cancellation of Your Flight by You

3. SPECIFIC DEFINITIONS APPLICABLE TO DYNAMIC FLIGHT
DELAY

1. Actual Arrival Time means the date & time Your Flight arrives
at its scheduled destination airport
2. Actual Departure Time means the date & time Your Flight
takes off from its scheduled departure airport
3. Your Flight means a specified flight at a specified date and
time for which Insured Person has a valid Reservation and
which is insured under this Section.
4. Period of Insurance is the period shown as mentioned on
the Schedule of Coverage in the Certificate of Insurance. It starts
from the date and time of Your Flight and ends at the Actual
Departure Time of Your Flight
5. Scheduled arrival time is the published scheduled time
of arrival as stated in the original Reservation or revised
Arrival Time communicated up to 6 hours prior to Scheduled
Departure time
6. Scheduled departure time is the published scheduled time
of departure as stated in the original Reservation or revised
departure time communicated up to 6 hours prior to published
departure time
7. Sum Insured means the benefit amount payable under this
Section as defined against Delay Period and mentioned on
the Certificate of Insurance/Policy Schedule, which represents Our
maximum liability under this Section.
8. Reservation means the fact that the passenger has a confirmed
ticket or boarding pass which indicates that the booking for travel
on a particular flight has been accepted and registered by the
Operating Airline.
9. Operating Airline means an airline that performs or intends to
perform flights under a contract with a passenger or on behalf
of another person, legal or natural, having a contract with that
passenger.
10. Delay Period – means specified period of Delay in numbers/
slabs of Minutes/hours which should elapse/pass after the
Scheduled Departure Time or Scheduled Arrival Time, for
Insured Person to be eligible to Claim under this Section.
11. Delay/Delayedmeans the difference between Actual and Scheduled
Departure Time/Arrival time of Your Flight recorded by independent
data provider of flight information as mentioned in the Schedule
of Coverage on the Policy Schedule.
**Product Details:**

<table>
<thead>
<tr>
<th>Product Name</th>
<th>TravelX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product Type</td>
<td>Individual Sum Insured Basis</td>
</tr>
<tr>
<td>Age Limit (Age last Birthday at Policy Inception date)</td>
<td>Minimum Entry Age - 91 days, Maximum Entry Age - Lifetime</td>
</tr>
<tr>
<td>Policy Type</td>
<td>Benefit and Indemnity</td>
</tr>
<tr>
<td>Sum Insured Limit and Co-Payment</td>
<td>Sec Sub sec Coverage Sum Insured Co-Payment / Deductible</td>
</tr>
</tbody>
</table>

### A. Sportify

1. **Personal Accident**
   - i. Accidental Death and Disappearance: Rs. (10,000-25 Crs.)
   - ii. Permanent Disability: Rs. (10,000-25 Crs.)
2. **Optional Cover Personal Accident**
   - i. Temporary Total Disablement - Accident only: Rs. (500 - 1 Lakh) for 104 weeks
   - ii. Temporary Total Disablement - Accident & Illness only
   - iii. Modification of time deductible for TTD: 1/2 weeks
3. **Loss of Fees**
   - i. Accidental Death and Disappearance: Rs. (50,000-100 Crs.)
   - ii. Illness: Rs. (50,000-100 Crs.)
   - iii. EMI Protector: Rs. (5,000-5 Crs.)
4. **Public Liability**
   - Rs. (50,000-35 Crs.)
5. **Trip/Event Cancellation**
   - Rs. (5,000-10 Lakhs)
6. **Hospital Cash**
   - i. Hospital Cash - Accident: Rs. (500 to 20,000)
   - ii. Optional Cover under Hospital Cash
   - i. companion benefit: 0.5X/1X
   - ii. Hospital Cash - ICU: 2X/3X/4X/5X/10X
   - iii. Time Deductible Modification Option: Deductible 72 Hours/120 Hours
7. **Emergency Medical Expenses (EME)**
   - i. Emergency Medical Expenses (EME) - Accident: Rs. (50,000-1 Cr.)
   - ii. Optional Cover under EME
   - i. Emergency Medical Expenses (EME) - Global: Rs. (50,000-1 Cr.)
   - ii. Co-Payment: 10%/15%/20%
8. **Broken Bones**
   - Rs. (50,000-5 Lakhs)

### Optional Coverages

| i. Mobility Extension Cover* | Rs. (10,000 to 5 Lakhs) |
| ii. Reconstructive Surgery Cover* | Rs. (1 Lakh to 10 Lakhs) |
| iii. Medical Evacuation and Repatriation Cover | Rs. (2.5 Lakhs/5 Lakhs/10 Lakhs/15 Lakhs) |
| iv. Dependent Child Education Benefit | Rs. (10,000 to 25 Lakhs) |
| v. Home Tuition Benefit | Rs. (10,000 to 10 Lakhs) |
| vi. Funeral Expense Benefit | Rs. (5,000 to 10 Lakhs) |

### B. Dynamic Flight Delay*

1. **Total Delay**
   - Departure Delay: Rs. (500 – 10,000)
### Basis of Payment

<table>
<thead>
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<th>Section</th>
<th>Basis of Payment</th>
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</thead>
<tbody>
<tr>
<td>For SPORT/fy</td>
<td>Claim payment on benefit basis for sections:</td>
</tr>
<tr>
<td></td>
<td>I. Personal Accident</td>
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<tr>
<td></td>
<td>VI. Hospital Cash</td>
</tr>
<tr>
<td></td>
<td>IX. Broken Bones</td>
</tr>
<tr>
<td>Optional Cover</td>
<td>I. Mobility Extension Benefit</td>
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<tr>
<td></td>
<td>II. Reconstructive Surgery Benefit</td>
</tr>
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<td></td>
<td>III. Dependent Child Education Benefit</td>
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<td></td>
<td>IV. Home Tuition Benefit</td>
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<td></td>
<td>V. Funeral Expense Benefit</td>
</tr>
<tr>
<td>Claim payment on Indemnity basis for sections:</td>
<td>II. Loss of Fees</td>
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<td></td>
<td>III. Public Liability</td>
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<tr>
<td></td>
<td>IV. Trip /Event Cancellation</td>
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<tr>
<td></td>
<td>V. Sports Equipment Cover</td>
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<tr>
<td></td>
<td>VII. Emergency Medical Expenses</td>
</tr>
<tr>
<td></td>
<td>VIII. EMI Protector</td>
</tr>
<tr>
<td>Optional Cover</td>
<td>III. Medical Evacuation and Repartition Cover</td>
</tr>
</tbody>
</table>

### Claims Procedure

On the occurrence of any Claim under this Policy, the Claims Procedure set out below shall be followed.

#### Claim Intimation

You shall intimate the Claims to Us through any available mode of communication as specified in the Certificate of insurance/Policy, or Our Website; You can register your claim through OurWeb portal, my: health Mobile App/IPO, e-mail, Call to Our call centre.

#### Claim Intimation Timelines

Immediately within 15 days of Hospitalization/injury/loss/damage under this Policy

#### Claim Documents Submission timelines

Immediately within 15 days of Claim Intimation.

#### Particulars to be provided to Us for Claim notification

1. Certificate Number/Policy Number
2. KYC document, if claim amount is more than 1 Lakh
3. Name of the Insured Person(s) named in the Policy Schedule/Certificate of insurance availing treatment
4. Nature of Injury, Hospitalization, loss or damage
5. Name and address of the attending Medical Practitioner/Hospital
6. Date of admission & probable date of discharge

#### Personal Accident

1. Accidental Death

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Medical Practitioner’s Report
4. Medico Legal Certificate
5. First Information Report and Final Police report, wherever is necessary
6. Death certificate
7. Post mortem/FSL (Forensic science laboratory) report – To check for drug abuse/ intoxication
8. Indemnity bond
9. Any other supporting documents as may be required by the Company
10. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format.

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*Sum Insured for USD will be same as in INR
X= Sum Insured selected in Hospital cash
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Prospectus

TravelX Policy, HDFC ERGO

**2. Permanent Disablement**

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Medical Practitioner’s Report
4. Medico Legal Certificate
5. First Information Report and Final Police report
6. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;
7. Disability certificate from a government certified Medical Practitioner or government Hospital confirming the extent and nature of disability;
8. Original Discharge summary from the Hospital Medical reports, case histories, investigation reports,treatment papers as applicable.
9. Letter from treating Medical Practitioner mentioning the reason and date for disablement and confirming the disablement.
10. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format.

**3. Temporary Total Disablement**

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Medical Practitioner’s Report
4. Medico Legal Certificate
5. First Information Report and Final Police report
6. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;
7. Original Discharge summary from the Hospital
8. Medical reports, case histories, investigation reports, treatment papers as applicable.
9. Letter from treating Medical Practitioner mentioning the reason and date for disablement and confirming the disablement. And advised days of rest.
10. Leave certificate from the employer (If Employed)
11. Fitness certificate from Medical practitioner
12. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format
13. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format

**Loss of Fees**

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Medical Practitioner’s certificate on disability to appear for the Sport event insured
4. Medical Practitioner’s certificate
5. Medico Legal Certificate
6. First Information Report and Final Police report, wherever is necessary
7. Fitness certificate, obtained before the contract
8. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;
9. Certificate, if applicable, from the Bank/Financial Institution stating the amortization schedule, the EMI Amount, Principal Outstanding, etc.
10. Death certificate
11. Post Mortem Report
12. Indemnity bond
13. Original Discharge summary from the hospital
14. Any other supporting documents as may be required by the Company
15. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format

**Public Liability**

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. FIR document mentioning the details of incidence in detail.
4. Legal notice issued to insured mentioning the amount for which the insured is legally liable.
5. Copy of the passport showing the date of entry and exit related to journey (to & fro) from India.
6. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format.
### Trip/Event Cancellation

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Copy of travel itinerary
4. Verification of trip payment
5. Proof or event and travel booking document
6. Proof of cancellation of event and travel documents
7. Original airline tickets, vouchers or cruise documents
8. Copy of trip cancellation statement from airline/cruise line, hotel, itemizing non-refundable charges
9. Copy of any refund cheque or credit voucher
10. Itemized expense receipts
11. If the trip cancellation is due to insured’s relative’s death or any medical condition to the insured then medical documents confirming the same.
12. **Insured Person’s** own Indian bank cancelled cheque copy and bank details in attached format.

### Sports Equipment Cover

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Repair bill
4. F.I.R / Final Investigation report (for theft/RSDMT Claims).
5. Statement of Witness, if any
6. Invoice of the equipment purchase
7. Letter of Indemnity.
8. **Insured Person’s** own Indian bank cancelled cheque copy and bank details in attached format.

### Hospital Cash

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Copy of Discharge Summary / Discharge Certificate along with time of admission and discharge for Hospital cash benefit
4. First consultation letter from treating Medical Practitioner
5. Certificate from treating Medical Practitioner, specifying the duration and etiology
6. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable
7. NEFT details & cancelled cheque of Claimant or Nominee (in case claimant expired), Provide legal heir certificate in case nominee is minor.
8. **Insured Person’s** own Indian bank cancelled cheque copy and bank details in attached format.

### Emergency Medical Expenses

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Consultation note or Emergency Room’s Medical Practitioner medical report.
4. Relevant treatment papers or Discharge Summary.
5. Copy of the passport showing the date of entry and exit related to journey (to & fro) from India.
6. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable
7. All relevant Original Invoices for the expenses incurred.
8. **Insured Person’s** own Indian bank cancelled cheque copy and bank details in attached format.

### Broken Bones

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Medical Practitioner’s Report
4. First Information Report and Final Police report
5. Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;
6. Disability certificate from a government certified Medical Practitioner or government hospital confirming the extent and nature of disability;
7. Original Discharge summary from the hospital
8. Medical reports, case histories, investigation reports, treatment papers as applicable.
9. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable
10. Relevant treatment papers clearly mentioning the areas of fracture with their severity.
11. **Insured Person’s** own Indian bank cancelled cheque copy and bank details in attached format.
## Mobility Extension Cover

1. Duly completed and signed claim form.
2. Policy/Certificate Copy
3. Expenses incurred towards supporting equipment (wheel chair, railings, customized motor vehicle)
4. Consultation Note OR Emergency Room’s Medical Practitioner medical report OR Relevant Treatment Papers OR Discharge Summary.
5. Copy of the passport showing the date of entry journey from India.
6. All relevant Original Invoices for the expenses incurred.
7. Letter from treating Medical Practitioner mentioning the reason for disablement and confirming the disablement.
8. Expenses incurred towards supporting equipment (wheel chair, railings, and customized motor vehicle).
9. Details of home, office and /or vehicle or towards purchase of an Artificial limb/ wheelchair/or any limb during claim processing.
10. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format.

## Reconstructive Surgery Cover

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Consultation note or Emergency Room’s Medical Practitioner medical report
4. Documents confirming date of accident and date of reconstruction surgery
5. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable
6. Copy of the passport showing the date of entry and exit related to journey (to & fro) from India.
7. All relevant Original Invoices for the expenses incurred.
8. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format.

## Medical Evacuation and Repatriation

1. Duly completed and signed claim form.
2. Policy/Certificate Copy
3. Consultation note or Emergency Room’s Medical Practitioner medical report
4. Copy of the passport showing the date of entry and exit related to journey (to & fro) from India.
5. All relevant Original Invoices for the expenses incurred towards ambulance facility.
6. A covering letter from claimant mentioning the details of loss.
7. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format.

## Dependent Child Education Benefit

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Consultation Note OR Emergency Room’s Medical Practitioner medical report OR Relevant Treatment Papers OR Discharge Summary.
4. Copy of the passport showing the date of entry and exit related to journey (to & fro) from India.
5. Letter from treating Medical Practitioner, mentioning the cause of death if death occurred after a long period from the date of incident.
6. Disability certificate from a government certified Medical Practitioner or government hospital confirming the extent and nature of disability.
7. Death certificate
8. Final police investigation report
9. Postmortem Report or Coroner’s Report
10. MLC/FIR copy/ certificate regarding abuse of Alcohol/intoxicating agent if applicable.
11. Insured Person’s own Indian bank cancelled cheque copy and bank details in attached format.

## Home Tuition Benefit

1. Duly completed and signed claim form
2. Policy/Certificate Copy
3. Consultation Note OR Emergency Room’s Medical Practitioner medical report OR Relevant Treatment Papers OR Discharge Summary.
4. Copy of the passport showing the date of entry and exit related to journey (to & fro) from India.
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<table>
<thead>
<tr>
<th>Flight Delay</th>
<th>Cashless</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Duly completed and signed claim form</td>
<td>1.  Applying only for Emergency Medical Expenses section under SPORTify</td>
</tr>
<tr>
<td>2. Policy/Certificate Copy</td>
<td>2. Conditions for obtaining Cashless facility:</td>
</tr>
<tr>
<td>3. Boarding Pass/Proof of travel</td>
<td>i.  Cashless facility can be availed only at Our Network Provider.</td>
</tr>
<tr>
<td>4. Insured Person's own Indian bank cancelled cheque copy and bank details in attached format.</td>
<td>ii. We reserve the right to modify, add or restrict any Network Provider for Cashless Facilities at Our sole discretion. The same shall be duly updated on Our website. You shall check the updated list of Network Providers before applying for Cashless Claim.</td>
</tr>
<tr>
<td></td>
<td>iii. Pre-authorization is valid for 15 days from date of issuance and if all the details of the Hospitalization/treatment, including dates, Hospital and locations match with the details as per Cashless authorized.</td>
</tr>
<tr>
<td></td>
<td>iv. We will make payment for the Cashless authorized amount directly to the Network Provider.</td>
</tr>
<tr>
<td></td>
<td>v. If the claim is not notified to Us within the specified time limits, 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.</td>
</tr>
<tr>
<td>Condonation of Delay</td>
<td>3. Entire Contract</td>
</tr>
<tr>
<td></td>
<td>If the claim is not notified or submitted to Us within the specified time limits, 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.</td>
</tr>
</tbody>
</table>

3. Particulars to be provided for pre-authorization: 

   - Policy Number
   - Name of the Insured person(s) named in the Policy schedule availing treatment
   - Nature of Illness, loss or damage
   - Name and address of the attending Medical Practitioner/Hospital
   - Date of admission & probable date of discharge
   - Approximate Claim Expenses
   - Any other relevant information as required

GENERAL TERMS AND CONDITIONS

1. Fraudulent claim

   If any claim made under the Policy is found to be fraudulent, or is supported by any fraudulent means or devices or software by Insured Person or anyone acting on their behalf to obtain any benefit under this Policy, then the Policy/Coverage shall be cancelled ab-initio from the Coverage commencement date. All benefits payable, if any, under such Policy shall be forfeited with respect to such claim.

2. Special Provisions

   Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

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 the Company, which approval shall be evidenced by an endorsement on the Policy.

4. Complete Discharge

   Payment by the Company to the Policyholder or Insured Person or the Nominee or the legal heir of the Insured Member, as the case may be, under the Policy shall in all cases be complete and construe as an effectual discharge in favor of the Company.

5. Right to inspect

   If required by the Company, an agent/representative of the Company including an Investigator or Surveyor appointed on that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Policy Holder/Insured Person shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain the correctness thereof or the liability of the Company under the Policy.

6. Fraudulent claims

   If any Claim made or utilization of Covers under the Policy is found to be fraudulent, or is supported by any fraudulent means, devices or software by Policy Holder/Insured Person or anyone acting on their behalf to obtain any benefit under this Policy:

   - The Policy shall be cancelled ab-initio from the inception date
   - All benefits payable, if any, under such Policy shall be forfeited with respect to such claim

7. Policy Disputes

   Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit such dispute to a Court of competent jurisdiction and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.
8. **Geography**
   The Policy provides worldwide coverage unless specified in the Coverage otherwise.

9. **Renewal**
   The Company shall be under no obligation to renew the Policy/Coverage on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at Renewal based on claim experience and a fresh assessment of the risk. This Policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of Renewal. The Company, however, shall not be bound to give notice that the Policy is due for Renewal or to accept any Renewal premium. Unless renewed as herein provided, this Policy shall automatically terminate at the expiry of the Policy Period/Coverage Period.

10. **Grace Period**
    i. A Grace Period of 30 days for Renewal of Coverage is applicable under the Policy. However, Hospitalization or diagnosis of an Illness/Surgical Procedure contracted or Injury sustained during the Grace Period will not be admissible under the Policy.
    ii. For Renewal received after completion of 30-day Grace Period, the Coverage would be considered as fresh without any Renewal benefits.

11. **Cancellation**
    i. Cancellation by Insurer
       We may cancel the Policy or Coverage on grounds of misrepresentation, fraud, non-disclosure of material facts as sought to be in proposal form/enrolment form or non-cooperation by Policy Holder or Insured Person upon giving 7 days’ notice.
    ii. Cancellation by Insured Person — The Coverage under the Policy can be cancelled only within 24 hours of enrolment under the Policy for travel period beyond 48 hours from the date of cancellation.

12. **Endorsements**
    The following endorsements are permissible during the Coverage Period:
    - Non-Financial Endorsements – which do not affect the premium
      i. Minor rectification/correction in name of the Policy Holder/Insured Person (and not the complete name change)
      ii. Rectification in gender of the Insured Person (if this does not impact the premium)
      iii. Rectification of date of birth of the Insured Person (if this does not impact the premium)
      iv. Change in the correspondence address of the Policy Holder/Insured Person (if this does not impact the premium)
      v. Change in Nominee Details
      vi. Change in bank details
      vii. Any other non-financial endorsement
    - Financial Endorsements – which result in alteration in premium
      i. Cancellation of Policy
      ii. Any other financial endorsement

13. **Premium payment options**
    i. Policy holder/Insured Person shall have the option to pay premium in total at the inception of policy or in installments as per options as below:

<table>
<thead>
<tr>
<th>Options</th>
<th>Installment Premium Option</th>
<th>Grace Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>Half Yearly</td>
<td>30 days</td>
</tr>
<tr>
<td>Option 2</td>
<td>Quarterly</td>
<td>30 days</td>
</tr>
<tr>
<td>Option 3</td>
<td>Monthly</td>
<td>15 days</td>
</tr>
</tbody>
</table>

ii. No Additional charges, on the existing premium are applicable irrespective of the Installment Option selected.

iii. **Grace Period** of 15 days in case of Monthly premium payment option and 30 days for half yearly and Quarterly premium payment option shall be applicable. Any injury sustained or hospitalization for Illness contracted during the grace period will not be admissible under the Policy.

iv. In case of non-receipt of Installment Premium on the Installment due date or before expiry of the grace period, the Coverage/Policy stands cancelled.

v. In case of Claim, unpaid instalment premium will be recovered from the Claim amount payable.

14. **Withdrawal of the Product**
    i. We may withdraw this product with the prior approval from Insurance Regulatory and Development Authority of India.
    ii. We will intimate You/Policy Holder of any such changes at least 3 months prior to date of such revision or modification.
    iii. In such an event of withdrawal of this product, You/Policy Holder can choose to renew this Policy under any of Our similar Health insurance products.
    iv. Credit of continuity/waiting periods for all the previous Policy years would be extended in the new Policy on Renewal with Us.

15. **Payment of Claim**
    i. If there are any deficiencies in the necessary claim documents which are not met or are partially met, We will send a maximum of 3 (three) reminders following which We will send a closure letter or make a part-payment if We have not received the deficiency documents after 45 days from the date of the initial request for such documents.
    ii. On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per Policy terms and conditions, We shall offer within a period of 30 days a settlement of the claim to the Insured Person.
    iii. Upon acceptance of an offer of settlement by the Insured Person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the Insured Person. In the cases of delay in the payment 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 in which the claim is reviewed by it.
    iv. However, where the circumstances of a claim warrant an investigation, We will initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, We will settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, the Company will be liable to pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
    v. If We, for any reason decide to reject the claim the reasons regarding the rejection shall be communicated to You in writing within 30 days of the receipt of documents.
    vi. If requested by Us and at Ourcost, the Insured Person must submit to medical examination by Our Medical Practitioner as
often as **We** consider reasonable and necessary and **We/Our** representatives must be permitted to inspect the medical and **Hospitalization** records pertaining to the treatment of **Insured Person** and to investigate the circumstances pertaining to the claim.

vii. **We and Our** representatives must be given all reasonable co-operation in investigating the claim in order to assess **Our** liability and quantum in respect of the claim.

### Contact Us

<table>
<thead>
<tr>
<th></th>
<th>Within India</th>
<th>Outside India</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Claim Intimation:</strong></td>
<td>Service No. 022-62346234 / 0120-62346234</td>
<td>Email:<a href="mailto:healthclaims@hdfcergo.com">healthclaims@hdfcergo.com</a>, Toll Free No: 800 08250825</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Global Toll Free No : +800 08250825 (accessible from locations outside India only)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Landline no (Chargeable): 0120-4507250</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Email:<a href="mailto:travelclaims@hdfcergo.com">travelclaims@hdfcergo.com</a></td>
</tr>
<tr>
<td><strong>Claim document submission at address</strong></td>
<td>HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh</td>
<td>HDFC ERGO General Insurance Co Ltd. 6th Floor, Leela Business Park, AndheriKurla Road, Andheri East, Mumbai-400059, Ph-022 66383600</td>
</tr>
</tbody>
</table>

### 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 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 prospectus or tables of the insurers.

2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Rupees Ten Lakh Rupees.

### IRDAI Regulation no 5:

- This policy is subject to regulation 5 of IRDAI (Protection of Policyholder’s Interests) Regulation
- DISCLAIMER: THE ABOVE IS DESCRIPTIVE ONLY. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED’S ARE ADVISED TO READ THE POLICY DOCUMENT COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.
- Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.