



NATIONAL INSURANCE COMPANY LIMITED

Regd. Office: 3, Middleton Street, Kolkata – 700071

IMPORTANT

Please make sure you read and fully understand this document before you travel from the Republic of India. Please read carefully the full details of the procedure for obtaining assistance and claims. Failure to follow the instructions given could result in rejection of the claim.

OVERSEAS MEDICLAIM POLICY (Business & Holiday)

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

DEFINITIONS:

The following definitions apply throughout this insurance:

INSURED PERSON is that person named in the Overseas Mediclaim Policy Schedule, for whom the appropriate premium has been paid.

Coris is Coris International who provides emergency assistance and claims administration service. Their address is 8, Rue Auber, 75009, Paris, France.

Heritage is Heritage Health Services Pvt. Ltd., McLeod House, 3, Netaji Subhash Rd., Kolkata 700 001. India, who on behalf of Coris provides assistance to Insured Person in India,.

MEDICAL ADVISORS are medical Practitioners appointed by 'Coris/Heritage'.

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

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

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

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

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

“BURGLARY” means any act of theft involving entry into or exit from the described premises by forcible means including any threat of violence with an intent to commit an act of crime therein.

“HIJACK” means any unlawful seizure or exercise of control, by force or violent or threat of force or violent with wrongful intent, of common carrier in which insured is travelling.

CHECKED BAGGAGE means the baggage handed over by the Insured Person and accepted by an international Airline outside the Republic India for transportation in the same mode of conveyance as the insured person travels and for which the carrier has issued a baggage receipt.

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

PERIOD OF INSURANCE

This insurance is valid from the First Day of Insurance or date and time of departure from India, whichever is later, subject to General Condition [1 (i)] and expires on the last day of the number of days specified in the policy schedule or on return to India whichever is earlier.

Extension of the period of insurance is automatic for the period not exceeding 7 days, and without extra charge if necessitated by delay of public transport services beyond the control of the Insured Person. When injury/illness accident covered under this policy is contracted during policy period and treatment for the same commences during the period and continues beyond the expiry date of this policy, only emergency expenses would be paid up to 45 days from the date of expiry of the policy provided the insured person is medically incapable of travel. ‘Coris’ must be notified immediately as soon as it is known that insured person is unfit to return to India. If any new illness/injury/accident is contracted beyond the expiry date of the policy, treatment for the same would not be covered.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

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

- (I) This policy may be cancelled by the insured after the expiry of 14 days from the effective date or the date of departure whichever is earlier in writing to the company. The company shall be entitled to deduct cancellation charges as agreed.
- (II) In case of any early return of the insured person prior to expiry of the policy period the Company will refund premium at the following rates subject to no claims being preferred under the policy.

Period of Risk

Premium to be Retained by Company

Above 50% days of Policy Period	100% of policy premium
Above 40% days but up to 50% days of Policy Period	80% of policy premium
Above 30% days but up to 40% days of Policy period	75% of policy premium
Above 20% days but up to 30% days of Policy Period	60% of policy premium
Up to 20% days of Policy period	50% of policy premium

2. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this Insurance, that the Insured Person, or his representative, must notify ‘Coris’ immediately. The Insured person or his representative should quote ‘Coris’ as much information concerning the illness, accident or occurrence as is available, including the name of

the treating doctor, name and telephone number of the hospital, the OMP policy number and its date of issue.

3. Insurers shall be fully and completely subrogated to the rights of the insured Person against parties who may be liable to provide indemnity or make a contribution In respect of any matter which is the subject of a claim under this insurance. The Insured Person further agrees to co-operate fully with insurers in seeking such indemnity or contribution including where appropriates, insurers instituting proceedings at their own expense against such parties in the name of the Insured Person.
4. The Insurers may require the Insured Person to furnish at his own expense all certificates, documents in English if in any language other than English, including all information, proofs and other evidence of claims. The insurers may approach any physician who may have treated the Insured Person, and the Insured Person must cooperate in this respect.
5. No person shall admit liability or make any offer or promise of payment without the express written consent of the Insurers/Coris.
6. The Insured Person shall take all reasonable and proper care to safeguard against accident or illness or loss of or damage to his property, as if this insurance was not in force. Failure to do so will prejudice the Insured Person's claim under this Policy.
7. The Insured Person may not transfer his interest in this Insurance. However, the legal representatives of the Insured Person shall have the right to act for and on behalf of the Insured Person who is Incapacitated or deceased.
8. In case of Annual Corporate Frequent Travelers' Policy. The maximum duration shall not exceed 60 days per trip and maximum overall period of stay outside India shall not exceed 180 days during the policy year. The trip duration means the length of time period commencing from the date when the Insured / Insured Person travels out of the Republic of India and ending on the date of return of the Insured / Insured person to the Republic of India, both days inclusive, and calculated according to Indian Standard Time.
Notwithstanding anything contrary to the above, if the Insured / Insured Person stays for any period beyond 60 days period as defined above, the Insurance Company's liability will cease immediately on expiry of such 60 days.
9. This policy and the Overseas Mediclaim Policy Schedule shall be read together as one contract and any wording or expression to which a specific meaning has been attached in any part of the Overseas Mediclaim Policy and Schedule shall bear such specific meaning wherever it may appear.
10. **Dispute resolution clause and procedure:** This Contract of Insurance includes the following dispute resolution procedure which is exclusive and a material part of this Contract of Insurance.
 - a. **Nature of coverage:** This policy is not a general health insurance policy. Coverage under the medical expense section of this insurance is intended for use by the insured person in the event of a sudden and unexpected sickness or accident arising when the Insured Person is outside the Republic of India.

b. **Pre-existing Exclusions** : This policy is not designed to provide an indemnity in respect of medical services, the need for which arises out of a pre-existing condition as defined below in General Condition 10(c).

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

d. **Prior Consultation** : Any medical services or series of services with a cost of greater than USD 100 shall not be covered by this policy unless the Insured Person consults with 'Coris' in the manner set out in the General Condition number 2.

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

11. **Arbitration** : Any claim, controversy or dispute of any kind or nature arising out of or relating to this Contract of Insurance or breach thereof or to the construction, existence, interpretation, meaning or validity thereof or to the operation or performance there under, involving any of the parties, or only one, claiming the rights of any party to this contract shall be by arbitration in the Republic of India in accordance with the provisions of The Indian Arbitration and Conciliation Act 1996 as amended from time to time and for the time being in force, and it is the intent and purpose of the parties hereto, to make the submission to arbitration or any dispute or controversy arising out of this condition precedent to any legal or equitable action or proceeding of any nature.
12. Any claim under this policy that is fraudulent or if fraudulent means are used to secure payment of benefits under this policy, then such action shall render this policy null and void and all claims hereunder shall be forfeited.
13. No sum payable under this policy shall carry interest.
14. In the event of the Insured Person's death, Insurers shall have the right to carry out a post mortem at their expenses.
15. Any claim which has not been conclusively proven and the amount thereof substantiated shall not be payable.
16. This policy is valid for air travel (Flight), waterways (Cruise Ships) and land transportation (International Carrier).

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

1. No claim will be paid where the Insured Person:
 - a. Is traveling against the advice of a Physician; or
 - b. is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate at the time of his journey; or
 - c. is traveling for the purpose of obtaining treatment; or
 - d. has received a terminal prognosis for a medical condition.
2. No claim will be paid arising from suicide, attempted suicide or willfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness

or the abuse of the drugs, or any loss arising directly or indirectly from any injury, illness, death, loss, expenses, or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness Including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.

3. No claim will be paid arising from the insured person taking part in Naval, Military or Air force operations.
4. No claim will be paid arising from War, invasion, acts of foreign enemy, hostilities (Whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
5. This insurance does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from.
 - A. Ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
 - B. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
6. No claim will be paid which arises from the insured Person engaging in Air Travel unless he or she flies as a passenger on an aircraft property licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.
7. No claim will be paid arising from the participation of the Insured Person in winter, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies carving or potholing, hunting or equestrian, scuba diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal water (2 miles) and if he participates in any hazardous sports unless specifically covered by getting such extension of cover under the policy on payment of requisite additional premium for the same.
8. No claim will be paid for losses arising from accidents on two wheeled motorized vehicles unless at the time of the accident the driver is duly qualified, is in possession of a current full international Driving License and the Insured Person is wearing a safety crash helmet, or losses arising from accidents on two wheeled motorized vehicles over 50 cc.
9. No claims will be paid for losses arising directly or indirectly from manual work or hazardous occupation, self exposure to needless peril (except in an attempt to save human life) or if engaging in any criminal or illegal act.

SECTION A -MEDICAL EXPENSES, EVACUATION AND REPATRIATION

Nature of coverage: Coverage under the medical expense section of this insurance is intended for use by the Insured Person in the event of a sudden and unexpected sickness or accident arising when the Insured Person is outside the Republic of India.

This insurance will pay up to the limit of cover shown in the Schedule in total for the Insured Person in respect of covered medical related expenses mentioned below, reasonably and necessarily incurred

outside the Republic of India by the Insured Person suffering bodily injury, sickness, disease or death during the period of Insurance.

Notwithstanding the above, if 'Coris' recommends that continued treatment in India is appropriate, the policy is extended to cover medical expenses incurred in India as specified in covered expenses described below, provided that expenses will only be paid at the usual and customary level for such services, and further provided that expenses will only be paid for treatment incurred within the 90 days period immediately following the first manifestation of the bodily injury, sickness or disease.

COVERED EXPENSES:

The following expenses are payable only if they relate to covered sickness/injury/disease or death.

1. Expenses for physician services, hospital and medical services and local emergency medical transportation.
2. Up to USD 225 per occurrence for dental services for the immediate relief of dental pain only. However, dental care rendered necessary as a result of a covered accident shall be subject to the limit of cover stated in the policy schedule.
3. Expenses for physician ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care in route, to the nearest suitable hospital when the insured Person is critically ill or injured and no suitable local care is available, subject to the prior approval of the Medical Advisors. In extreme emergency in remote areas where Coris cannot be contacted, the medical evacuation must be reported to the first available physician and the nearest Indian Consulate.
4. Expenses for medical evacuation, including transportation and medical care en route to a hospital in the Republic of India or the Insured Persons' normal place of residence in the Republic of India when deemed medically advisable by the Medical Advisors and the attending physician.
5. If the insured Person dies outside the Republic of India, the expenses for preparing the air transportation of the remains for repatriation to the Republic of India or up to an equivalent amount for a local burial or cremation in the country where the death occurred. All expenses must be approved by Coris before the remains are prepared for transportation to the Republic of India or for local burial or cremation.
6. Cashless Assistance can be provided on all covered ailments / diseases and accidental injuries treated on Outpatient & Inpatient basis subject to the acceptance of the hospital / service providers and further subject to the prior approval of Coris International / Heritage Health TPA Pvt Ltd in the respective jurisdictions.
7. Expenses relating to Evacuation and Repatriation for all covered illness and injury arising out of any insured travelling to Kailash Manasarovar will be restricted to USD 5000 only per occurrence irrespective of the plan chosen.

SPECIFIC CONDITIONS: - (applicable to Section A - Medical expenses and Repatriation)

1. Medical, dental and transportation related claims will not be paid except at the usual customary and reasonable level of charges for such services.
2. All medical evacuation or transportation of remains must be approved in advance by 'Coris' and their Medical Advisors.
3. No claim will be paid in respect of expenses for treatment which could reasonably be delayed until the Insured Person's return to Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating physician and the Medical Advisors.
4. No claim will be paid that is less than the deductible stated in the Schedule. The deductible shall apply to each insured event and shall be borne by the Insured Person.

5. No claim in respect of cosmetic surgery will be paid, unless such cosmetic surgery is rendered necessary as a result of a covered accident.
6. No claims will be paid in respect of routine physical examination or any other examination where there is no objective indication of impairment of normal health.
7. No claim will be paid in respect of medical treatment and related services obtained within the Republic of India except as stated at related sections.
8. The insurance will not cover pregnancy of the Insured Person including resulting childbirth, miscarriage, abortion or complication of any of these.

9. RESTRICTED COVER :

The policy shall be subject to restricted cover limiting the liability of insurers under Section A **“Medical Expenses/Evacuation/Repatriation”** where the insured person is above the age of 60 years. These restrictions/ limitations shall be per illness and as under :

A.FOR AGE LIMIT OF INSURED PERSON BETWEEN 61 YEARS TO 70 YEARS..

The Maximum expenses per illness shall be as under :

Basic Sum Insured of USD50,000	- USD20,000 for Sickness & Accidental Injury
Basic Sum Insured of USD2,50,000	- USD25,000 for Sickness & Accidental Injury
Basic Sum Insured of USD5,00,000	- USD30,000 for Sickness & Accidental Injury.

B.FOR AGE LIMIT OF INSURED PERSON ABOVE 70 YEARS & UPTO 80 YEARS.

The Maximum expenses per illness shall be as under :

Basic Sum Insured of USD50,000	- USD15,000 for Sickness & USD 20,000 for Accidental Injury
Basic Sum Insured of USD2,50,000	- USD17,500 for Sickness & USD 20,000 for Accidental Injury
Basic Sum Insured of USD5,00,000	- USD 25,000 for Sickness & Accidental Injury.

However, if the insured person has not submitted any pre insurance medical check-up report, the insurer's liability shall be limited to USD 12,500 for sickness expenses and USD 20,000 for expenses on account of accidental injuries irrespective of plan opted by the Insured.

C. FOR AGE LIMIT OF INSURED PERSON ABOVE 80 YEARS.

The maximum payable expenses shall be USD 7,500 both for sickness and accidental injury cover irrespective of the plan opted by Insured Person.

DEDUCTIBLES UNDER EACH CLAIM SHALL REMAIN SAME AS MENTIONED IN THE SCHEDULE OF POLICY.

10. RESTRICTED COVER FOR ANNUAL PLAN

Insurer's liability under this plan for the Insured Person between the age of 61 years to 70 years shall be limited as under per illness under Sec. A “ Medical Expenses/Evacuation/Repatriation :

For Basic Sum Insured of USD 2,50,000	-	USD 25,000
For Basic Sum Insured of USD 5,00,000	-	USD 35,000
Deductible shall remain USD 100 only per claim.		

SECTION B-PERSONAL ACCIDENT

This insurance will pay as hereinafter mentioned:

1. If at any time during the covered trip, the insured person sustains any bodily injury resulting solely and directly from accident caused by external, violent and visible means, then the Insured Person or his legal personal representative (s), as the case may be, will be paid, the Capital Sum Insured mentioned against Personal Accident in the Schedule of this policy, if such injury shall within twelve calendar months of occurrence be the sole and direct cause of:
 - i) Death of the insured person
 - ii) Permanent Total Disablement (as defined in the policy) of the Insured Person
 - iii) Total and irrecoverable loss of both eyes and two limbs or of one eye and one limb

Provided always that the policy will not pay under more than one of the foregoing sub clauses in respect of the same accident.

No claim will be paid for:

1. More than USD 2,000 in respect of death if the Insured Person's age is under 16 years; to be calculated at the time of affecting this insurance.
2. Any claim in excess of the amount stated in the Schedule in respect of any one Insured Person.

Accidental Death and Disability (Common Carrier)

The policy will pay the sum insured shown in the policy schedule in addition to the sum insured specified under the personal accident section if the insured sustains Accidental Bodily Injury during the course of the insured journey while travelling in a common carrier such as a rail, bus, tram or aircraft and such bodily injury is within 12 months of the date upon which it was sustained the sole and direct cause of the insureds death or Loss of 2 Eyes or Loss of 2 Limbs or Loss of 1 Limb and 1 Eye.

SECTION C-LOSS OF CHECKED IN BAGGAGE

This insurance will pay up to the limit of cover shown in the Schedule in the event of the Insured Person suffering total loss of Checked in Baggage by an International airline, as defined. The insurers reserve the right to replace or pay the intrinsic value of any lost article.

The maximum amount payable per lost bag is 50% of the amount stated in the Policy Schedule and if any covered article is lost, the maximum amount payable per article contained in any bag is 10% of the amount stated in the Policy Schedule.

Special Conditions:

1. The amount payable in respect of any one article, pair or set is limited to the amount stated in the Schedule.
2. In the event of loss of property whilst in the custody of a carrier, a Property Irregularity Report (PIR) must be obtained from the carrier immediately upon discovering the loss which must be submitted to 'Coris' in the event of a claim hereunder.
3. No partial loss or damage shall become payable, However, total loss or damage of an individual unit (s) of baggage shall not be construed as falling within this exclusion.
4. No claim will be paid for items valued in excess of USD 100 without proof of ownership. Such proof shall be presented to 'Coris' in the event of a claim hereunder.

5. No claim will be paid for Valuable as defined in the Policy. Such items should at all times be carried by the Insured Person and not packed as part of checked baggage.
6. Any recovery from a carrier or an airline including under the terms of the Warsaw Convention, shall become the property of insurers.
7. Purchase of new articles or items after the loss of baggage will not be covered under loss of baggage section.

SECTION D-DELAY OF CHECKED IN BAGGAGE

This insurance shall reimburse to the limit of cover shown in the Schedule for necessary emergency purchase of replacement that the Insured Person suffers a delay of more than 12 hours from the scheduled arrival time at the destination of Baggage that has been checked in by an International Airline for an international outbound flight from the Republic of India.

Specific Conditions:

1. A non-delivery certificate must be obtained immediately from the airline which must be submitted to 'Coris' in the event of a claim hereunder.
2. Proof of purchase must be provided for all items reimbursed under this section.
3. Any payment under section D shall be offset against any claim ultimately payable under Section C.

SECTION E-LOSS OF PASSPORT

In the event of the insured Person losing his/her Passport during the trip covered, this insurance will pay up to the limit of cover shown in the Schedule for the reimbursement of actual expenses necessarily and reasonably incurred by the Insured Person in connection with obtaining emergency travel documents in lieu of lost passport, outside India.

No claim will be paid that is less than the deductible stated in the Schedule. The deductible shall apply to each insured event and shall be borne by the Insured Person.

Exclusions :

The Company shall not be liable for the followings :

1. Loss of damage to passport due to delay or from confiscation or detention by custom, police or other authority.
2. Theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. Loss or theft of passport left unattended by the Insured Person unless while kept in a locked hotel room or apartment when an appropriate sized safety deposit box was not available for use by the Insured Person.
4. Visa charges due to loss of passport
5. Curtailment of trip due to loss of visa along with passport.

SECTION F - PERSONAL LIABILITY

Under this Section the Insurance Company will pay up to the limit of cover shown in the Schedule if the Insured Person in his or her private capacity becomes legally liable to pay for accidental bodily injury to Third Parties or accidental damage to Third Party Properties, arising from an incident during the covered trip.

Specific Conditions:

1. No claims will be paid that is less than the deductible stated in the Schedule. The deductible shall apply to each insured event and shall be borne by the Insured Person; however, the deductible shall apply only to claims in respect of Third Party Property Damage.
2. No claims shall be paid arising from Employers or Contractual Liability.
3. No claims shall be paid arising from liability to any members of the Insured Person's family, traveling companion, friend or colleague.
4. No claims shall be paid for any liability arising directly or indirectly from or due to:
 - a) Animals belonging to the Insured Person or in their care, custody or control
 - b) Any willful, malicious or unlawful act.
 - c) Pursuit of a trade, business or profession, employment or occupation.
 - d) Ownership, possession or use of vehicles, aircraft, watercraft, parachuting, hand gliding, hot air ballooning or use of firearms.
 - e) Legal costs of any proceedings that result from any criminal or illegal act.
 - f) Insanity, the use of any alcohol, drugs, (except as medically prescribed) or drug addiction;
 - g) The supply of goods or services.
 - h) Any form of ownership or occupation of land or building (other than occupation only of any temporary residence.)

SECTION G - HIJACK COVER

In the event that a Carrier in which Insured is travelling is hijacked during insured trip covered under the Policy and Insured person is not released for more than 24 hours, the Insurance Company will pay up to the sum specified in the schedule of policy subject to the maximum limit as specified in the Policy Schedule.

SECTION H -DAILY ALLOWANCE IN CASE OF HOSPITALISATION:

In the event of hospitalization of the Insured / Insured Person for more than two consecutive days due to a disease, illness or injury sustained or contracted within the period of insurance whilst on the trip, the Company will pay to the Insured / Insured Person a daily allowance as specified in the Schedule of the Policy.

This benefit can be claimed only once during the Policy period.

SECTION I – BOUNCED HOTEL BOOKING

In the event of hotel booking at destination point(s) being bounced i.e. Insured Person(s) could not obtain hotel accommodation services already booked for him on confirmed basis with the suppliers/ agents outside Republic of India due to reasons beyond their control, the Insurance Company shall reimburse to the extent of 90% of following expenses :

- (a) Reasonable cost of Transportation expenses to the alternative hotel.
- (b) The difference of cost in up gradation to a superior class of accommodation, wherever alternate accommodation is not available on the cost of pre-booked hotel.

SECTION J - GOLFER HOLE IN ONE

In the event of Insured Person being declared winner for “Hole in One” during the covered trip, it is hereby agreed that the insurer shall reimburse expenses incurred in celebration of achieving the “Hole in One” by the insured, anywhere in the world excluding India, in a United States of Golfers Association (USGA) recognized golf course, subject to maximum limit shown against this cover. All other terms and condition will remain the same and unchanged

SECTION K - CHILD ESCORT

In the event of death of Insured Person while on the covered trip due to a covered illness or accident the Insurance Company shall reimburse travelling expenses for returned journey of Insured's children aged below 17 years and covered under insurer's travel policy provided they are not accompanied by any other adult family member subject to maximum specified limit as mentioned in the Policy Schedule.

SECTION L - TRIP CANCELLATION/CURTAILMENT

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

1. Cancellation before the trip because of
 - (a) Death of Insured's spouse, children, parent or parent in law's.
 - (b) Serious injury, sudden sickness of insured's spouse or parent or parent in law's or child requiring Hospitalization for more than 24 hrs. The hospitalization must be continued on scheduled date of journey.
 - (c) Compulsory quarantine or prevention of travel by Government of India
2. Curtailment (the cutting short by early return to India) of the trip because of:
 - (a) Death, serious injury or sudden major sickness of insured's spouse, child or parents / parent in laws residing in India at the time of incident.
 - (b) The hijack of an aircraft in which Insured Person is traveling as a fare paying passenger.

SECTION M-MISSED CONNECTIONS

In case of the Insured Person missing a connecting flight or train or ship/cruise (due to cancellation of service or departure, delayed departure, change of route, non-landing / docking, offloading of passengers due to any reason including overbooking) the followings shall be reimbursed to the extent of 90% only.

Expenses relating to transportation of the Insured Person(s) to the intended destination by alternative means of transportation as may be absolutely necessary including other airline, train or surface transportation, including necessary and reasonable cost of up gradation to a superior class of travel, expenses relating to accommodation, food and communication when the Insured is required to be so accommodated including cost of up gradation in case some of the services are provided by concerned supplier, loss of sightseeing or entertainment programmes, events, sports, games, and assignments.

SECTION N - TRIP DELAY

The Insurance Company will indemnify the Insured for the amount mentioned in the Schedule of Policy (subject to deductible as specified in the Policy) for any one incident in respect of delay in pre-booked flight for journey (other than from the place/ country of Insured's residence) due to following reasons :

1. Adverse weather condition &/or Air Traffic Congestion.
2. Riot, Strike, Industrial Action at airport or that of Airlines,
3. Accidental or Mechanical Failure or Technical problem in the Aircraft,

Provided always that

- a. The insured has taken every reasonable step to complete the journey to the departure point on time, and
- b. The insured shall submit to the Company sufficient proof to substantiate the cause of delay and his bills/receipts etc. in of his claim.

This section of policy is also subject to following Exclusions:

1. Any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check in correctly as required by the airlines.
2. Any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
3. If the air craft is taken out of service on the instruction of the Civil Aviation Authority.
4. No claim shall be payable for delay of First 6 Hrs from the schedule time of departure of Flight i.e. 12 hrs delay will be reckoned after such 6 hrs of flight's departure time only.

SECTION O - PERSONAL ACCIDENT (Domestic):

If the Insured suffers Accidental Bodily Injury on the way from his residence to the International Airport in India to start his Overseas journey or back to his residence from the International Airport in India on his return from Overseas journey during Policy Period and this is the sole and direct cause of his Death or Permanent Disability within 3 months from the date of such injury, then the Insurer will pay the Insured the percentage of the Sum Insured specified for each and every form of condition mentioned in the table below. The Insurer's maximum liability however shall not be more than 100% of the Limit of Indemnity as stated in the schedule.

Condition	Percentage of Limit of Indemnity
Accidental Death	100%
Loss of sight of both eyes	100%
Loss of two entire hands or two entire feet	100%
Loss of one entire hand and one entire foot	100%
Loss of sight of one eye and such loss of one entire foot, or hand.	100%
Complete loss of hearing of both ears & complete loss of Speech	100%
Loss of hearing - both ears	60%
Loss of speech	60%
Loss of thumb - both phalanges	25%

Loss of index finger -three phalanges or two phalanges or one phalanx	10%
Loss of Sight of one eye	50%
Loss of One hand	50%
Loss of One foot	50%

Terms and Conditions

- 1 In case of any disability not listed in the table above, the Insurer will pay a proportion of the Sum Insured according to the degree to which the Insured's previously existing normal functional physical capacity has been impaired, which the Insured agrees shall be as determined by the Insurer's medical advisors.
2. In the event of Accidental death of a minor below 18 year of age, the maximum liability of the Insurer will be 50% of limit of Indemnity as mentioned in the Schedule of Policy.

3. The limits under this section are as mentioned in the Schedule of Benefits

The maximum period of the cover shall be the actual period of local journey not exceeding 48 hrs each for onward/return journey and in any case not exceeding four days in all. The Insured shall be required to furnish adequate proof confirming the duration of such journey.

Loss wherever used herein means the permanent and total loss of functional use or complete and permanent severance.

Permanent Disability means disability lasting 12 calendar months from the date of accident or at the end of that period being beyond hope of improvement, whichever occurs first.

Exclusions

The Insurer shall not be liable for any claim under this Cover that is caused by, attributable to, arises out of or is howsoever connected to any of the following:

- a) Any loss resulting directly or indirectly from, any internal or external Congenital conditions;
- b) **Accidental Bodily Injury** due to the operation of any aircraft (other than a scheduled flight on which the Insured travels as a fare paying passenger) or parachuting;
- c) **Accidental Bodily Injury** due to mental or psychiatric disorders, disturbances of consciousness, strokes, fits affecting the entire body, and pathological disturbances caused by mental reactions;
- d) Any loss resulting directly or indirectly from or contributed or aggravated or prolonged by childbirth or from pregnancy.
- e) Any loss caused directly or indirectly, wholly or partly by bacterial infections (except phylogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;
- f) Any loss caused directly or indirectly, wholly or partly due to use of intoxicating liquor or drugs.
- g) Any exclusion mentioned in the General Exclusions of this policy.
- h) For any loss arising or resulting from the insured person committing any breach of law.

Procedure for making a Claim under Personal Accident - Domestic

It is a condition precedent to the Insurer's liability that upon the happening of an event that gives rises to or may give rise to a claim, the Proposer and/or the Insured shall:

- a) Give immediate written notice to the Insurer and provide the Insurer with all information and documentation that they may reasonably require in relation to the validity of the claim.
- b) Additionally, submit to examination by a medical advisor nominated by the Insurer or the Indian Administrator as often as and to the extent that either considers to be reasonably necessary.

- c) Any document mentioned in the Claim Documentation of this policy.
- d) Wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury.

SECTION P - HOME BURGLARY INSURANCE

In the event of an actual or attempted burglary &/or robbery in the Insured's residence situated at the address given in the Policy Schedule, the insurance company will indemnify the Insured up to the limit of sum insured mentioned in the Policy Schedule, provided always that proper F.I.R. is lodged with the nearest Police Station (or as per the jurisdiction of Police for Insured's residence) and a copy thereof is provided to Insurance Company.

However

1. The cover shall incept from the date of departure of Insured from Country and shall cease on the expiry date of policy or the return of Insured to country, whichever occurs first.
2. Claim, if any, shall be payable only for those household items which are lying in the stated residence.
3. All claims shall be settled only on Market Value of the item lost or damaged, which existed just prior to the occurrence
4. The cover granted is on first loss basis.
5. In case of damage to an item, this will be option of Insurance Company either to allow Total Loss on Market Value or to allow repair cost of the same. In both the cases reasonable salvage value shall be adjusted from the loss amount.

Exclusions :

The Company shall not be liable in respect of :

1. Gold or Silver articles, watches or jewellery or precious stones or models or coins (unless the same are kept in a locked & secured cupboard & proper list of the same is available) or curious, sculptures, manuscripts, rare books, plan, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheque, money, securities, stamp, collection of stamps, business books or papers.
2. Loss or damage where any inmate or member of insured's household or any other person lawfully in the premises is concerned in actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or in any way assisted or brought about by any such person or persons.
3. Loss or damage which is recoverable under Fire or Plate Glass or any other Policy
4. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities or Act of God Perils.
5. Consequential Loss or Legal Liability of any kind.
6. Any Loss directly or indirectly caused following the use of the key of said premises or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.

CONTRIBUTION

If at the time of happening of any loss or damage covered by this policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by Insured or not,

then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

SUBROGATION

The insured and any claimant under this policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying 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.

SECTION Q – OVERSEAS TRAVEL SERVICE PROVIDER'S INSOLVENCY

In the event of an Overseas Travel Service Provider who is located at the intended destination(s) turns insolvent and the insured does not get intended service, the Insurance Company will indemnify the Insured for the expenses incurred by Insured for which he has already booked the tour by paying in advance. The cover shall be as under subject always to the limit as mentioned in the Schedule of Policy:

1. In case of re-arrangement of journey, the company will pay the reasonable cost of such rearrangement but not exceeding the cost that the insured has already incurred for intended journey.
2. The rearrangement cost should be for the same standard of transportation and accommodation as was originally booked by the Insured for intended journey.
3. In case of cancellation of journey because of non-rearrangement of Scheduled journey, the Insurance company shall be liable only up to the extent of non-refundable cost of unused travels for which the Insured has already paid, including agent's fee for such cancellation but limited to the amount of commission the agent had earned on pre-paid refundable amount of cancelled travel arrangements.
4. Any additional expenses necessarily incurred on returning to Insured's home including reasonable hotel accommodation and transport expenses.

Exclusions:

The Company shall not be liable for:

1. The insolvency of any travel agent, tour wholesaler, tour operator or booking agent in India.
2. Insolvency of a travel services provider if at the relevant time, the travel services provider was insolvent or a reasonable person would have reason to expect the travel services provider might become insolvent.
3. Claims arising directly or indirectly from war, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
4. Accommodation expenses incurred after the pre-decided return date of the trip to insured's town.

SECTION R - LOSS OF INTERNATIONAL DRIVING LICENCE

In the event of loss of Insured's International Driving License Overseas during covered trip, Insurer will pay the amount up to the Limit of Indemnity towards the Insured's reasonable expenses incurred in obtaining a duplicate or fresh International Driving License either overseas or within 30 days upon return to India.

Terms and Conditions

1. The limits under this section are as mentioned in the Schedule of Benefits
2. The Insurer's liability to make payment is only in excess of the Deductible.

Exclusions

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) Any claim not reported within 24 hours of the incident giving rise to the claim;
- b) Any loss not reported to the police having jurisdiction at the place of loss within 24 hours of the incident and a written report is obtained from the police.
- c) Any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities.
- d) Any loss arising from due to International Driving License left unattended or forgotten by the Insured in the public place or public transport, hotel or apartment.
- e) Any exclusion mentioned in the General Exclusions of this policy.

Procedure for making a Claim under Loss of International Driving License:

It is a condition precedent to the Insurer's liability that the Proposer and/or the Insured shall immediately:

- a) Give the Indian Administrator notice of a claim and expeditiously give or arrange for the Indian Administrator to be provided with any and all information and documentation in respect of the claim and/or the Insurer's liability for it that may be requested by the Insurer or by the Indian Administrator.
- b) And report the loss to the local police authorities and obtain a written report from them in relation to the loss and send it to the Indian Administrator.
- c) Furnish all documents mentioned in the Claim Documentation of this policy.

SECTION S - RENTAL CAR EXCESS INSURANCE

In consideration of the payment of the appropriate additional premium, the insurers shall reimburse to the Insured in respect of the "Excess Amount" that the Insured is obliged to pay arising from physical loss of or damage to the rental vehicle whilst in the Insured's control and custody during the covered trip, up to the maximum limit of the cover as shown in the policy schedule (or equivalent in local currency).

This policy covers the Excess Charge following the theft or damage to Rental Vehicle including the undercarriage, windows and tyres.

The insurers will also reimburse to the Insured for costs for that he is held liable in respect of the following:

CAR RENTAL KEY COVER: Replacing a lost or stolen rental car key, including replacement of locks and locksmith charges up to 20% of limit of indemnity under this section

MISFUELING COVER: Cleaning out the engine and fuel system and associated towing costs in the event that the Insured put wrong type of fuel in its rented vehicle, up to a maximum of 20% of the limit of indemnity under this section.

TOWING COSTS COVER: Towing or recovery costs following an accident or breakdown involving the Rental Vehicle, up to a maximum of 20% of the limit of indemnity under this section.

UNDER NO CIRCUMSTANCES THE MAXIMUM PAYMENT SHALL EXCEED THE LIMIT AS SHOWN IN THE SCHEDULE OF POLICY UNDER THIS SECTION.

Important Conditions for This Section:

1. All insured drivers must hold a valid driving licence, or hold a full internationally recognized licence.
2. Except with the written consent of the insurers, no person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them. The insurer shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in the name of the insured person.
3. The insurers may at their own expense take proceedings in the name of the insured person to recover compensation from any Third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to the insurers and the insured person shall render all reasonable assistance to the insurers.
4. The cover under this section will incept from the time the Insured Person takes legal control of Rental Vehicles and will cease at the time Rental Agency assumes back control of rented vehicle, subject always with the condition that the custody of such rental car with the Insured Person is during the period of his covered Trip only.

Exclusions

The Insurance Company shall not be liable for in respect of any claim made in respect of:

1. Willfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction) self exposure or needless peril (except in an attempt to save Human life).
2. Loss or destruction of or damage to any property whatsoever, or any liability, loss or exposure whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to or arising from (a) ionizing radiation or contamination by radioactivity from any Nuclear fuel or any waste and the combustion of nuclear fuel or (b) the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
3. Operation of the vehicle in violation of the terms of the rental agreement.
4. Automobiles, or other vehicles, which are not rental vehicles and not rented from a licensed rental agency.
5. The rental of certain vehicles namely, motor homes, trailers or caravans, vans, trucks, non-passenger carrying vehicles, vehicles that carry more than 9 people including the driver, motorcycles, mopeds, motorbikes, off-road vehicles and recreational vehicles.
6. Expenses reimbursed by the insured person's employers' Insurer.
7. Applicable to car rental key cover – replacement of locks when only the parts need to be changed.
8. Applicable to misfueling cover – repair or replacement of any mechanical part or damaged of engine arising from the use of the incorrect fuel.

SECTION T - LOSS OF LAPTOP

In the event of loss of insured's laptop due to theft only during the covered trip, this cover will indemnify the loss. The loss has to be out of the Republic of India while on journey for intended /

decided destination. The insured must complain to the police and seek the complaint copy in writing from them along with the circumstances of loss within 24 hours of the incident. The insurance company will then reimburse up to 30% of the total cost or up to the limit of cover shown in the schedule whichever is lesser. The insured is required to substantiate the loss by providing proof of ownership of laptop i.e. submission of purchase bill or authorized custody of the same, if it is provided by his employer/business organization.

The same has to be produced at the time of claiming under this section. The insured must take reasonable care to protect his laptop and under no circumstances be exposed to any opportunity of being stolen or lost.

Exclusions:

1. The laptop should not be left unattended by the insured.
2. The laptop should not be packed in the cargo baggage which is handed over to the airline for sending it to the cargo hold.
3. Lost accessories of the laptop will not be covered in the policy.
4. Damage due to mishandling is not covered in the policy by the insured or any other party.
5. Pilferage done to the laptop or damage due to spilling of fluid or repairs to the internal hardware or software or chargers or its accessories.

SECTION U - SUBSTITUTE EMPLOYEE

If an Insured Person suffers an Illness or Accident during the Risk Period that hospitalizes him then the Insurance Company will reimburse the cost of an economy class return air fare to send a substitute person to complete the business purpose for which the Insured Person was travelling, provided the Insurance Company is satisfied that:

- a) The Insured Person's Hospitalization lasts for a period of at least 7 days from the date of the Accident or Illness and this is established by a Doctor's certificate, and
- b) The Insured Person's travel was for a pre-arranged specific and specified business purpose.

Special Conditions to Section U

- a) The substitute employee must commence his journey within 30 days from the date of Hospitalization of the Insured Person.
- b) The Insured must have the same contractual relationship with the Insured Person and the substitute employee.

SECTION V EMERGENCY FAMILY TRAVEL COVER:

In the event of the Insured who travelled alone and being hospitalized on account of any major illness for more than if seven (7) consecutive days and also where his medical condition forbids him for repatriation, the Company shall reimburse the expenses of visit of one Immediate family Member up to the amount stated in the Schedule of Policy subject to the following terms:

Terms and Conditions :

The company or Coris International after obtaining confirmation of need for a companion from Medical Advisors will provide round trip economy class air fare or Ist Class railway fare to one

Immediate Family Member to be at his beside for duration of his stay in the hospital during covered trip.

The company will also reimburse the cost of stay of said immediate family member up to the amount stated in the Schedule of Policy.

However in any case the Company's total liability for round trip, transport and for daily allowances (accommodation and transportation only) shall not exceed the maximum amount stated in the Schedule of Policy.

Exclusion:

The benefit under this extension does not allow the Insured to claim any other loss, directly or indirectly, in whole or in part of what so ever in nature including any loss caused by or resulting from any exclusion mentioned in any of the Section of the Policy or General Exclusions.