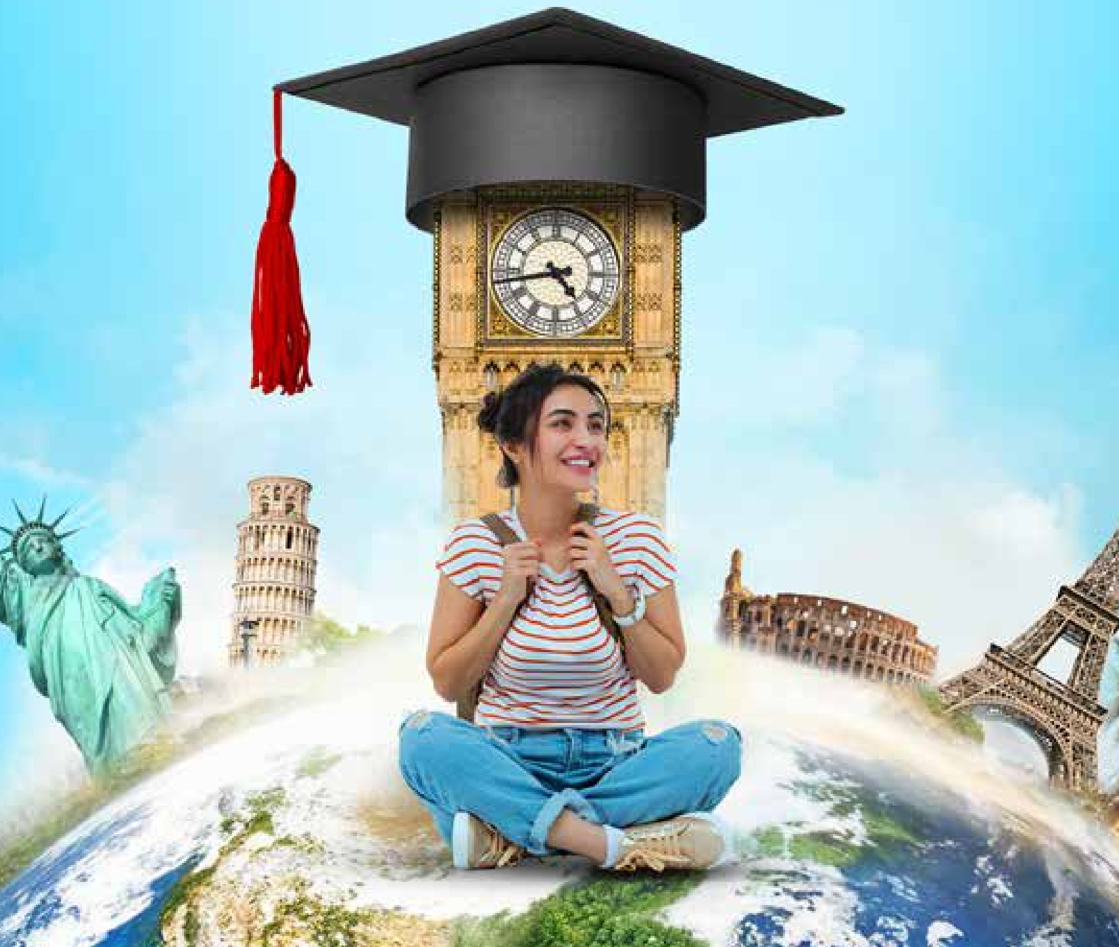
TATA AIG INSURANCE

WITH YOU ALWAYS

Secure Your Journey, **Focus on Your Dreams!**

Presenting

TATA AIG TRAVEL INSURANCE STUDENT



Coverages		"Sum Insured" in USD Plan A	Plan B	Ultimate	Ultimate Plus	Supreme
Accidental Death and Dismemberment		10,000	25,000	25,000	30,000	50,000
Felonious Assault		5,000	5,000	25,000	25,000	25,000
Accident & Sickness Medical Expenses		50,000	1,00,000	2,50,000	5,00,000	5,00,000
	Deductible	100	100	100	100	100
Child Care Benefits		250	500	1,000	1,250	1,500
Coverage for Pre-existing Disease (PED) under A&S**		500	1,000	2,500	5,000	5,000
Maternity Benefit (Only Inpatient Treatment including 1 month Post Natal Cover) - Waiting Period - 10 Months		500	1,000	2,000	2,500	3,000
Ambulance Charges		250	250	250	500	500
Treatment for Mental and Nervous Disorders: Including Alcoholism and Drug Dependency.		-	500	1,000	2,000	2,500
Cancer Screening and Mammography Examinations		250	500	1,500	2,500	3,000
Physiotherapy		500	500	500	500	500
Sickness Dental Relief		250	300	400	500	500
	Deductible	100	100	100	100	100
Assistance		Included	Included	Included	Included	Included
Emergency Evacuation		5,000	10,000	15,000	25,000	25,000
Continuing Treatment (Following Medical Repatriation to your Country of Origin)##		NA	NA	NA	NA	20,000
Repatriation of Remains		2,500	5,000	7,500	10,000	10,000
Baggage Loss* (Common Carrier)		500	1,000	2,000	2,500	2,500
Baggage Delay# (After 12 hours only)		-	50	150	250	250
Loss of passport		250	250	250	250	250
	Deductible	30	30	30	30	30
Personal Liability		1,00,000	1,00,000	5,00,000	5,00,000	5,00,000
	Deductible	200	200	200	200	200
Student Interruption		7,500	7,500	15,000	25,000	25,000
Sponsor Protection		10,000	10,000	20,000	25,000	25,000
Compassionate Visit (2-Way) Visit		1,500	5,000	7,500	10,000	10,000
Bail Bond		500	1,000	5,000	5,000	5,000
Hijack Cash Benefit		100 per day (Max. 500)	100 per day (Max. 500)	100 per day (Max. 500)	100 per day (Max. 500)	100 per day (Max. 500)
	Deductible	1 Day	1 Day	1 Day	1 Day	1 Day
Missed Connection/ Missed Departure		250	500	750	1,000	1,000
	Deductible	25	50	75	100	100
Trip Delay		10 per 12 hrs (Max. 100)	10 per 12 hrs (Max. 100)	10 per 12 hrs (Max. 100)	10 per 12 hrs (Max. 100)	10 per 12 hrs (Max. 100)
	Deductible	12 Hrs	12 Hrs	12 Hrs	12 Hrs	12 Hrs
Fraudulent Charges (Payment Card Security)		500	1,000	1,500	2,000	2,000

#Reimbursement of purchase of necessary personal effect, due to baggage delay overseas
*The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%
**Pre-existing disease (PED) is covered only in case of life threatening unforeseen emergency
##Coverage is applicable within 60 days from the date of your return to your country of origin

PREMIUM TABLE

Amount in INR^

Excluding America

Age 16 - 35 Years

	Plan A	Plan B	Ultimate	Ultimate Plus	Supreme
Duration (DAYS)	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium
0-30	1,051	1,171	1,368	1,513	1,598
31-60	1,834	2,074	2,468	2,758	2,927
61-90	2,671	3,040	3,644	4,089	4,349
91-120	3,211	3,663	4,403	4,947	5,266
121-180	5,101	5,843	7,058	7,952	8,476
181-270	7,477	8,584	10,397	11,730	12,511
271-365	9,230	10,606	12,859	14,517	15,487
366-485	12,015	13,806	16,739	18,897	20,159
486-605	14,744	17,006	20,618	23,277	24,832
606-730	17,530	20,339	24,659	27,839	29,699
731-850	19,991	23,167	28,088	31,710	33,828
851-970	22,402	25,995	31,516	35,580	37,958
971-1095	24,864	28,940	35,088	39,612	42,259

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Including America

Age 16 - 35 Years

	Plan A	Plan B	Ultimate	Ultimate Plus	Supreme
Duration (DAYS)	Total Premium	Total Premium	Total Premium	Total Premium	Total Premium
0-30	2,412	2,699	2,991	3,240	3,502
31-60	4,556	5,130	5,715	6,212	6,736
61-90	6,848	7,729	8,626	9,390	10,193
91-120	8,327	9,406	10,505	11,440	12,423
121-180	13,502	15,275	17,079	18,614	20,229
181-270	20,009	22,653	25,343	27,634	30,043
271-365	24,808	28,094	31,439	34,286	37,280
366-485	32,293	36,570	40,924	44,630	48,527
486-605	39,628	45,046	50,409	54,974	59,775
606-730	47,115	53,875	60,290	65,749	71,491
731-850	53,730	61,366	68,672	74,891	81,431
851-970	60,212	68,856	77,055	84,033	91,371
971-1095	66,829	76,659	85,787	93,555	1,01,725

Age Band – 16 to 35 Years – Maximum Trip Duration - 1095 Days
Premium rates are subject to change with prior approval from Authority

SALIENT FEATURES & BENEFITS ^^

Accident & Sickness Medical Expenses

Emergency Medical Evacuation

Sickness Dental Relief

Student Interruption

Bail Bond

Missed Connection/ Missed Departure

^^For complete list of detailed benefits, please refer to policy wordings.

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RENEWAL CONDITIONS

This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in the Policy Schedule.

(i) Single Trip Insurance – Single Trip Insurance is non-renewable, non-cancellable and non-refundable while effective. Cancellation of the policy may be done only prior to the effective date stated in the policy schedule and will be subject to deduction of cancellation charge of ₹350/- by us.

(ii) Annual/Long Trip Insurance - Cancellation of the policy may be done prior to the effective date stated in the policy schedule and will be subject to deduction of cancellation charge of ₹350/- by us

- In the likelihood of this policy being withdrawn in future, we will intimate you about the same, 3 months prior to expiry of the policy.
- Any revision/modification in the product will be intimated to you atleast 3 months in advance.

FREE LOOK PERIOD

(i) Single Trip Insurance – Free look period is not applicable.

(ii) Annual Trip/Long Trip Insurance - You have a period of 30 days from the date of receipt of the Policy document, whether received electronically or otherwise, to review the terms and conditions of this policy provided no trip has been commenced. If you have any objections to any of the terms and conditions, you have the option of cancelling the policy stating the reason for cancellation and you will be refunded the premium paid after adjusting the amount spent on stamp duty charges and proportionate risk premium. You can cancel your policy only if you have not made any claims under the policyAll your rights under this policy will immediately stand extinguished on the free look cancellation of the policy. Free look provision is not applicable and available at the time of renewal of the policy.

CANCELLATION OF THE POLICY

We may cancel this policy at any time on grounds of mis-representation, established fraud, non-disclosure of material facts by giving you a 15 days notice, stating when such cancellation shall be effective. The policy shall stand cancelled ab-initio and there will be no refund of premium.

You may cancel the Annual Trip/Long Trip Policy by giving us 7 days' notice in writing and in such an event, the Company shall refund proportionate premium for unexpired policy period provided no claim has occurred. In the event a claim has occurred there shall be no refund of premium.

GENERAL EXCLUSIONS

This entire policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:

1. serving in any branch of the Naval, Military or Air Forces of any country, whether in peace or war;
2. participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion;
3. any loss, injury, damage or legal liability directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.

For complete list of benefits & exclusions, please read policy wordings at www.tataaig.com

HOW TO LODGE A CLAIM

You may intimate, upload documents, or track your claim status through our digital claim process available on our website: https://www.tataaig.com/claims-process or through the TATA AIG app, available on the Google Play and App Store. Alternatively, you may intimate the claim through the options below:

24x7 Customer Support No.: 022 6489 8282 or 1800 267 1955 (For Senior Citizens only) | Email: general.claims@tataaig.com

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

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

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

Section 64 VB of the Insurance Act, 1938:

Commencement of risk cover under the policy is subject to receipt of premium by TATA AIG General Insurance Company Limited.

Grievance Redressal Procedure:

As per IRDAI (Protection of Policy holders Interests Operations and Allied Matters of Insurers) Regulation 2024

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

Call 24x7 Customer Support No.:
022 6489 8282 Or 1800 267 1955
(only for senior citizen)

A&H Claims Department
Tata AIG General Insurance Co. Ltd - 7th and 8th Floor, Romell Tech Park,Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063

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Disclaimer: Insurance is a subject matter of solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please read policy wordings carefully available on our website www.tataaig.com before concluding a sale.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400 013.
24x7 Customer Support No.: 022 6489 8282 or 1800 267 1955 (For Senior Citizens only) | Email: customersupport@tataaig.com
Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425
TATA AIG Travel Insurance – Student UIN: TATTIOP25044V052425

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