

such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or • Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or • Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or • Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline as listed in the Policy Wordings. For complete list of detailed exclusion please refer Policy Wordings.

How to lodge a claim?

Claims must be lodged with Tata AIG General Insurance Company Limited within 30days. Call these local helpline numbers in your respective cities: Mumbai - 66939500, Delhi - 66603500, Bangalore - 66500001, Pune - 66014156, Chennai - 66841050, Hyderabad - 66629882, Ahmedabad - 66610201

Email: general.claims@tata-aig.com

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 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 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.

IRDA of India REGULATION NO 5: The policy is subject to regulation 5 of IRDA of India (Protection of Policyholder's Interests) Regulation.



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



Call
24x7 Toll Free helpline
18002667780
Or 1800 22 9966
(only for senior citizen policy holders)



Write to us
Accident & Health Claims,
Tata AIG General Insurance Company Ltd.
A-501, 5th Floor, Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Disclaimer: "Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, 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 - 400013

24X7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) Fax: 022 6693 8170

Email: customersupport@tata-aig.com Website: www.tataaiginsurance.in

IRDA of India Regn. No: 108 CIN: U85110MH2000PLC128425

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Domestic Travel Guard Policy UN: IRDA/NL-HLT/TAGI/PT/V/240/13-14

Make your journeys truly worry-free.



Domestic Travel Guard Policy UN: IRDA/NL-HLT/TAGI/PT/V/240/13-14









Domestic Travel Guard Policy



WITH YOU ALWAYS

Travelling to new locations is always exciting, whether its domestic or international. However, niggling concerns such as flight delays, baggage loss, ticket loss, etc. eventually end up dampening the complete experience. Tata AIG introduces Domestic Travel Guard Policy - a travel insurance product for travel anywhere within India. With this extra precautionary measure by your side, enjoy complete peace of mind from all the anxieties mentioned above. Domestic Travel Guard Policy, also offers many benefits such as family transportation cover in case of emergencies, lost ticket reimbursements, missed departure compensations and personal liability. So, the next time you're travelling, ensure that you leave behind your worries and enjoy every moment of your trip.

Core Benefits:

 Accidental Death and Dismemberment (Common Carrier) ¹	 Emergency Accident Medical Expenses Reimbursement ²	 Emergency Medical Evacuation ³	 Assistance ⁴
 Repatriation of Remains ⁵	 Personal Liability ⁶	 In Hospital Indemnity Accident Only ⁷	

Core Benefit	Amount in Rs. #	ADD ON Benefits ##	Amount in Rs. #
Accidental Death and Dismemberment Benefit (Common Carrier) ¹	50000	Accidental Death and Dismemberment Benefit (24 Hrs)	50000
Accident Medical Expense Benefit ²	20000	Accommodation Charges due to trip Delay benefit - Flight / Rail** Upto	1500 Per day
Deductible	250	Deductible	5 hrs
Assistance Services ⁴	Included	Maximum	2 Days
Emergency Medical Evacuation ³	10000	Loss of Ticket - Rail/Air **	Upto 20000
Repatriation of Remains Benefit ⁵	10000	Deductible	Rs.150/ 10% of actual ticket cost
Personal Liability Benefit ⁶	100000	Family Transportation	Upto 10000
Deductible	200	Replacement of Staff (Business Trip Only)	Upto 10000
In - Hospital Indemnity Benefit ⁷	500	Missed Departure rail / air	Upto 10000
Deductible	1 day	Deductible	Rs.150/ 10% of actual ticket cost
Maximum	7 day		

** We will Pay the excess of what will be reimbursed / paid by any other agency / authority.

Max units for the core benefits: 5. The number of units for Add-on benefits cannot exceed units for core benefits.

₹ in INR ^

Trip Bands	Core Product	Add ON	Total Premium
1-3	104	52	157
4-7	120	61	182
8-12	145	73	218
13-20	168	84	251
21-30	184	92	276
31-60	198	100	299
61-90	209	104	313

Annual Multi trip Premium

Unlimited trips (per trip <= 30 days)	1,880	942	2,821
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Premium Chart (inclusive of 18% GST)

The above premium table is applicable for one Unit.

For employees/family, the following discount structure can be applied including service tax

Upto 3 members	5%	11-20 Members	15%
upto 6 members	7%	21- 30 members	20%
7-10 members	10%	31-60 members	25%

Note:

- The policy covers persons in the age group form 6 months to 70 years for Single Trip policy.
- The policy can be issued to an individual and/or family / employees of an organization.

Renewal Conditions

The Single Trip Insurance is nonrenewable, not cancelable and not 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 by Us. **The Annual Multi Trip Insurance** may be renewed with Our consent by the payment in advance of the total premium specified by Us. The policy and the Certificate of Insurance shall be ordinarily renewable except on grounds such as misrepresentation, fraud, moral hazard or non co-operation by the Insured. Any revision/modification in the product will be done with the approval of the IRDA of India and will be intimated to You atleast 3 months in advance. Your premium will change if you change the plan. You may enhance the sum insured only at the time of renewal of the policy. However the quantum of increase shall be subject to underwriting guidelines of the company. **Grace Period:** A grace period of 30 days for renewing the policy is provided under the Policy. However, coverage would not be available for the period for which no premium has been received. **Option to migrate:** In the likelihood of the policy being withdrawn in future, we will intimate you about the same 3months prior to expiry of the policy. You will have the option to migrate to similar Travel insurance policy available with us.

Free Look Period

Single Trip Insurance – Free look period is not applicable. (B) Annual Multi Trip Insurance - You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of the 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 reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on stamp duty charges and proportionate risk premium.

Cancellation of the Policy

The Single Trip Insurance Policy will terminate on the last day for which premium has been paid or on return to Your usual Town of residence or 90 days from the date of commencement of the Insured Journey, whichever is earlier.

Annual Multi Trip Insurance: The Policy will terminate on the Expiration Date shown in the Policy Schedule. The policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non cooperation by any Insured Person by giving 15 Days notice. In such a case, the policy shall stand cancelled abinitio and there will be no refund of premium. If the policy is cancelled for non-cooperation of the insured or if you cancel the Annual Multi Trip Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim has occurred and/or no travel has happened upto the date of cancellation.

Exclusion:

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:

- Where the Insured Person is traveling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is traveling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or
- Any Pre-existing Condition or any complication arising from it; or
- Suicide, attempted suicide (whether sane or insane) or intentionally self inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or
- Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in