



25  
YEARS



Travel anywhere in the  
world with peace of mind

Presenting



**TATA AIG**  
**TRAVEL INSURANCE**  
INTERNATIONAL

# Travel stress-free around the world with our TATA AIG Travel Insurance - International

While you are on a vacation to your favourite destination abroad, stress should be the last thing on your mind. However, you have to consider certain factors such as sudden illness, flight delay, baggage loss or meeting with an accident. To remove the stress from travelling, all you need is our TATA AIG Travel Insurance - International.

Make a single phone call, and our worldwide assistance company will be at your service.

## Salient features & benefits<sup>^^</sup>



Accidental Death & Dismemberment



Accident & sickness medical expenses



Burglary



Missed connection/ Missed departure



Trip cancellation



Bounced bookings of hotel & airline



Flight delay



Baggage delay

<sup>^^</sup>T&C apply.

## With sub-limits

Premium Table - Silver Plan

Amount in ₹<sup>^^</sup>

Days	World wide excluding USA/Canada			World wide including USA/Canada		
	6 Months-40 yrs	41 yrs-60 yrs	61 yrs-70 yrs	6 Months-40 yrs	41 yrs-60 yrs	61 yrs-70 yrs
1-7	536	573	948	799	930	1,437
8-14	752	817	1,279	1,136	1,287	2,006
15-21	850	943	1,722	1,191	1,564	2,695
22-28	969	1,168	2,090	1,431	1,795	3,391
29-35	1,142	1,336	2,590	1,779	2,210	4,132
36-47	1,355	1,645	3,273	2,179	2,856	5,332
48-60	1,646	1,918	4,284	3,029	4,359	6,906
61-75	1,958	2,429	5,614	4,457	7,047	8,469
76-90	2,504	3,159	8,060	5,330	7,737	14,858
91-120	3,136	3,720	10,166	5,537	8,617	18,433
121-150	4,040	5,111	13,933	7,290	9,836	25,536
151-180	4,955	6,113	14,971	9,188	11,338	27,329

Premium Table – Gold Plan						Amount in ₹ <sup>^</sup>
Days	World wide excluding USA/Canada			World wide including USA/Canada		
	6 Months-40 yrs	41 yrs-60 yrs	61 yrs-70 yrs	6 Months-40 yrs	41 yrs-60 yrs	61 yrs-70 yrs
1-7	742	890	1,348	1,037	1,242	1,930
8-14	945	1,196	1,913	1,364	1,752	2,782
15-21	1,122	1,449	2,515	1,570	2,096	3,903
22-28	1,303	1,751	3,062	1,860	2,538	4,666
29-35	1,534	1,985	3,739	2,228	3,088	5,961
36-47	1,774	2,449	4,611	2,793	3,938	7,687
48-60	2,131	3,150	5,648	3,654	5,787	9,950
61-75	2,702	3,691	7,096	5,295	8,390	12,756
76-90	3,547	5,252	10,730	6,639	9,546	20,541
91-120	4,645	6,506	12,525	7,451	10,988	24,851
121-150	5,627	8,446	17,481	10,171	15,279	35,795
151-180	7,053	9,993	21,091	12,931	17,443	40,164

Premium Table – Annual Multi-Trip						Amount in ₹ <sup>^</sup>				
Days	Gold					Platinum				
	19-40 yrs	41-60 yrs	61-70 yrs	71-79 yrs	>80 yrs	19-40 yrs	41-60 yrs	61-70 yrs	71-79 yrs	>80 yrs
1-30	3,273	3,997	7,901	11,378	13,353	3,610	5,016	9,143	15,361	23,407
1-45	3,621	4,161	12,618	18,170	21,324	4,116	5,101	14,752	23,603	49,095

Annual multi-trip means two or more trips to destination outside the republic of India during the policy period.

### Sub-limits

- Pre-existing diseases (PED) or any complication arising from it in a lifesaving unforeseen emergency condition would be reimbursed up to \$1,500 per policy.
- The following maximum eligible expenses per disease/illness/injury are automatically applicable to Insured Persons aged 56 years onwards, regardless of the plan/option purchased at the inception of the policy and its subsequent renewals if applicable.
- Hospital Room Rent, Board and Hospital misc. maximum \$1,500 per day up to 30 days.
- Intensive Care Unit - Maximum \$3000 per day up to 7 days.
- Surgical Treatment - Maximum US \$10,000.
- Anaesthetist Services - Maximum up to 25% of Surgical treatment. Physician's Visit - Maximum \$75 per day up to 10 visits.
- Diagnostic and Pre-admission testing - maximum up to \$500.
- Ambulance Service - Maximum up to \$400.

### Restriction of Sum Insured

Under renewals of Annual Multi-Trip from 71 years onwards, the amount payable for any illness/disease/injury/condition including its consequences will be restricted to 10% of the Sum Insured as shown in the policy schedule in case such claim arises due to the same illness/disease/injury/condition which had been incurred and paid in any of the prior policies issued by us to the same insured.

## With sub-limits

Premium Table - Silver Plus Plan							Amount in ₹ <sup>^</sup>
Days	World wide excluding USA/Canada			World wide including USA/Canada			
	6 Months -40 Yrs	41 yrs-60 yrs	61 yrs-70 yrs	6 Months-40 yrs	41 yrs-60 yrs	61 yrs-70 yrs	
1-7	639	684	1,241	931	1,084	1,754	
8-14	897	975	1,675	1,325	1,501	2,449	
15-21	1,013	1,125	2,152	1,388	1,743	3,146	
22-28	1,154	1,393	2,613	1,666	2,001	3,959	
29-35	1,358	1,591	3,094	2,071	2,461	4,822	
36-47	1,611	1,959	3,910	2,537	3,182	6,223	
48-60	1,957	2,284	4,906	3,528	5,083	7,725	
61-75	2,328	2,893	6,431	5,195	7,538	9,475	
76-90	2,977	3,763	9,459	6,213	8,105	16,327	
91-120	3,736	4,437	11,192	6,454	8,934	19,052	
121-150	4,821	6,106	15,351	8,505	10,983	26,403	
151-180	5,919	7,308	18,751	10,726	13,549	31,379	

Premium Table - Platinum Plan							Amount in ₹ <sup>^</sup>
Days	World wide excluding USA/Canada			World wide including USA/Canada			
	6 Months -40 Yrs	41 yrs-60 yrs	61 yrs-70 yrs	6 Months-40 yrs	41 yrs-60 yrs	61 yrs-70 yrs	
1-7	873	983	1,749	1,060	1,378	2,387	
8-14	1,077	1,483	2,341	1,480	2,359	3,381	
15-21	1,300	1,585	3,123	1,775	2,556	4,320	
22-28	1,576	1,843	3,753	1,985	2,955	5,251	
29-35	1,734	2,171	4,484	2,465	3,548	6,666	
36-47	2,029	2,604	5,531	2,949	4,340	8,474	
48-60	2,868	4,162	6,779	4,156	6,956	10,607	
61-75	4,070	5,574	8,583	5,886	9,691	13,447	
76-90	4,955	6,741	13,144	7,109	11,021	22,539	
91-120	5,439	7,453	14,719	7,887	12,041	26,299	
121-150	7,030	8,747	21,151	10,671	16,393	36,909	
151-180	8,726	10,642	26,083	13,343	19,081	44,504	

Premium Table - 70+ Senior Plan									Amount in ₹ <sup>^</sup>
Days	World wide excluding USA/Canada				World wide including USA/Canada				
	71-75 Yrs.	76-79 Yrs.	80-85 Yrs.	86+ Yrs.	71-75 Yrs.	76-79 Yrs.	80-85 Yrs.	86+ Yrs.	
1-7	1,658	2,210	4,420	7,515	2,262	3,016	5,278	8,973	
8-14	2,234	2,979	5,958	10,129	3,156	4,208	7,364	12,519	
15-21	2,792	3,723	7,445	12,657	4,133	5,510	9,643	16,392	
22-28	3,357	4,476	8,951	15,217	5,201	6,934	12,135	20,630	
29-35	4,069	5,425	11,935	20,290	6,320	8,427	17,106	29,081	
36-47	5,195	6,927	15,239	25,906	8,163	10,884	22,095	37,561	
48-60	6,524	8,698	18,962	32,236	10,234	13,645	27,699	47,089	
61-75	9,140	12,567	26,642	45,291	13,391	18,413	37,379	63,544	
76-90	11,688	16,071	32,142	54,641	16,914	23,257	42,327	71,956	
91-120	16,994	23,991	47,982	81,569	29,302	41,367	72,392	1,23,067	
121-150	23,398	33,033	66,066	1,12,312	40,700	57,459	1,00,553	1,70,941	
151-180	30,319	43,794	87,588	1,48,899	54,599	78,865	1,38,013	2,34,623	

## Without sub-limits

Premium Table – Silver Plan (without sub-limits)				Amount in ₹ <sup>^</sup>	
Days	World wide excluding USA/Canada		World wide including USA/Canada		
	56 yrs-60 yrs	61 yrs-70 yrs	56 yrs-60 yrs	61 yrs-70 yrs	
1-7	688	1,137	2,324	3,593	
8-14	980	1,535	3,218	5,015	
15-21	1,132	2,066	3,909	6,737	
22-28	1,402	2,509	4,489	8,477	
29-35	1,603	3,108	5,524	10,330	
36-47	1,974	3,928	7,139	13,329	
48-60	2,302	5,141	10,897	17,264	
61-75	2,915	6,737	17,619	21,173	
76-90	3,790	9,672	19,342	37,146	
91-120	4,464	12,199	21,542	46,083	
121-150	6,133	16,719	24,590	63,839	
151-180	7,335	17,965	28,346	68,323	

Premium Table – Gold Plan (without sub-limits)				Amount in ₹ <sup>^</sup>	
Days	World wide excluding USA/Canada		World wide including USA/Canada		
	56 yrs-60 yrs	61 yrs-70 yrs	56 yrs-60 yrs	61 yrs-70 yrs	
1-7	1,157	1,753	3,105	4,825	
8-14	1,555	2,487	4,380	6,954	
15-21	1,884	3,269	5,240	9,758	
22-28	2,277	3,981	6,345	11,665	
29-35	2,581	4,861	7,720	14,903	
36-47	3,184	5,994	9,845	19,218	
48-60	4,095	7,343	14,467	24,876	
61-75	4,798	9,225	20,975	31,890	
76-90	6,828	13,950	23,865	51,352	
91-120	8,457	16,282	27,469	62,127	
121-150	10,979	22,725	38,198	89,487	
151-180	12,991	27,418	43,608	1,00,411	

Premium Table – 70+ Senior Plan (without sub-limits)								Amount in ₹ <sup>^</sup>	
Days	World wide excluding USA/Canada				World wide including USA/Canada				
	71-75 Yrs.	76-79 Yrs.	80-85 Yrs.	86+ Yrs.	71-75 Yrs.	76-79 Yrs.	80-85 Yrs.	86+ Yrs.	
1-7	2,238	2,984	5,746	9,769	5,655	7,540	13,195	22,432	
8-14	3,016	4,022	7,746	13,168	7,890	10,521	18,411	31,299	
15-21	3,769	5,026	9,679	16,454	10,331	13,775	24,107	40,981	
22-28	4,532	6,042	11,636	19,782	13,002	17,336	30,338	51,574	
29-35	5,493	7,324	15,516	26,377	15,800	21,067	42,766	72,702	
36-47	7,013	9,351	19,811	33,678	20,408	27,210	55,236	93,902	
48-60	8,807	11,743	24,651	41,907	25,584	34,113	69,249	1,17,723	
61-75	12,338	16,965	34,634	58,878	33,478	46,033	93,446	1,58,859	
76-90	15,779	21,696	41,785	71,034	42,285	58,142	1,05,818	1,79,891	
91-120	22,941	32,388	62,377	1,06,040	73,254	1,03,418	1,80,981	3,07,667	
121-150	31,588	44,595	85,886	1,46,006	1,01,750	1,43,648	2,51,383	4,27,351	
151-180	40,930	59,122	1,13,864	1,93,568	1,36,497	1,97,162	3,45,033	5,86,556	

## Without sub-limits

Premium Table – Silver Plus Plan (without sub-limits)				Amount in ₹ <sup>^</sup>	
Days	World wide excluding USA/Canada		World wide including USA/Canada		
	56 yrs-60 yrs	61 yrs-70 yrs	56 yrs-60 yrs	61 yrs-70 yrs	
1-7	889	1,614	2,711	4,386	
8-14	1,268	2,177	3,753	6,122	
15-21	1,462	2,798	4,358	7,866	
22-28	1,811	3,397	5,003	9,897	
29-35	2,068	4,022	6,154	12,055	
36-47	2,547	5,083	7,954	15,558	
48-60	2,969	6,378	12,708	19,313	
61-75	3,761	8,361	18,845	23,687	
76-90	4,891	12,297	20,262	40,818	
91-120	5,768	14,549	22,334	47,630	
121-150	7,937	19,956	27,457	66,007	
151-180	9,501	24,376	33,872	78,448	

Premium Table – Platinum Plan (without sub-limits)				Amount in ₹ <sup>^</sup>	
Days	World wide excluding USA/Canada		World wide including USA/Canada		
	56 yrs-60 yrs	61 yrs-70 yrs	56 yrs-60 yrs	61 yrs-70 yrs	
1-7	1,279	2,273	3,445	5,968	
8-14	1,928	3,043	5,898	8,453	
15-21	2,060	4,060	6,391	10,799	
22-28	2,396	4,879	7,386	13,127	
29-35	2,822	5,830	8,871	16,664	
36-47	3,386	7,190	10,849	21,185	
48-60	5,410	8,813	17,389	26,518	
61-75	7,247	11,159	24,227	33,618	
76-90	8,763	17,088	27,551	56,348	
91-120	9,689	19,135	30,103	65,747	
121-150	11,371	27,496	40,981	92,272	
151-180	13,834	33,907	47,702	1,11,260	

Premium Table – Annual Multi-Trip (without sub-limits)								Amount in ₹ <sup>^</sup>	
Plan	Gold				Platinum				
	56-60 Yrs.	61-70 Yrs.	71-79 Yrs.	>80 Yrs.	56-60 Yrs.	61-70 Yrs.	71-79 Yrs.	>80+ Yrs.	
1-30	9,994	19,754	28,445	33,384	12,541	22,858	38,401	58,516	
1-40	10,402	31,545	45,425	53,311	12,752	36,880	59,008	1,22,737	

Annual multi-trip means two or more trips to a destination outside the Republic of India during the policy period.

Discount Matrix	
1 Member	0%
2 Members	5%
3 Members	10%

Discount Matrix	
4 Members	15.0%
5 Members	17.5%
6 Members	20.0%

Discount Matrix in family option for Silver and Silver Plus plans only.

Note: Discount rate is based on % of the summation of the premium mentioned above. Family means the Insured Person and/or the Insured Person's spouse and/or, the Insured Person's eligible children and/or Insured Person's parents. This is applied only for the same plan and same trip duration as per the family definition.

Benefits		Single Trip					Annual multi-trip	
		Silver	Silver Plus	Gold	Platinum	Senior	Gold	Platinum
Benefits		6 Months-70 Years	6 Months-70 Years	6 Months-70 Years	6 Months-70 Years	71 Years & Above	19-70 Years and >71 Years	19-70 Years and >71 Years
Sum insurer in US \$		(Including and Excluding America)					(Worldwide)	
Accidental Death & Dismemberment		10,000	10,000	15,000	25,000	10,000	15,000	25,000
Accidental Death & Dismemberment Benefit (Common Carrier)		NA	5,000	5,000	5,000	NA	5,000	5,000
Accident & Sickness Medical Expenses		50,000	1,00,000	2,50,000	5,00,000	50,000	2,50,000	5,00,000
	Deductible	100	100	100	100	100	100	100
Sickness Dental Expense		300	400	500	1,000	300	500	1,000
	Deductible	150	150	150	150	150	150	150
Emergency Medical Evacuation		Included*	Included*	Included*	Included*	Included*	Included*	Included*
Repatriation of Remains		Included*	Included*	Included*	Included*	Included*	Included*	Included*
Baggage Delay (After first 12 hrs.)		50	100	200	500	50	100	200
Baggage Loss* (Common Carrier)		500	750	1,000	1,000	500	1,000	1,000
Loss of Passport		250	250	250	250	250	250	250
	Deductible	30	30	30	30	30	30	30
Personnal Liability		1,00,000	1,50,000	2,00,000	5,00,000	1,00,000	2,00,000	2,00,000
	Deductible	200	200	200	200	200	200	200
Flight Delay*		NA	Included*	Included*	Included*	NA	Included*	Included*
Hijacking**		NA	Included*	Included*	Included*	NA	Included*	Included*
Automatic extension of Policy (upto 7 days)		Available	Available	Available	Available	Available	Available	Available
Emergency Cash Transfer and Advances		500	750	1,000	1,500	500	1,000	1,500
Fraudulent Charges		500	500	1,000	2,000	NA	1,000	2,000
Burglary (in ₹)		₹1,00,000	₹1,00,000	₹2,00,000	₹2,00,000	NA	₹2,00,000	₹2,00,000
Trip Cancellation		500	500	750	1,000	NA	750	1,000
	Deductible	50	50	75	100	NA	75	100
Trip Curtailment		500	500	750	1,000	NA	750	1,000
	Deductible	50	50	75	100	NA	75	100
Missed Connection/ Missed Departure		500	500	750	1,000	NA	750	1,000
	Deductible	50	50	75	100	NA	75	100
Bounced Bookings of Hotel and Airline		500	500	750	1,000	NA	750	1,000
	Deductible	50	50	75	100	NA	75	100

Annual multi-trip means two or more trips to a destination outside the Republic of India during the policy period.

\*Included under the benefit limit of Accident and Sickness Medical Expense Reimbursement. Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of the sum(s) insured.

^Flight Delay: Deductible of 12 hrs, \$10 per 12 hours and Maximum \$100.

\*\*Hijack: Deductible of 1 day, \$100 per day and Maximum \$500.

Note: The above plans are with sub-limits. Sub-limits can be waived off by paying additional premium.

### Free look period:

**Single Trip Insurance** – The free look period is not applicable.

**Annual Multi-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 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. You can cancel your policy only if you have not made any claims under the policy. All your rights under this policy will immediately stand extinguished on the free look cancellation of the policy.

### 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)**

### Exclusions:

- Where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition
- Any Pre-Existing Disease (PED) or any complication arising from it
- Any non medical expenses

**For a complete list of benefits and exclusions, please read the policy wordings.**

### 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 takeout 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.

### 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 Regulation 25 of IRDAI (Protection of Policyholders' Interest, Operations and Allied Matters of the Insurer) Regulation 2024 and any amendments henceforth.



Claims Registration SMS 'CLAIM' to 5616181,  
e-mail: [general.claims@tataaig.com](mailto:general.claims@tataaig.com)



Call 24x7 Customer Support No.: 022 6489 8282 or  
1800 267 1955 (For Senior Citizens)



Write to us at: A&H Claims Department, Tata AIG General Insurance Co. Ltd. 7<sup>th</sup> and 8<sup>th</sup> Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon (E), Mumbai, Maharashtra 400063

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## TATA AIG GENERAL INSURANCE COMPANY LIMITED

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IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425 | TATA AIG Travel Insurance - International: TATTIOP25040V042425