



WITH YOU ALWAYS



ASIA! We've got you covered...

Presenting

Asia Travel Guard Policy

UIN: TATTIOP21190V022021

Holidays are the perfect opportunity to enjoy yourself and be with your loved ones; these special moments of togetherness are meant to be cherished forever. With our Asia Travel Guard Policy, we ensure that every single moment of your holiday remains a sweet memory. So go ahead and enjoy!! Because we understand that's what the holidays are meant to be!!

SALIENT FEATURES AND BENEFITS^:



Accidental Death and Dismemberment



Assistance



Accident & Sickness Medical Expense



Baggage Delay



Personal Liability



Baggage Loss (Common Carrier)



Loss of Passport



Emergency Medical Evacuation



Repatriation of Remains

^Terms and conditions apply.

Benefits	Plan	Plan
	Silver	Gold
Accidental Death and Dismemberment	\$10,000	\$15,000
Accident & Sickness Medical Expense	\$50,000	\$200,000
Deductible	\$100	\$100
The following maximum eligible expenses per Sickness or Disease are applicable to Insured persons, aged 56-70 years, regardless of the plan / option purchased.		
Hospital Room and Board and Hospital miscellaneous Intensive Care Unit	Maximum \$1,500 per day upto 30 days whichever is less.	
Surgical Treatment	Maximum \$3,000 per day upto 7 days whichever is less.	
Anesthetist Services	Maximum \$10,000	
Physician's Visit	Upto 25% of Surgical Treatment	
Diagnostic and Pre-Admission Testing	Maximum \$75 per Day upto 10 visits	
Ambulance Services	Maximum \$500	
Assistance	INCLUDED*	INCLUDED*
Baggage Delay	N/A	\$75
Deductible	N/A	N/A
Baggage Loss# (Common Carrier)	\$500	\$1,000
Emergency Medical Evacuation	INCLUDED*	INCLUDED*
Loss of Passport	\$250	\$250
Deductible	\$30	\$30
Personal Liability	\$100,000	\$200,000
Deductible	\$200	\$200
Repatriation of Remains	INCLUDED*	INCLUDED*

*INCLUDED under the benefit limit of Accident and Sickness Medical Expense Benefit.

#Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum (s) Insured

- Note: 1. This is a Single Trip Policy and covers persons in the age group from 6 months to 70 years.
 2. This policy can be issued to an individual and/or family.
 3. The family includes self, spouse and dependent children.

PREMIUM TABLE				Amount in INR		
	SILVER			GOLD		
Age Band	0.6 - 35 Years	36 - 55 Years	56 - 70 Years	0.6 - 35 Years	36 - 55 Years	56 - 70 Years
Days of Travel						
1-4	334	366	594	399	437	709
5-8	445	487	791	531	582	944
9-14	637	697	939	761	833	1,122

Premium Chart (inclusive of 18% GST)

Premiums are subject to change with prior approval from IRDAI
 Countries Covered: All countries in Asia except Korea and Japan.

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. 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
2. any Pre-existing Condition or any complication arising from it; or
3. Any non-medical expenses.

For complete list of benefits and exclusion please read policy wordings

EXPIRATION OF POLICY:

Your Policy will terminate on the last day for which premium has been paid or on return to India or 14 days from the date of commencement of the Insured Journey, whichever is earlier.

However, The Insured Person's coverage under this Policy ends on the earliest of:

- 1) the Policy Expiration date as stated above; or
- 2) the Policy is terminated; or
- 3) the date the Insured Person requests, in writing, that his or her coverage be terminated; or
- 4) Termination of the Insured Journey.

Renewal Conditions:

The 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 by Us.

Cancellation of the Policy:

We may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non co-operation of the insured by giving you a 15 Days notice delivered to You, or mailed to Your last address as appears in our records, stating when such cancellation shall be effective. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium.

How to lodge a claim:

Claims for which prior intimation has not been given to Assistance Company within 30 days. However it is advisable to register a claim aboard by informing the Assistance Company.

Call these local helpline numbers in India, in your respective cities-

Mumbai - +91-022-66939500 | Delhi - +91-011-66603500
Bengaluru - +91-080-66500001 | Pune - +91-020-66014156
Chennai - +91-044-66841050 | Hyderabad - +91-040-66629882
Ahmedabad - +91-079-66610201

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

1. No person shall allow out, 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 prospects or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakhs.

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 17 of IRDA of India (Protection of Policy holders Interests) Regulation, 2017.



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



Call 24 x 7 Toll free helpline: 1800 266 7780 Or
1800 22 9966 (only for Senior Citizen Policyholders)



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

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the 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@tataaig.com • website: www.tataaig.com
IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425