

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-cooperation of the insured by giving you a 15 Days notice, 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.

If you cancel the Annual 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 up to the date of cancellation. In the event a claim has occurred and/or travel has happened there shall be no return 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.

HOW TO LODGE A CLAIM:

It is a condition precedent to Our liability hereunder that written notice of claim must be given by You to Us within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event no later than 30 Days after an actual or potential loss begins. However it is advisable to register a claim abroad by informing the assistance company.

Call these local helpline numbers in India, in your respective cities from any other line:

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

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

- 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.
- 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 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 24x7 Toll free helpline
1800 266 7780
Or
1800 22 9966
(only for senior citizen)



Tata AIG General Insurance
Company Limited Accident and
Health Claims, 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

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013
24x7 Toll Free No: **1800 266 7780** • Fax: 022 6693 8170 • IRDA of India Registration No: 108
• Email: customersupport@tataaig.com • website: www.tataaig.com
IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425



WITH YOU ALWAYS

A NEW CHAPTER IS ABOUT TO UNFOLD. GET SET, WE'VE GOT YOU COVERED.

Presenting

Student Guard - Overseas Health Insurance Plan



Student Guard - Overseas Health Insurance Plan UIN: TATTIOP21206V022021

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Coverages	"SI" in US\$	Plan A	Plan B	Ultimate	Ultimate Plus	Supreme
Accidental Death and Dismemberment (AD & D)		10,000	25,000	25,000	30,000	50,000
Felonious Assault (AD & D)		5,000	5,000	25,000	25,000	25,000
Accident & Sickness Medical Expenses	Deductible	50,000	1,00,000	2,50,000	5,00,000	5,00,000
		100	100	100	100	100
Child Care Benefits		250	500	1,000	1,250	1,500
Coverage for Pre-existing Conditions 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 Expense	Deductible	250	300	400	500	500
		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	Deductible	250	250	250	250	250
		30	30	30	30	30
Personal Liability	Deductible	1,00,000	1,00,000	5,00,000	5,00,000	5,00,000
		200	200	200	200	200
Study 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	Deductible	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)
		1 Day	1 Day	1 Day	1 Day	1 Day
Missed Connection/ Missed Departure	Deductible	250	500	750	1,000	1,000
		25	50	75	100	100
Trip Delay	Deductible	10 per 12 hr (Max 100)	10 per 12 hr (Max 100)	10 per 12 hr (Max 100)	10 per 12 hr (Max 100)	10 per 12 hr (Max 100)
		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 condition 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.

Student Guard - Overseas Health Insurance Plan UIN: TATTIOP21206V022021

PREMIUM TABLE

Amount in INR[^]

		*Excluding Americas					*Including Americas				
Trip Band	Plan A	Plan B	Ultimate	Ultimate Plus	Supreme	Plan A	Plan B	Ultimate	Ultimate Plus	Supreme	
0-30	1,240	1,382	1,614	1,785	1,886	2,846	3,185	3,529	3,823	4,132	
31-60	2,164	2,447	2,912	3,254	3,454	5,376	6,053	6,744	7,330	7,948	
61-90	3,152	3,587	4,300	4,825	5,132	8,081	9,120	10,179	11,080	12,028	
91-120	3,789	4,322	5,196	5,837	6,214	9,826	11,099	12,396	13,499	14,659	
120-180	6,019	6,895	8,328	9,383	10,002	15,932	18,025	20,153	21,965	23,870	
181-270	8,823	10,129	12,268	13,841	14,763	23,611	26,731	29,905	32,608	35,451	
271-365	10,891	12,515	15,174	17,130	18,275	29,273	33,151	37,098	40,457	43,990	

Premium Chart (inclusive of 18% GST)

Age Band - 16 to 35 years - Maximum Trip Duration - 365 Days

Premium rates are subject to change with prior approval from IRDA of India

SALIENT FEATURES & BENEFITS ^^



Accident & Sickness
Medical Expenses
Reimbursement



Cancer screening
& mammography
examinations



Sickness Dental
Relief



Study
Interruption



Bail Bond



Missed Connection/
Missed Departure

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

RENEWAL CONDITION:

(i) The Single Trip Insurance - 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 of Rs. 350/- by Us.

(ii) Annual Trip Insurance - The Annual Trip Insurance may be renewed with Our consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. • 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 Rs. 350/- by Us • The policy shall be ordinarily renewable upon payment of premium unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or due to non co-operation by the Insured or any misrepresentation under or in relation to this policy or poses a moral hazard. • Grace period in payment up to 30 days from the premium due date is allowed where you can still pay your premium and continue your policy. Coverage would not be available for the period for which no premium has been received. • We may extend the renewal automatically if opted by You in the Proposal Form and provided You are eligible for renewal as per age criteria as per Policy terms and paid the premium. • 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. • We will not apply any additional loading on your policy premium at renewal based on claim experience. • Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from Authority. Your premium will also change if you move into a higher age group, or change the plan. • This policy will be renewed till the Insured attains a completed age of 35 years thereafter it will not be renewed • 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. You will have the option to migrate to any Travel insurance policy available with us. • Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority of India and 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 Insurance - You have a period of 15 days from the date of receipt of the Policy document 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 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 Policy. All 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.

Student Guard - Overseas Health Insurance Plan UIN: TATTIOP21206V022021