

## SHUBH YATRA

### Customer Information Sheet/Know Your Policy

This document provides key information about the policy. You are also advised to go through your policy documents.

SI No	Title	Description	Policy Clause Number																												
1	Name of the Insurance Product /Policy	Shubh Yatra	Not Applicable																												
2	Policy Number	XXXXXXX	Not Applicable																												
3	Type of Insurance Product/Policy	Both Indemnity and benefit	Not Applicable																												
4	Sum Insured (Basis)	<ul style="list-style-type: none"> <li>• Plan Opted - &lt;&lt;_____&gt;&gt;</li> <li>• Individual Sum Insured –</li> </ul> <table border="1"> <thead> <tr> <th>Insured Name</th><th>Sum Insured (Rs.)</th></tr> </thead> <tbody> <tr><td>Insured 1</td><td></td></tr> <tr><td>Insured 2</td><td></td></tr> <tr><td>Insured 3</td><td></td></tr> <tr><td>Insured 4</td><td></td></tr> <tr><td>Insured 5</td><td></td></tr> <tr><td>Insured 6</td><td></td></tr> <tr><td>Insured 7</td><td></td></tr> </tbody> </table>	Insured Name	Sum Insured (Rs.)	Insured 1		Insured 2		Insured 3		Insured 4		Insured 5		Insured 6		Insured 7		Not Applicable												
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5	Policy Coverage (What the policy covers?)	<b>Expenses in respect of:</b> <table border="1"> <thead> <tr> <th>Covers</th><th>Daily Commuters Plan</th><th>Business Plan</th><th>Vacations Plan</th></tr> </thead> <tbody> <tr><td>Accidental Death</td><td>Available</td><td>Available</td><td>Available</td></tr> <tr><td>Permanent Total Disability</td><td>Available</td><td>Available</td><td>Available</td></tr> <tr><td>Permanent Partial Disability</td><td>Available</td><td>Available</td><td>Available</td></tr> <tr><td>Accidental Hospitalization</td><td>Available</td><td>Available</td><td>Available</td></tr> <tr><td>Home Insurance a) Fire and Allied Peril b) Burglary</td><td>Available</td><td>Available</td><td>Available</td></tr> <tr><td>Bag Insurance</td><td>Available</td><td>Available/ Not Available as per the plan</td><td>Available/ Not Available as per the plan</td></tr> </tbody> </table>	Covers	Daily Commuters Plan	Business Plan	Vacations Plan	Accidental Death	Available	Available	Available	Permanent Total Disability	Available	Available	Available	Permanent Partial Disability	Available	Available	Available	Accidental Hospitalization	Available	Available	Available	Home Insurance a) Fire and Allied Peril b) Burglary	Available	Available	Available	Bag Insurance	Available	Available/ Not Available as per the plan	Available/ Not Available as per the plan	Section B
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		Trip Cancellation		Not Available	Available	Available
		Trip Curtailment		Not Available	Available	Available
		Trip Delay		Not Available	Available	Available
		Missed connections		Not Available	Available	Available
		Loss of Checked in baggage		Not Available	Available	Available
		Bounced Hotel and Flight		Not Available	Available	Available
		Emergency Hotel Extension		Not Available	Available	Available
		Medical Evacuation and Repatriation of Remains		Not Available	Available	Available
		Adventure Sports		Not Covered	Not Covered	Covered
		Assistance Services	Private Car Break Down	Available	Available/ Not Available as per the plan	Available/ Not Available as per the plan
			Taxi Breakdown	Not Available	Available/ Not Available as per the plan	Available/ Not Available as per the plan
			Ambulance Assistance	Not Available	Available/ Not Available as per the plan	Available/ Not Available as per the plan
			Concierge services	Not Available	Available/ Not Available as per the plan	Available/ Not Available as per the plan
			Medical Evacuation and Repatriation of Remains	Not Available	Available/ Not Available as per the plan	Available/ Not Available as per the plan

6	<p>Exclusions</p> <p>(What the policy does not cover)</p>	<ul style="list-style-type: none"> <li>• Claim arising out of any illness except in case of Medical Evacuation and Repatriation of mortal remains.</li> <li>• Accident while insured is at his/her home.</li> <li>• Intentional self-Injury</li> <li>• Accident while under the influence of alcohol or drugs.</li> <li>• Participation in an actual or attempted felony, riot, crime, misdemeanour or civil commotion.</li> <li>• Any Accident of which a contributing cause was the Insured Person's actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or his resistance to arrest.</li> <li>• Whilst engaging in aviation or whilst mounting in to, dismounting from or traveling in any aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.</li> <li>• Accident while participating in vehicle racing or trial run as a driver, co-driver or passenger.</li> <li>• Curative treatments or interventions that the Insured Person carries out or have carried out on his body.</li> <li>• Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these.</li> <li>• War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority.</li> <li>• Nuclear energy, radiation.</li> <li>• Whilst engaging in hazardous activity.</li> <li>• Whilst engaging in Adventure Sports. This exclusion shall not be applicable for Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains arising due to Adventure Sports in Vacation Plan.</li> <li>• Any Medical Expenses, services, supplies or treatment or Hospital stay which were not recommended or approved as Medically Necessary Treatment by a Medical Practitioner.</li> <li>• Any expense incurred which is not exclusively medical in nature/ Unproven/ Experimental treatment of any description.</li> <li>• Expenses incurred for emergency medical evacuation except in Business Plan and Vacation Plan.</li> <li>• Any claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where there is weakening of the bone) or chronic degenerative diseases.</li> <li>• Expenses incurred on neck belts, wrist bandages, walking sticks, abdomen belts, CPAP and any other similar external aid /devices, the use of which has been necessitated following an accident.</li> <li>• Bodily Injury caused by or arising from terrorism, except in case where the policy holder is a victim of terrorist act and not abetting terrorism.</li> <li>• Any claim relating to events occurring before the commencement</li> </ul>	Section C

		<p>of the Policy Period or after the completion of the Policy Period.</p> <ul style="list-style-type: none"> <li>Any claim relating to events occurring beyond the maximum duration of trip as specified in the schedule, except in case where extensions of trip is allowed by Us.</li> <li>Non-allopathic medicine.</li> <li>Cosmetic surgery and plastic surgery.</li> <li>In so far as it relates to, the Insured: <ul style="list-style-type: none"> <li>a) travelling against the advice of a Medical Practitioner.</li> <li>b) taking part in a naval, military or air force operation.</li> </ul> </li> <li>Medical Expenses relating to any hospitalization primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.</li> <li>Standard list of excluded items as mentioned in our website <a href="https://generalicentralinsurance.com/non-medical-expenses">https://generalicentralinsurance.com/non-medical-expenses</a></li> <li>Treatment taken in any hospital or by any Provider that We have blacklisted, as mentioned in our website <a href="https://generalicentralinsurance.com/hospital-locator">https://generalicentralinsurance.com/hospital-locator</a></li> </ul> <p>However, this exclusion will not apply in case of emergency hospitalisation, subject to verification of claim.</p>	
7	<p>Waiting period</p> <ul style="list-style-type: none"> <li>Time period during which specified diseases/ treatments are not covered.</li> </ul> <p>It is counted from the beginning of the policy coverage</p>	Not Applicable	Not Applicable
8	<p>Financial Limits of Coverage</p> <p>i. Sub Limits- (It is a predefined limit, and the</p>	<p>The Policy will pay only up to the Sub limits specified hereunder for the following diseases/procedures. In case of claim, this policy require you to share the following costs: Expenses exceeding the following Sub-limits.</p> <p>Please refer Point no.14 (Benefit Chart)</p>	

	insurance company will not pay any amount in excess of this limit)		
	ii. Co-payment – (It is a specified amount /percentage of the admissible claim amount to be paid by policy holder/ Insured)	Not Applicable	Not Applicable
	iii. Deductible- (It is a specified amount up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount)	<ul style="list-style-type: none"> <li>• Deductible of 6 hours will be applicable for Trip Delay cover.</li> <li>• Deductible of 2 days will be applicable for Emergency Hotel Extension cover</li> </ul>	Section F
	Any other limit (as applicable)	Not Applicable	Not Applicable
9	Claims/ Claims Procedure	<p>Reimbursement of covered expenses up to specified limits. Fixed amount on the occurrence of covered events.</p> <p>Provide the details /web link for following:</p> <p>i. Helpline Number (toll free) - 1800 209 1016 / 1800-103-8889</p> <p>Downloading/getting claim form</p> <p>- <a href="https://generalicentralinsurance.com/customer-service/downloads">https://generalicentralinsurance.com/customer-service/downloads</a></p>	Section E

10	Policy Servicing	<p>a) Call Centre number of Insurer Policy Servicing: 1800 220 233/1860 500 3333/ 022-67837800 Timing: 7 am to 10 pm Claims Servicing: 1800 103 8889/1800 209 1016 Timing: 24*7</p> <p>b) Details of company officials Policy Servicing Office: &lt;&lt;As appearing on the Policy Schedule&gt;&gt;</p>	
11	Grievances /Complaints	<p>Details of -Grievance Redressal Officer of the Insurer: <a href="https://generalicentralinsurance.com/customer-service/grievance-redressal">https://generalicentralinsurance.com/customer-service/grievance-redressal</a></p> <p>-Insurance Company grievance portal / Department:</p> <ul style="list-style-type: none"> <li>• Helplines: 1800-220-233/ 1860-500-3333/ (022) 67837800</li> <li>• Email: <a href="mailto:GCicare@generalicentral.com">GCicare@generalicentral.com</a></li> <li>• Website: <a href="https://generalicentralinsurance.com">https://generalicentralinsurance.com</a></li> </ul> <p>-Ombudsman: The guidelines of taking up a complaint in ombudsman and the addresses of ombudsman are available on: <a href="http://www.policyholder.gov.in/Ombudsman.aspx">http://www.policyholder.gov.in/Ombudsman.aspx</a></p>	Grievances Redressal Procedure
12	Things to remember	<ul style="list-style-type: none"> <li>• Free Look Cancellation: Not Applicable</li> <li>• Policy Renewal: Not Applicable</li> <li>• Migration &amp; Portability: Not Applicable</li> <li>• Change in Sum Insured - Not Applicable</li> <li>• Moratorium Period - Not Applicable</li> </ul>	Not Applicable

13	<b>Your Obligations</b>	<p>Please disclose all Pre-Existing Disease/s, or condition/s before buying a policy. Non-disclosure may affect claim settlement.</p> <p>Disclosure of other material information during the policy period.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <th style="width: 50%;">Name of the Insured Person/s</th> <th style="width: 50%;">Pre-Existing Condition/ Deformity</th> </tr> <tr><td>Insured 1</td><td></td></tr> <tr><td>Insured 2</td><td></td></tr> <tr><td>Insured 3</td><td></td></tr> <tr><td>Insured 4</td><td></td></tr> <tr><td>Insured 5</td><td></td></tr> </table>						Name of the Insured Person/s	Pre-Existing Condition/ Deformity	Insured 1		Insured 2		Insured 3		Insured 4		Insured 5	
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14	<b>Benefit Chart –</b>																		
		<b>Daily Commuters Plan</b>			<b>Business Plan</b>		<b>Vacations Plan</b>												
		<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 1</b>	<b>Option 2</b>	<b>Option 1</b>	<b>Option 2</b>											
Policy Period		Annual basis			a) Annual Multi Trip – Each trip not more than 30 days  b) Single Trip (multiple trips are not covered)– 1-7 days, 8-15 days		a) Annual Multi Trip – Each trip of not more than 30 days  b) Single Trip (multiple trips are not covered) – 1-7 days, 8-15 days, 16-30 days												
Accidental Death		₹ 500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2000000											
Permanent Total Disability		₹ 500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2000000											

	Permanent Partial Disability		₹ 500000	₹ 1000000	₹ 2000000	₹ 1000000	₹ 2500000	₹ 1000000	₹ 2000000
	Accidental Hospitalization		₹ 50000	₹ 75000	₹ 100000	₹ 100000	₹ 200000	₹ 100000	₹ 200000
	Home Insurance		₹ 200000	₹ 350000	₹ 500000	₹ 200000	₹ 400000	₹ 200000	₹ 400000
	a) Fire and Allied Peril								
	b) Burglary								
	Bag Insurance	Laptop	₹ 25000	₹ 40000	₹ 60000	Not Available	Not Available	Not Available	Not Available
		Mobile Phone	₹ 15000	₹ 25000	₹ 50000	Not Available	Not Available	Not Available	Not Available
		ID Proof	₹ 800	₹ 1200	₹ 2000	Not Available	Not Available	Not Available	Not Available
		Sunglasses	₹ 1000	₹ 1500	₹ 2500	Not Available	Not Available	Not Available	Not Available
		Credit Card Cover	₹ 15000	₹ 25000	₹ 50000	Not Available	Not Available	Not Available	Not Available
	Trip Cancellation		Not Available	Not Available	Not Available	up to ₹ 100000	up to ₹ 150000	up to ₹ 100000	up to ₹ 150000
	Trip Curtailment		Not Available	Not Available	Not Available	₹ 15000	₹ 25000	₹ 15000	₹ 20000
	Trip Delay		Not Available	Not Available	Not Available	₹ 7500 Deductible : 6 Hours	₹ 12500 Deductible : 6 Hours	₹ 7500 Deductible: 6 Hours	₹ 10000 Deductible: 6 Hours
	Missed connections		Not Available	Not Available	Not Available	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 5000 Flight: up to ₹ 7500	Train: up to ₹ 3000 Flight: up to ₹ 5000	Train: up to ₹ 3000 Flight: up to ₹ 5000
	Loss of Checked in baggage		Not Available	Not Available	Not Available	Up to ₹ 10000	Up to ₹ 15000	Up to ₹ 10000	Up to ₹ 15000

					one item within one piece of baggage = 10% of the SI	one item within one piece of baggage = 20% of the SI	one item within one piece of baggage = 10% of the SI	one item within one piece of baggage = 20% of the SI
					More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI	More than one item of baggage, then maximum reimbursement for all items within one piece of baggage = 50% of the SI
	Bounced Hotel and Flight	Not Available	Not Available	Not Available	Up to ₹ 10000	Up to ₹ 20000	Up to ₹ 15000	Up to ₹ 20000
	Emergency Hotel Extension	Not Available	Not Available	Not Available	If hospitalisation is more than 7 consecutive days  Actual Room price for Max of 5 Days, max up to ₹ 20000.  Deductible - 2 days	If hospitalisation is more than 7 consecutive days  Actual Room price for Max of 5 Days, max up to ₹ 20000.  Deductible - 2 days	If hospitalisation is more than 7 consecutive days  Actual Room price for Max of 5 Days, max up to ₹ 20000.  Deductible - 2 days	If hospitalisation is more than 7 consecutive days  Actual Room price for Max of 5 Days, max up to ₹ 25000.  Deductible - 2 days

	Medical Evacuation and Repatriation of Remains		Not Available	Not Available	Not Available	Up to ₹ 200000	Up to ₹ 200000	Up to ₹ 200000	Up to ₹ 300000
	Adventure Sports		Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Permanent Total Disablement, Medical evacuation or repatriation of mortal remains
	Assistance Services	Private Car Break Down	Available	Available	Available	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips
		Taxi Break down	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips
		Ambulance Assistance	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips	a) Available for Annual Multi Trips

						b) Optional for Single Trips	b) Optional for Single Trips	b) Optional for Single Trips	b) Optional for Single Trips
		Conci erge servic es	Not Availab le	Not Availabl e	Not Availabl e	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips
		Medic al Evacu ation and Repatr iation of Remai ns	Not Availab le	Not Availabl e	Not Availabl e	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips	a) Available for Annual Multi Trips  b) Optional for Single Trips

Declaration by the Policy Holder:

I have read the above and confirm having noted the details:

Place \_\_\_\_\_

Date \_\_\_\_\_ (Signature of the Policyholder)

**Note**

- The web-link, where the product related documents including the Customer Information Sheet are available on the website of GCI, is at <https://generalicentralinsurance.com/customer-service/downloads>
- In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.
- Your confirmation, being the policyholder, regarding receiving of the Customer Information Sheet is necessary.**



**Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited)** | Registered Office: Unit No. 801 & 802, 8<sup>th</sup> Floor, Tower C,

Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | IRDAI Regn. No.: 132

| CIN: U66030MH2006PLC165287 |

Website: [www.generalicentralinsurance.com](http://www.generalicentralinsurance.com) |

Email ID: [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com)

Toll-free Phone: 1800 220 233 / 1860 500 3333/ 022 6783 7800

ISO No: GCH/HP/FSY/CIS/001