

TRAVEL SURAKSHA

Customer Information Sheet/Know Your Policy

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

SI No	Title	Description	Policy Clause Number										
1	Name of Insurance Product /Policy	Travel Suraksha	Not Applicable										
2	Policy Number	XXXXXXXXXX	Not Applicable										
3	Type of Insurance Product/Policy	Both Indemnity and benefit	Not Applicable										
4	Sum Insured (Basis)	<div>• Plan Opted - <<_____>></div> <div>• Individual Sum Insured –<table><tr><th>Insured Name</th><th>Sum Insured (Rs.)</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></table></div>	Insured Name	Sum Insured (Rs.)	Insured 1		Insured 2		Insured 3		Insured 4		Not Applicable
Insured Name	Sum Insured (Rs.)												
Insured 1													
Insured 2													
Insured 3													
Insured 4													
5	Policy Coverage (What the policy covers?)	<div>Expenses in respect of:</div> <div>Medical Care</div> <div>Medical Expenses for the treatment of an injury or illness sustained by You while this policy is in effect.</div> <div>Emergency Medical Evacuation -Expenses incurred in respect of transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation.</div> <div>Repatriation Of Remains - Reimburse for the costs of transporting the remains of the deceased back to the Republic of India or for cost of a burial in the overseas country where the death occurred subject to the maximum limit as USD 10000.</div> <div>Balance Period of Policy – Medical expenses incurred by you within India as a continuation of medical treatment commenced by You while overseas immediately prior to any Medical Evacuation to a hospital in India, arising out of any illness or Accidental Bodily Injury during the course of Your Journey</div> <div>Daily allowance in case of Hospitalization for more than 24 hrs due to an illness or injury sustained during period of insurance.</div> <div>Emergency Sickness Dental Relief</div> <div>Travel inconvenience</div> <div>Hijack distress allowance – compensation in event the common carrier in which you are travelling is hijacked on the trip abroad during the Period of Insurance and your journey is interrupted or disrupted for more than 24 hours</div>	<div>Section II (A)</div> <div>Section II (B)</div>										

		Trip Delay - compensation in event of Trip Delay, for more than 12 hours due to Covered Hazard.	
		Trip Cancellation - compensation in event of cancellation of Trip in India prior to its commencement towards non-refundable expenses on cancellation of the Overseas Travel Tickets, Hotel Booking or Scheduled Tour Booking.	
		Trip Curtailment - compensation in event of curtailment of trip overseas towards non-refundable expenses on cutting short the Overseas Travel Tickets, Hotel Booking or Scheduled Tour Booking.	
		Missed Connection - compensation if the aircraft on which you have booked to travel from India is cancelled or delayed in event of inclement weather beyond 12 hours than the original scheduled arrival time, resulting in you missing the connecting flight at the destination of the connecting flight	
		Loss of Passport - expenses necessarily incurred by you in obtaining a by duplicate /temporary passport overseas.	
		Personal Care	Section II (C)
		Baggage Loss (Checked in baggage) - reinstate or replace the Checked Baggage in respect of the complete and permanent total loss or destruction of Your checked in Baggage.	
		Baggage Delay (Checked in baggage) – if Your Checked in Baggage is delayed or misdirected by a common carrier by more than 12 hours beyond the time of Your arrival at the intended destination outside India, we will pay You in respect of Your emergency purchase of toiletries, medication and clothing to replace those contained in Checked Baggage.	
		Compassionate Visit - reimburse the actual cost of economy class ticket by the most direct route via a common carrier incurred by the person rendering special assistance from and to the place of origin of such person or the place of residence of the person.	
		Financial Emergency Assistance - In the event you require financial emergency Assistance following incidents like burglary/ theft of luggage/ money or hold up. The Service provider shall co-ordinate with your relatives in India to provide emergency cash assistance to You as per Your requirement.	
		Personal Accident	Section II (D)
		Accidental Death and Permanent Total Disability occur within 12 months from the date of Accident, which caused the Injury.	
		Accidental Death (Common Carrier) occur within 12 months from the date of Accident, which caused the Injury while You are riding as a passenger in or on, boarding or alighting on a common carrier, during the course of Your overseas Journey while this policy is in effect.	
		Accidental Death (Air Travel only) - if You sustain Accidental Bodily Injury during the course of Your Journey while this policy is in effect results in Your Accidental Death, while You are riding as a passenger in or on, boarding or alighting from any commercial airline subject to event has occurred once you are in the aircraft.	
		Special Care	Section II (E)
		Golfers Hole in One Celebration - expenses incurred in celebration of achieving a hole-in-one by you during the trip, anywhere in the world excluding India, in a United States Golfers Association (USGA)	

		recognized golf course.	Section II (F)
		Automatic extension of the period of insurance up to a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by scheduled Airlines, which is beyond your control, and no alternative air transportation is made available to you.	
		Burglary (Home Contents) - indemnify for loss of or damage to contents in event of a burglary at the residence normally occupied by You in India (located at the address mentioned in the Schedule) during the period of travel overseas.	
		Child Escort - reimburse travelling expenses for returned journey of your children aged below 17 and insured under our travel policy, in the event of your death while on the covered trip due to a covered illness or accident.	
		Legal Liability	
		Personal Liability - Legal liability incurred by you in your private capacity to pay damages for the third-party civil claims arising out of Accidental bodily injury or Accidental Property Damage occurring during Your Trip overseas.	
		<i>Note: All the above covers are offered under this Product. However, the cover offerings are plan specific and shall be applicable as per the opted plan.</i>	
6	Exclusions (What the policy does not cover)	<ul style="list-style-type: none"> • Benefits will not be available for any condition, ailment or injury or related condition(s) for which You have been diagnosed, received medical treatment, had signs and/ or symptoms, prior to inception of Your first Policy, until 48 consecutive months have elapsed, after the date of inception of the first Policy with Us. • Any claim relating to events occurring before the commencement of the trip covered hereunder and any time after the completion of the trip at any port of the Country of Your Residence mentioned hereunder. • If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof. • In so far as it relates to the all the benefits and if You are/have - <ul style="list-style-type: none"> a) travelling against the advice of a Medical Practitioner. b) receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate. c) received terminal prognosis for a medical condition. d) taking part in a naval, military or air force operation. • Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials. • In respect of Your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country. • 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: 	Section III

		<ul style="list-style-type: none">• Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.• Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.• Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft.• Participation in skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or diving in races or rallies using a motorized vehicle or bicycle, caving or potholing hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any professional sports, any bodily contact sport or any other potentially dangerous sport for which you are untrained.																							
7	Waiting period	Not Applicable	Not Applicable																						
8	Financial Limits of Coverage i. Sub Limits- (It is a predefined limit, and the insurance company will not pay any amount in excess of this limit)	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. Please refer to point no. 14 (Benefit Chart)																							
	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	<table><tr><th>Benefit</th><th>Deductible (in USD)</th></tr><tr><td>Medical Expenses</td><td>75</td></tr><tr><td>Daily Hospital allowance</td><td>1 Day</td></tr><tr><td>Emergency Sickness Dental Relief</td><td>100</td></tr><tr><td>Hijack Benefit</td><td>1 Day</td></tr><tr><td>Trip Delay</td><td>12 hours</td></tr><tr><td>Trip Cancellation</td><td>100</td></tr><tr><td>Trip Curtailment</td><td>100</td></tr><tr><td>Missed Connection</td><td>50</td></tr><tr><td>Loss of Passport</td><td>25</td></tr><tr><td>Baggage Delay</td><td>12 hours</td></tr></table>	Benefit	Deductible (in USD)	Medical Expenses	75	Daily Hospital allowance	1 Day	Emergency Sickness Dental Relief	100	Hijack Benefit	1 Day	Trip Delay	12 hours	Trip Cancellation	100	Trip Curtailment	100	Missed Connection	50	Loss of Passport	25	Baggage Delay	12 hours	
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	more than the specified amount)	<table><tr><td>Baggage Loss</td><td>25</td></tr><tr><td>Compassionate Visit</td><td>200</td></tr><tr><td>Personal Liability</td><td>0.1% of limit of indemnity</td></tr></table>	Baggage Loss	25	Compassionate Visit	200	Personal Liability	0.1% of limit of indemnity	
Baggage Loss	25								
Compassionate Visit	200								
Personal Liability	0.1% of limit of indemnity								
	Any other limit (as applicable)	Not Applicable	Not Applicable						
9	Claims/ Claims Procedure	<p>Reimbursement of expenses covered up to specified limits. Fixed amount on the occurrence of covered events.</p> <p>Please find the details /web link for following:</p> <p>i. Helpline Number (toll free) - 1800 209 1016 / 1800-103-8889</p> <p>ii. Downloading/getting claim form - https://generalicentralinsurance.com/customer-service/downloads</p>	Section V						
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: <<As appearing on the Policy Schedule>></p>							
11	Grievances /Complaints	<p>Details of -Grievance Redressal Officer of the Insurer: https://generalicentralinsurance.com/customer-service/grievance-redressal</p> <p>-Insurance Company grievance portal / Department:</p> <ul style="list-style-type: none">• Helplines: 1800-220-233/ 1860-500-3333/ (022) 67837800• Email: GCIcare@generalicentral.com• Website: https://generalicentralinsurance.com <p>-Ombudsman: The guidelines of taking up a complaint in ombudsman and the addresses of ombudsman are available on: http://www.policyholder.gov.in/Ombudsman.aspx</p>	Section VI.16						
12	Things to remember	<table><tr><td>• Free Look Cancellation</td></tr><tr><td>• Policy Renewal</td></tr><tr><td>• Migration & Portability</td></tr><tr><td>• Change in Sum Insured</td></tr><tr><td>• Moratorium Period</td></tr></table>	• Free Look Cancellation	• Policy Renewal	• Migration & Portability	• Change in Sum Insured	• Moratorium Period	Not Applicable	
• Free Look Cancellation									
• Policy Renewal									
• Migration & Portability									
• Change in Sum Insured									
• Moratorium Period									
13	Your Obligations	<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><tr><td>Name of the Insured Person/s</td><td>Pre-Existing Condition/Deformity</td></tr><tr><td>Insured 1</td><td></td></tr></table>	Name of the Insured Person/s	Pre-Existing Condition/Deformity	Insured 1		Section V (D)		
Name of the Insured Person/s	Pre-Existing Condition/Deformity								
Insured 1									

14 Benefit Chart

Benefits		Single Trip Plans				Annual Multi Trip		Superior Care**
All figures are in USD		Standard	Silver	Gold	Platinum	Gold	Platinum	
Medical Care	Medical Expenses	50,000	1,00,000	2,50,000	5,00,000	2,50,000	5,00,000	1,00,000
	Emergency Medical Evacuation	Included	Included	Included	Included	Included	Included	Included
	Repatriation of remains. (limited to USD 10000)	Included	Included	Included	Included	Included	Included	Included
	Daily Hospital Allowance	NA	NA	25 per day (max 5 days)	25 per day (max 5 days)	25 per day (max 5 days)	25 per day (max 5 days)	NA
	Emergency Sickness Dental Relief	300	300	300	300	300	300	NA
Travel Inconvenience	Hijack Benefit	50 per day (max 7 days)	50 per day (max 7 days)	100 per day (max 7 days)	150 per day (max 7 days)	100 per day (max 7 days)	150 per day (max 7 days)	50 per day (max 7 days)
	Trip Delay	NA	NA	USD 20 per 12 hrs. (max 120 hrs.)	USD 20 per 12 hrs. (max 120 hrs.)	USD 20 per 12 hrs. (max 120 hrs.)	USD 20 per 12 hrs. (max 120 hrs.)	NA
	Trip Cancellation	NA	NA	NA	500	NA	500	NA
	Trip Curtailment	NA	NA	NA	300	NA	300	NA
	Missed Connection	NA	NA	NA	500	NA	500	NA
	Loss of Passport	200	200	250	250	250	250	200
Personal Care	Baggage Delay	50	50	100	200	100	200	50
	Baggage Loss*** (Checked in)	250	500	1000	1000	1000	1000	500
	Compassionate Visit	NA	NA	NA	Up to a max USD 1000	NA	Up to a max USD 1000	NA
	Financial Emergency Assistance	100	200	500	500	500	500	200
Personal Accident	Accidental Death & Permanent Total Disablement	5000	5000	10000	20000	10000	20000	5000
	Accidental Death -	3000	5000	5000	5000	5000	5000	5000

		Common Carrier							
		Accidental Death-Travel Only	NA	NA	5000	5000	5000	5000	NA
	Legal Liability	Personal Liability	100000	100000	200000	200000	200000	200000	100000
	Special Care	Golfers Hole-in-one celebration	100	100	100	200	100	200	NA
		Automatic Extension for 7 Days	NA	NA	Available	Available	Available	Available	NA
		Burglary (Home Contents)	NA	NA	INR 100000	INR 200000	INR 100000	INR 200000	NA
		Child Escort	NA	NA	2500	2500	2500	2500	NA
** For Age above 70 years, subject to medical under writing as advised.									
***- per baggage max 50% & pe item in the baggage max 10%.									
The Policy would be as per the “Days of Travel “opted for.									
For Annual Multi-trip policies, the total policy period is one year subject to terms and conditions.									

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, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | IRDAI Regn. No.: 132 | CIN: U66030MH2006PLC165287 | Website: www.generalicentralinsurance.com | Email ID: gccicare@generalicentral.com | Toll-free Phone: 1800 220 233 / 1860 500 3333/ 022 6783 7800
ISO No.: GCH/HP/FGT/CIS/001