



ASIA! We've got you covered...

Presenting

Asia Travel Guard Policy

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	Plan
	Silver	Silver Plus	Gold
Accidental Death and Dismemberment	\$10,000	\$12,000	\$15,000
Accident & Sickness Medical Expense	\$50,000	\$100,000	\$200,000
Deductible	\$100	\$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	Maximum \$1,500 per day upto 30 days whichever is less.		
Intensive Care Unit	Maximum \$3,000 per day upto 7 days whichever is less.		
Surgical Treatment	Maximum \$10,000		
Anesthetist Services	Upto 25% of Surgical Treatment Maximum		
Physician's Visit	\$75 per Day upto 10 visit		
Diagnostic and Pre-Admission Testing	Maximum \$500		
Ambulance Services	Maximum \$400		
Assistance	INCLUDED*	INCLUDED*	INCLUDED*
Baggage Delay	N/A	\$75	\$75
Deductible	N/A	N/A	N/A
Baggage Loss# (Common Carrier)	\$500	\$1,000	\$1,000
Emergency Medical Evacuation	INCLUDED*	INCLUDED*	INCLUDED*
Loss of Passport	\$250	\$250	\$250
Deductible	\$30	\$30	\$30
Personal Liability	\$100,000	\$150,000	\$200,000
Deductible	\$200	\$200	\$200
Repatriation of Remains	INCLUDED*	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.

Duration of trip	Silver- SI \$50,000			Silver Plus- SI \$100,000			Gold-SI \$200,000		
	Upto 35 years	36 to 55 years	56 to 70 years	Upto 35 years	36 to 55 years	56 to 70 years	Upto 35 years	36 to 55 years	56 to 70 years
1-3	304	333	540	323	354	576	363	398	645
4	356	391	634	380	417	675	426	466	758
5	384	420	681	408	447	725	458	502	813
6	409	448	728	435	478	775	489	536	868
7	441	483	765	470	514	814	526	577	913
8	478	523	793	509	557	845	570	624	948
9	514	563	821	548	599	874	614	673	982
10	551	603	850	586	642	905	657	720	1,015
11	588	643	878	625	684	936	701	767	1,049
12	623	682	906	664	727	965	745	815	1,083
13	660	722	935	703	769	996	788	863	1,116
14	670	733	969	714	781	1,038	800	876	1,167
15	691	756	1,003	736	806	1,077	826	904	1,211
16	712	779	1,038	758	828	1,119	850	930	1,256
17	730	799	1,074	778	851	1,160	872	955	1,303
18	748	818	1,112	797	871	1,204	893	977	1,351
19	765	837	1,151	814	891	1,248	913	999	1,402
20	780	854	1,191	831	910	1,294	932	1,021	1,455
21	795	871	1,232	847	926	1,343	950	1,040	1,509
22	809	886	1,274	863	944	1,394	968	1,058	1,566
23	824	902	1,319	877	959	1,446	984	1,077	1,625
24	837	916	1,364	891	975	1,500	999	1,094	1,685
25	850	930	1,412	905	990	1,555	1,015	1,110	1,749
26	861	943	1,461	918	1,004	1,614	1,030	1,127	1,814
27	873	956	1,512	930	1,017	1,674	1,043	1,142	1,882
28	885	968	1,565	942	1,030	1,737	1,057	1,156	1,953
29	896	979	1,619	953	1,043	1,802	1,070	1,171	2,026
30	906	991	1,676	965	1,055	1,869	1,082	1,185	2,102

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 30 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 A&H Claims Department Tata AIG General Insurance Co. Ltd. 7th and 8th Floor,
Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai,
Maharashtra 400063

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)

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