

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 prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with penalty which may extend to ten lakhs 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 holder Interests) Regulation, 2017



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



Call 24x7 Toll free helpline
18002667780 Or
1800 22 9966 (only for senior citizen Policy holders)



Write to us 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)
Email: customersupport@tataaig.com • website: www.tataaig.com | IRDA of India Registration No: 108
CIN: U85110MH2000PLC128425



**Make your
journey truly
worry-free.**

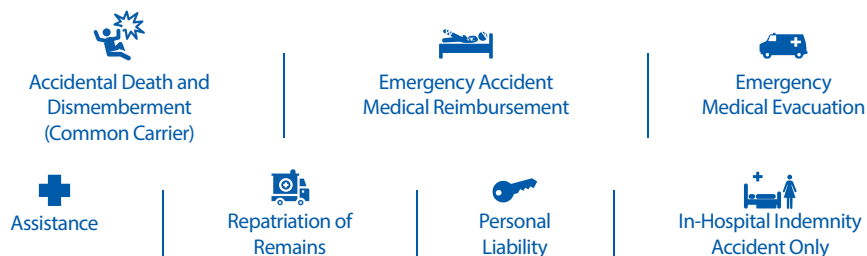
Presenting
Domestic Travel Guard Policy



WITH YOU ALWAYS

Traveling to new locations is always exciting, whether it's domestic or international. However, niggling concerns such as flight delays, baggage loss, ticket's loss, etc. eventually end up dampening the complete experience. We introduce Domestic Travel Guard Policy - a travel insurance product for travel anywhere within India. With this extra precautionary measure by your side, enjoy complete peace of mind from all the anxieties mentioned above. Domestic Travel Guard Policy, also offers many benefits such as family transportation cover in case of emergencies, lost ticket reimbursements, missed departure compensations and personal liability. So, the next time you're travelling, ensure that you leave behind your worries and enjoy every moment of your trip.

CORE BENEFITS^^:



^^Terms and conditions apply.

Core Benefit	Amount in ₹	ADD ON Benefit	Amount in ₹
Accidental Death and Dismemberment (Common Carrier)	50,000	Accidental Death and Dismemberment	50,000
Accident Medical Expense Benefit	20,000	Accommodation Charges Due to Trip Delay - Flight/Rail** up to	1,500 per day
Deductible	250	Deductible	5 hrs
Assistance	Included	Maximum	2 Days
Emergency Medical Evacuation	10,000	Loss of Tickets - Rail/Air **	Up to 20,000
Repatriation of Remains	10,000	Deductible	₹150/10% of actual ticket cost
Personal Liability	1,00,000	Family Transportation	Up to 10,000
Deductible	200	Replacement of Staff (Business Trip Only)	Up to 10,000
In-hospital Indemnity Accident Only	500	Missed Departure Rail/Air	Up to 10,000
Deductible	1 day	Deductible	₹150/ 10% of actual ticket cost
Maximum	7 days		

** We will pay the excess of what will be reimbursed / paid by any other agency / authority.

₹ in INR

Trip Bands (No. of days)	Core Product	ADD ON	Total Premium
1-3	104	52	157
4-7	120	61	182
8-12	145	73	218
13-20	168	84	251
21-30	184	92	276
31-60	198	100	299
61-90	209	104	313

Annual Multi Trip Premium

Unlimited trips (per trip <= 30 days)	1,880	942	2,821
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Premium Chart (inclusive of 18% GST)

The above premium table is applicable for 1 unit (A maximum of 5 units can be purchased).

RENEWAL CONDITION:

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 started in the policy schedule and will be subject to deduction of cancellation charge by us. **Option to Migrate:** In the likelihood of the 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 similar Travel insurance policy available with us.

FREE LOOK PERIOD:

Single Trip Insurance - Free Look period is not applicable. (B) Annual Multi 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 the 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 amounts spent on stamp duty charges and proportionate risk premium.

CANCELLATION OF THE POLICY:

The Single Trip Insurance policy will terminate on the last day for which premium has been paid or on return to your usual town of residence or 90 days from the date of commencement of the insured journey, whichever is earlier.

Annual Multi Trip Insurance: The policy will terminate on the Expiration date shown in the policy schedule. The policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non co-operation by any insured person by giving 15 days notice. In such a case, the policy shall stand cancelled abinitio and there will be no refund of premium. If the policy is cancelled for non co-operation of the insured or if you cancel the Annual Multi Trip policy, the premium shall be computed in accordance with our short rate table for the period of policy has been in force, provided no claim has occurred and/or no travel has happened up to the date of cancellation.

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:

- any Pre-existing Disease or any complication arising from it;
- participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion;
- Any non medical expenses

For complete list of benefits and 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. Call these local helpline numbers in your respective cities: Mumbai - 66939500, Delhi - 66603500, Bangalore - 66272829, Pune - 66014156, Chennai- 66841050, Hyderabad - 66629882, Ahmedabad - 66610201. Email: general.claims@tataig.com