

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Product Name	IndusInd Booking Cancellation Protect Policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0004V01202021	
3.	Policy No.	As per Policy Schedule	
4.	Structure	It covers financial loss incurred from the cancellation of booked ticket(s) ahead of the scheduled event due to listed perils. The underlying events can be any of the following : • Movies bookings • Entertainment Event bookings • Hotel bookings This policy indemnify the Certificate Holder against a direct Financial Loss sustained in case the Certificate Holder cancels the booking of the Insured Events and reimburse the forfeited, non-refundable payment made to the supplier and/or to the Organizer of the underlying Event.	
5.	Interests Insured	The policy covers the ticket cost on cancellation due to any unforeseen incident and also compensate the following : • Loss of Any Discount Coupons • Convenience fees or Internet Handling charges or Card Handling Charges • Pre-booked Food and Beverages cost • Reschedule your event i.e. Movie, Entertainment and Hotel bookings	
6.	Sum Insured	For each of the covers, Sum Insured is defined as follows: • Cover 1: Base Cover (Cancellation Cover) Under this cover, the Sum Insured is Base Ticket Price excluding fees, charges and taxes • Cover 2: Loss of Discount Coupons: Under this cover, the Sum Insured is the explicit purchase cost incurred in buying the Discount Coupon(s) which was used to its full available limit while booking the event. • Cover 3: Convenience Fees Cover: Under this cover, the Sum Insured is the amount which is explicitly mentioned in the breakup of the ticket cost under convenience fee or internet handling charges and or card handling charges. • Cover 4: Food and Beverages Cover: Under this cover, the Sum Insured is the amount which is explicitly mentioned in the breakup of the ticket cost under pre-booking of meals, food, snacks or other eatables and or towards beverages. • Cover 5: Event Reschedule Cover: Under this cover, the Sum Insured will be minimum of the three items	


indusindinsurance.com


022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

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	mentioned below: ✓ difference between the Rescheduled or Rebooked booking cost and the earlier booking cost or ✓ 50% of the cost of the booking of the original Event or ✓ The Sum Insured shown in the Certificate of Insurance against this Cover	
7. Policy Coverage	The contingencies covered in this Product are mentioned below: Cover 1- Basic Cover (Cancellation cover): • The policy would compensate the loss incurred by the Certificate Holder in case the Certificate Holder cancels the booking made for an event. The cancellation can be for the below defined perils: i Sickness and Accident Sickness or Accident of the Event Attendee / Ticket Holder that required hospitalization within 21 days before the Event Start Date • Sickness or Accident of the Family members or Immediate Family members of the Event Attendee / Ticket Holder that required a visit to a Physician before 2 days of Travel Event and 1 day in case of Event being Movie booking • Sickness or Accident of a co-worker or Roommate or class mate or a neighbor of the Event Attendee / Ticket Holder wherein the Event Attendee/Ticket Holder's intervention is required in assisting the admission to Hospital or visit to Physician within 2 days of Event Start Date • Event Attendee / Ticket Holder or Family member of the Event Attendee / Ticket Holder is a victim of a criminal act or an accident resulting in Financial Loss, intimidation or physical injury and or required coordination with law enforcement authorities ii Death • Death of the Family members or Immediate Family members of the Event Attendee / Ticket Holder within 14 days of event start date • Death of a co-worker or Roommate or class mate or a neighbor of the Event Attendee / Ticket Holder within 2 days of Event Start Date iii Catastrophic Events/Disturbance : Any occurrence of the below reasons which may which may possibly interfere the Event attendance • Any Natural Disaster or inclement weather or a forecast of such inclement weather conditions from a reputed forecaster like IMD at the venue of Event or in the residence city of the Event Attendee / Ticket Holder • A Strike, Riot or Civil Commotion or an Act or threat of Terrorism at the venue of the Event or in the residence city of the Event Attendee / Ticket Holder • Epidemic warning or adverse travel advisory at city of the Insured Event • Any Political Event or rallies or travel restrictions imposed by government administration in the place of residence of Event Attendee / Ticket Holder or place of Event or en route to the Event • Traffic congestion due to strikes/ rallies or political Events which can hold the Event Attendee / Ticket Holder to travel from the place of residence or venue of Event or en route to the Event	Scope of coverage under Policy Wording 2.1

- iv Work and Family Contingencies :
Any occurrence of the below reasons which may which may possibly interfere the Event attendance
- Event Attendee / Ticket Holder or Family member of the Event Attendee / Ticket Holder suffered a loss of job or transfer of job location or modification of job profile
 - Event Attendee / Ticket Holder whose presence was required at their place of work leading to cancellation or modification of the planned leave for attending the Event
 - In case the Event Attendee / Ticket Holder being a student of a recognized university, any change in the availability of the planned leave for attending the Event because of a change in exam dates, curriculum change or cancellation of leave
 - In case the Event being a hotel booking, any changes of purpose of such event like interview, exams or conference or business meetings etc being postponed or cancelled
 - Any matters related to education, commercial interests, asset transactions or affairs of similar importance pertaining to the Event Attendee / Ticket Holder or the Family members requiring the presence of the Event Attendee / Ticket Holder
- v Booking Issues
Any occurrence of the below reasons which may which may possibly interfere the Event attendance
- A Bounced Booking for a travel or accommodation booked in relation to the insured Event
 - Erroneous Booking of an Event by the Certificate Holder
 - Loss of the entry or booking documents or registered identification document related to the Event and unavailability of duplicate copy
- vi Other Contingencies
Any occurrence of the below reasons which may which may possibly interfere the Event attendance
- Airline/Airport Strike, repair works at Runway, update of airline software, flight delays, missed connections
 - Accident or any defect in the taxi or rented vehicle which restricts the Event Attendee / Ticket Holder from attending the Event.
 - Traffic congestion due to extreme weather conditions like heavy rains, Accident of third party, midway car damage which held back the Event Attendee / Ticket Holder to travel from the place of residence or venue of Event or en route to the Event
 - Restricting the Travelling companion of the Event Attendee / Ticket Holder from attending the Event as a result of any of the perils mentioned above

Cover 2- Loss of Discount Coupon(s):

2.2

- To indemnify the certificate holder for the forfeited non-refundable explicit purchase cost incurred in buying the discount coupon(s) which was used to its full value while doing transaction for making payment for booking of the underlying event.
- The cover is an additional cover and not mandatory.

Cover 3- Convenience Fees Cover:

2.3

- To indemnify the Certificate Holder for the forfeited non-refundable cost incurred towards convenience fee and or card handling charges or any other similar term as may be used by the supplier or the organizer during the booking of the underlying event.



		Cover 4- Food and Beverages Cover - The cover indemnifies the Certificate Holder for the cost incurred during the booking of the underlying Event by the Certificate Holder towards pre-booking of meals, food, snacks or other eatables and or towards beverages. Cover 5- Event Reschedule Cover - This cover indemnifies if the Certificate Holder reschedules or re-books the underlying Event due to reasons mentioned in Cover 1: Cancellation Cover (Basic Cover) section to a different Schedule Date and Time of Event by way of either advancement or postponement of the Scheduled Date and Time of the Event. - It indemnify the Certificate Holder, the additional booking cost incurred for Rescheduling or Re-booking the same Event with the same Master Cover Holder	2.4 2.5
8.	Add-on Cover	As per policy schedule	
9.	Loss Participation/ Deductible applicable	In Policy it is termed as "Cut off Time Clause".It is the duration in unit of hours / minutes immediately before the "underlying Event Date & Time" as agreed upon & specified, on commencement of which the coverage under the policy ceases to exist and hence any cancellation done on / after it's commencement is NOT covered	
10.	Exclusions	The General exclusions are as under : Any loss or damage arising out of following would not be covered : Cover 1- Cancellation cover : - Unilateral cancellation by either Supplier or the Organiser - Abandonment of the Event by the Organiser - No-Show or Abandonment by the event attendee or ticket holder - Consequential losses and legal liabilities - Events not having venue within India - Bulk Booking - Cyber Issues - Illegal Events - Law and Order - Refundable Portion of the bookings - Change in Cancellation Policy of the Supplier or the Organiser - Disputed Booking - Disputed Cancellation - Bankruptcy of the Supplier and/or the Organiser - Restrain, Arrest, Detention or Summon for Investigation of the Event Attendee/Ticket Holder or Certificate Holder - Ionising Radiations - Nuclear Weapons - Incidental Expenses - Late Reporting of Claims - Known Circumstances - Acts of Terrorism - War, Civil Unrest and Rebellions Cover 2- Loss of Discount Coupon(s): - Free of Cost Discount Coupons - Discount Coupons not offering Cash Discount for the Event booking - Discount Coupons offering Cash-backs - Loyalty Points or Reward Points	Refer Exclusion under respective base cover from 4.1. to 4.5



	Cover 3- Convenience Fees Cover: • Taxes and Surcharge • Not mentioned as Convenience Fee • Voluntary Donations • Extra Charges • Membership Charges Cover 4- Food and Beverages Cover • Taxes and Surcharge • Food and Beverage not mentioned so • Food and Beverage not booked through the Supplier • Food and Beverage not to be delivered during the Event • Any medical or health related liability • Membership Charges • Cancellation of only the Food & Beverage • Non Delivery of the Food and Beverage • Rejection by the Certificate Holder or the Insured Cover 5- Event Reschedule Cover • Cancellation of the rescheduled Event • Extra charges apart for the Event Cost • Rescheduling cost borne by the Organiser or the Supplier The total list of exclusions applicable are listed in policy wordings.								
11. Special Conditions and Warranties	• Booking Cancellation Protect product is available to the guest logins and registered users of the Master Cover Holder only while booking the tickets for the Event. • The Certificate Holder shall not be a Minor. The Certificate Holder shall have completed 18 years of age as on the date of issuance of the Policy. • The Policy covers only those underlying events that take place within geographical boundaries of India. • Both premiums and Claims are to be denominated in Indian Rupees only. Other Warranties, terms & conditions as per policy schedule								
12. Admissibility of Claim	Broad principle of admissibility/denial of claims: • Premium 64 VB should be complied • Property Subject matter of claim should be covered under the policy • Person Individual or entity named in the policy should have insurable interest in the property insured • Place Risk location should be covered under the policy • Peril Cause of loss should be covered under the policy • Period Loss should occur within the policy period as specified in the policy • Policy terms and conditions Coverage/Exclusions as per policy wordings Sample Claim Calculation Sheet: <table><tr><th>Description</th><th>Amt. in Thousand Rs.</th></tr><tr><td>Loss Amount (Assessed Loss)</td><td>1.00</td></tr><tr><td>Less : Excess/deductible</td><td>0.00</td></tr><tr><td>NET ASSESSED LOSS</td><td>1.00</td></tr></table>	Description	Amt. in Thousand Rs.	Loss Amount (Assessed Loss)	1.00	Less : Excess/deductible	0.00	NET ASSESSED LOSS	1.00
Description	Amt. in Thousand Rs.								
Loss Amount (Assessed Loss)	1.00								
Less : Excess/deductible	0.00								
NET ASSESSED LOSS	1.00								

12. Policy Servicing Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can : • Connect us at Call Center Landline No. : 022-48903009 (Paid) • WhatsApp No : 7400422200 • Email : services@indusindinsurance.com • Company Website : www.indusindinsurance.com • Details of designated company officials to be contacted in time of claim : North Zone : Mr. Santosh Kushwaha(ZCM) Email: santosh.kushwaha@indusindinsurance.com South Zone : Mr. Vamsi Krishna(ZCM) Email: vamsi.kottapalli@indusindinsurance.com West Zone : Mr. Sushant Meher(ZCM) Email: sushant.meher@indusindinsurance.com East Zone : Mr. Dhruba Roy(ZCM) Email: dhruba.roy@indusindinsurance.com • Turn Around Time (TAT) for claims settlement - The insurer shall decide on the claim within seven days of receipt of the survey report. This condition will not apply in case of claims on the property/building insured on reinstatement value basis. • Escalation Matrix : When TAT is not satisfied, you can contact : North Zone : Mr. Prateek Sinha Email : prateek.sinha@indusindinsurance.com South Zone : Mr. Praveen Singh Email: Praveenkumar.singh@indusindinsurance.com West Zone : Mr. Ashish Awasthi Email: ashish.awasthi@indusindinsurance.com East Zone : Mr. Lokesh Pandraju Email: lokesh.pandraju@indusindinsurance.com
14. Grievance Redressal and Policyholders Protection	While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front end unit by: • Calling on phone number: 22 4890 3009 or writing email at:services@indusindinsurance.com • Visiting any of our nearest branch • Writing to us at : IndusInd General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001 In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay from our side, you may contact our Grievance Officer at grievances@indusindinsurance.com



	The list of our Grievance Redressal Officers is available at our website -https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf Even after this, if you are not satisfied with the response received from our Grievance Officer, you may write to our Head of Grievance at headgrievances@indusindinsurance.com Still, if you are not happy with the response received from the company, you may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure attached to the policy schedule or you may visit its website@ https://cioins.co.in/ombudsman. Grievances can also be registered at IRDAI's Bima Bharosa portal at https://bimabharosa.irdai.gov.in/ or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032	
15. Obligations of the Policyholder	Responsibility of the Certificate Holder : You must • Initiate and complete the process of cancellation of underlying booked Event from the same platform from where it was booked. • Preserve all documents, acknowledgements either in hard copy, email, sms or as a screen-shot of the interface as an evidence of cancellation. • Maintaining the Bank statement from which the booking was done and to which account the refund was received. • Intimating the Claim to the Company in not later than 7 Days from the date of Cancellation in writing on registered email.id or servicing branch address as mentioned on the Certificate schedule. • Preserving and submitting all relevant documents related to booking and cancellation of the underlying Event along with Claim Form to the Company. • Company reserves the right to do the Inspection or audit of the records of the Certificate holder/Insured related to the claim as per the merit of the case Responsibility of the Master Cover Holder : You must • Collect the premium at the time of booking of the underlying Event in the same transaction • Transfer the premium in the account of the company within a pre-agreed time duration • Provide the details of the prospect certificate holder and the Insured in the format agreed upon • Master cover Holder should take a declaration from the prospect certificate holder at the time of booking of the Event authorizing them to co-ordinate on his behalf with Insurance company for claim processing • At the time of Cancellation of underlying booked event by the certificate holder, the company will refund back the difference of amount due to cancellation subject to terms and condition of the cover has been duly complied with. • The Master Cover Holder will share the detail of cancellation with the Company on very next day. • The Company will check with the details of cancellation and ascertain the admissibility of the claim	

Declaration by the Policyholder

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

Place: _____

Date: _____

(Signature of the Policyholder)

Note:

- i. The product related documents including the Customer Information sheet are available on our Company website at <https://www.indusindinsurance.com/insurance/about-us/downloads.aspx>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

