

CUSTOMER INFORMATION SHEET (DESCRIPTION IS ILLUSTRATIVE AND NOT EXHAUSTIVE)

Sl. NO.	TITLE	DESCRIPTION	Refer to Policy Clause Number
1.	Product Name	IndusInd-Inbound Travel (Group)	
2.	What am I covered for	Medical Covers Hospitalization Expenses: This benefit indemnifies the Insured for Medical expenses incurred on In-Patient Treatment or Day Care Treatment for any Medical Emergency whilst on Insured Trip in India. Under Plan B, in addition to above, Medical Expenses towards Medically Necessary Treatment does not constitute a Medical Emergency shall also be covered. Daily Allowance: This benefit pays equal to Daily Cash Amount, max up to 5 days, provided the Company has accepted the claim under Benefit –In Patient Treatment. Domiciliary Hospitalization: Under Plan B, this cover pays reasonable and customary charges for the medical expenses incurred during Domiciliary Hospitalization as defined under this Policy. Modern Treatment: Under Plan B, this benefit indemnifies for the medical expenses incurred during the Policy Period on Inpatient Treatment or Daycare Treatment or Domiciliary Treatment of listed Modern Treatment Methods Home Care Treatment: Under Plan B, this benefit reimburses for the medical expenses incurred towards Home Care Treatment for any of the treatments (listed in the Policy wordings) under the Policy Pre-Hospitalization: Under Plan B, this benefit reimburses for Pre-Hospitalization Expenses for specified no. of days. Post-Hospitalization: This benefit reimburses for Post-Hospitalization Expenses for specified no. of days or until departure date, whichever is earlier Road Ambulance: This benefit reimburses the cost of availing Ambulance services offered by a Hospital or by an Ambulance service provider, per Hospitalization basis. Medical Emergency Evacuation and Air Ambulance: This benefit reimburses the transportation cost for evacuating the Insured for medically necessary treatment from the place of first occurrence of Illness or Injury in India to the nearest Hospital in India. Repatriation of Mortal Remain: In the event of death of Insured, this benefit pays the cost of transporting the mortal remains of such persons back to the Home Country or, up to an equivalent amount, for a local burial or cremation in the Republic of India. Accidental Cover Accidental Death and Permanent Total Disability: This benefit covers the Insured Person towards any injury solely and directly caused by accident whilst on the Insured Trip, resulting in permanent disablement or death within 365 continuous days of occurrence of such injury	3.1 3.1.1 3.1.2 3.1.3 3.1.4 3.1.5 3.1.6 3.1.7 3.1.8 3.1.9 3.1.10 3.2 3.2.1.1, 3.2.1.2

	Accidental Death – Common Carrier: This benefit pays the Nominee/ Legal Heir for the accident occurring during the Insured Trip and resulting in death of Insured while riding in or on, boarding or alighting from any common carrier as a fare-paying passenger within 365 continuous days from the date of the accident.	3.2.1.3
	Optional Cover under Benefit 3.2 Accidental Cover Accidental Hospitalization Medical Expenses: This benefit indemnifies the Insured for Medical expenses incurred on In-Patient Treatment or Day Care Treatment for any Medical Emergency whilst on Insured Trip in India.	3.2.2
	OPD Cover: This benefit reimburses the Reasonable & Customary charges incurred towards: • OPD Consultations • Diagnostic Tests • Prescription drugs expenses • OPD for Emergency Dental Treatment • Surgical Treatments	3.3
	Itinerary Covers	3.4
	Trip Cancellation: Option-1: If an Insured Trip is cancelled due to listed reasons (refer Policy wordings) then this benefit indemnifies the Insured for the forfeited, non-refundable prepaid payments for travel and accommodation made prior to the start of the originally scheduled Insured Trip Option-2: If an Insured Trip is cancelled due to any reason then this benefit indemnifies the Insured for the forfeited, non-refundable prepaid payments for travel and accommodation made prior to the start of the originally scheduled Insured Trip	3.4.1
	Trip Delay: This benefit reimburses reasonable additional Expenses if trip is delayed for more than three (3) consecutive hours and Insured Person is unable or prevented from leaving from or for India due to listed (refer Policy wordings) unforeseen events	3.4.2
	Trip Interruption Curtailment or Shortening of the original Insured Trip for which the Policy was bought, such that Insured is forced to return to Home Country earlier than specified in the Main Travel Ticket Alteration or Change in Itinerary of the original Insured Trip for which the Policy was bought, such that Insured is forced to change (modify route or destination or extends the travel)	3.4.3
	Hijack Distress Allowance: In the event of Hijack of a Common Carrier in which the Insured Person is travelling on the Insured Trip during Policy period an allowance specified will be provided.	3.4.4
	Missed Connections: This benefit reimburses for reasonable additional Expenses not provided by the Common Carrier and Non-refundable, unused portion of the prepaid expenses, if Insured misses a connecting flight resulting from cancellation or delay of 3 or more hours of a Main Travel Ticket	3.4.5
	Total Loss of Checked-In Baggage: This benefit reimburses to Insured Person for the total loss of checked-in baggage on an Insured Trip.	3.4.6
	Delay of Checked-In Baggage: This benefit pays fixed amount for Necessary Personal Effects, if the Insured's Checked-in Baggage is delayed or misdirected by a Common Carrier for more than 12 hours from the actual arrival time of the common carrier at the destination	3.4.7

	Bounced Booking of Airline and Hotel: This benefit reimburses for the actual additional expenses/ cost incurred by the Insured for alternative flight arrangements or for alternative accommodation in the event of bounce booking of confirmed flight and accommodation.	3.4.8
	Up-gradation to Business Class: This benefit reimburses for reasonable expenses incurred in respect of Up-gradation of air ticket to business class from economy class if is necessitated by Medical Emergency.	3.4.9
	Lounge Access: If, the Insured experiences an international flight departure delay of 2 (two) or more hours on a Main Travel Ticket, due to Common Carrier, the Company shall arrange for Lounge Access at the airport	3.4.10
	Hijack Distress Allowance: In the event of Hijack of a Common Carrier in which the Insured Person is travelling on the Insured Trip during Policy period an allowance specified will be provided.	3.4.10
	Value Added and Assistance Covers	3.5
	Compassionate Visit: This benefit covers cost of economy class air ticket and reasonable charges for accommodation for a Companion, in the event of Hospitalization of Insured for more than 7 consecutive days.	3.5.1
	Return of Minor Child: This benefit covers cost of economy class air ticket incurred for sending the Insured's unattended Minor Child back to Home Country.	3.5.2
	Loss of Passport: In the event of loss of passport, this benefit reimburses the necessarily and reasonably expenses incurred in connection with obtaining a duplicate or fresh passport	3.5.3
	Loss of International Driving License: In the event that the International Driving License is lost during the Trip, this benefit reimburses the necessarily and reasonably expenses incurred in connection with obtaining a duplicate International Driving License.	3.5.4
	Loss of Portable Equipment: If any of the listed Portable equipment is lost, during the Insured Trip in India, this benefit reimburses the cost for such covered item.	3.5.5
	Emergency Assistance Service: In the event of Emergency, Insured Person is entitled for following assistance services. • Cash Assistance • Transmission of Urgent Messages • Translator Assistance • Consular Referral • Emergency Travel and Accommodation Arrangements • Loss of Passport Assistance • Legal Assistance	3.5.6
	Personal Liability: This benefit indemnifies the Insured in the event the Insured becomes legally liable to a third party for an incident which results in death, injury or damage to the health of such third party or damage to his/her properties	3.5.7
	Fire Cover (Home Contents): Under Plan B, this benefit compensates the Insured, if the property(contents) which is within the Policyholder's Residence, destroyed or damaged by any of the Fire perils.	3.5.8
	Adventure Sports: This benefit pays compensation under Benefits 3.1.1, 3.1.2, 3.1.6, 3.1.7, 3.1.8, 3.1.9 and 3.1.10, for any Injury sustained by the Insured for listed (refer Policy Wordings) adventurous sports.	3.6

		Maternity Cover: Under Plan B, this benefit indemnifies the female Insured Person for Maternity expenses incurred towards Normal Delivery upto 35000 and C-Section upto 50000. This benefit has a waiting period of 9 months	3.7
		Reduction in Pre-Existing Disease Waiting Period: Under Plan B, this benefit reduces the Pre-Existing Waiting Period from 36 months to 24 or 12 months (as opted)	3.8
		Change in Room Rent Limit: Under Plan B, this benefit upgrades the Room Category from Single Private A.C Room to Actuals	3.9
3.	What are the major exclusion in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions: a. Investigation & Evaluation (Code:Excl04) b. Rest Cure, rehabilitation and respite care (Code:Excl05) c. Obesity/ Weight Control (Code:Excl06) d. Change-of-Gender treatments (Code:Excl07) e. Cosmetic or Plastic Surgery (Code: Excl08) f. Hazardous or Adventure sports(Code:Excl09) g. Breach of law (Code: Excl10) h. Excluded Providers (Code:Excl11) i. Substance Abuse and Alcohol (Code: Excl12) j. Wellness and Rejuvenation (Code:Excl13) k. Dietary Supplements & Substances (Code: Excl14) l. Refractive Error (Code: Excl15) m. Unproven Treatments-Code (Code: Excl16) n. Sterility and Infertility (Code: Excl17) o. Maternity Expenses (Code - Excl 18) Specific Exclusions p. Artificial Life support equipment's q. Charges other than Reasonable & Customary Charges r. Claim Occurrence Date s. Complementary and Alternative Medicine (CAM) t. Consequential Losses and Legal Liabilities u. Crew Members and Training to operate Aircraft v. Deductible w. Dental Treatments x. Documentation charges y. Driving Motorised Vehicles without Driving Licence z. External Congenital Anomaly - aa. Manual and Hazardous work - bb. Nuclear Attack - cc. Self-injury - dd. Strike, Protest and similar events - ee. Travelling for Medical Treatment only - ff. Treatment that could be delayed - gg. Treatment outside Discipline - hh. Outpatient Treatment ii. Overseas Treatment - jj. War	4
4.	Waiting Periods	The following Waiting Period shall be applicable to Plan B medical treatment other than for Medical Emergency. a. 36 months waiting period for Pre-Existing Disease (Code: Excl01) b. 24 months waiting period for Specified disease/procedure waiting period code (Code:Excl02) c. 30 Days Waiting Period (Code:Excl03) d. 9 months Waiting Period for Maternity Cover	4.1.1 4.1.2 4.1.3 4.1.4

5.	Payment Basis	Payment on indemnity basis for all covers except for Daily Allowance, Accidental Death, Permanent Total Disablement, Accidental Death – Common Carrier, Trip Delay, Delay of Checked in Baggage, Hijack Distress Allowance which are on Benefit basis	Annexure-I						
6.	Loss Sharing	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-Limits a. OPD Cover: 25000/50000 b. Trip Cancellation & Trip Interruption: 20000/50000/100000/150000/200000/300000 c. Trip Delay: 5000 per day(7 days max) d. Hijack Distress Allowance: 5000 per day, max up to 5 days e. Missed Connection:50000/100000 f. Total Loss of Checked in Baggage:75000/100000 g. Delay of Checked in Baggage:5000/10000 h. Bounced Bookings of Airlines and Hotel:50000/100000 i. Up-gradation to Business Class:25000/50000/75000/100000 j. Compassionate Visit: 200000 k. Return of Minor Child:10000 l. Loss of Passport:15000 m. Loss of International Driving License:5000 n. Loss of Portable Equipment (applicable under Plan B):20000 o. Personal Liability: 50% of (maximum of Personal Accident or Medical Covers) S.I p. Fire Cover-Home Contents (applicable under Plan B): 2000000 q. Maternity Cover(applicable to Plan B):Normal-35000 and C-Section-50000	Annexure-I						
		Deductible: Refer Coverage Summary mentioned in Policy Wordings	Annexure-I						
7.	Renewal Conditions	Under Plan B, the policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.	5.1.8						
8.	Renewal Benefits	Not Applicable							
9.	Cancellation	a. The Master Policyholder may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed in the policy terms and conditions. b. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice.	5.1.7						
10.	Claims	For Cashless Service: Insured may refer Pre-Authorization form attached as Annexure-C to the Policy Wordings and for updated Hospital Network details refer the link https://www.IndusIndgeneral.co.in/Insurance/Self-Help/Cashless-Garages-and-Hospitals.aspx?network=Hospitals	6.1.2 (i)						
		b. For Reimbursement of Claim : For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder. <table><tr><td>Sl No.</td><td>Type of Claim</td><td>Prescribed Time limit</td></tr><tr><td>1.</td><td>Reimbursement</td><td>Within 30 days from completion of hospitalization</td></tr></table>	Sl No.	Type of Claim	Prescribed Time limit	1.	Reimbursement	Within 30 days from completion of hospitalization	6.1.2(ii)
Sl No.	Type of Claim	Prescribed Time limit							
1.	Reimbursement	Within 30 days from completion of hospitalization							
		For details on claim procedure please refer the policy document							

11.	Policy Servicing	Any issues related with respect to policy, kindly E-mail us at services@indusindinsurance.com and for correspondence contact us IndusInd Insurance Company Limited Correspondence Address – IndusInd Insurance, Winway Building 2nd & 3rd Floor, 11/12 Block No-4, Old No-67, South Tukoganj, Indore (M.P.) - 452001 Contact No.- 022-41112600	3.1							
12.	Grievances/ Complaints	a. Details of Grievance redressal officer refer the link (https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx) b. IRDAI Integrated Grievance Management System- https://igms.irda.gov.in/ c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document	5.1.13							
13.	Insured's Rights	a. Under Plan B, Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception.	5.1.11							
		b. Lifelong renewability (except on certain specific grounds)	Not Applicable							
		c. Right to migrate from one product to another product of the company	Not Applicable							
		d. Right to port the from one company to another company	Not Applicable							
		e. Change in SI during the policy term or at the time of renewal E-mail us at services@indusindinsurance.com	5.2.14							
		f. Norms on TAT for Pre-Auth and Settlement of reimbursement.	6							
		<table><tr><td>SI No.</td><td>Type of Claim</td><td>Prescribed Time limit</td></tr><tr><td>1.</td><td>Pre-Authorization</td><td>Within six hours of receipt of necessary document.</td></tr><tr><td>2.</td><td>Reimbursement Claims</td><td>Within 30 days of date of receipt of last necessary document</td></tr></table>	SI No.	Type of Claim	Prescribed Time limit	1.	Pre-Authorization	Within six hours of receipt of necessary document.	2.	Reimbursement Claims
SI No.	Type of Claim	Prescribed Time limit								
1.	Pre-Authorization	Within six hours of receipt of necessary document.								
2.	Reimbursement Claims	Within 30 days of date of receipt of last necessary document								
14.	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	5.1.1							

Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

Premium Illustration attached to CIS
Benefit Illustration in respect of policies offered on Individual and Family Floater basis

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum insured (Rs.)
50 years	107	1 crore	107	10%	96.3	1 crore	330	25%	247.5	1 crore
42 years	102	1 crore	102		91.8	1 crore				
21 years	61	1 crore	61		54.9	1 crore				
18 years	60	1 crore	60		54	1 crore				
Total Premium for all members of the family is Rs. 330 when each member is covered separately. Sum insured available for each individual is Rs.1 crore			Total Premium for all members of the family is Rs. 297 when they are covered under a single policy. Sum insured available for each family member is Rs.1 crore				Total Premium when policy is opted on floater basis is Rs. 247.5 Sum insured of Rs 1 crore is available for the entire family.			

Note: The illustration above is for Plan A with Trip duration 7 days for Medical cover only. Premium rates are exclusive of taxes applicable.