

ANNEXURE A CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

Sr. No.	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Name of Insurance Product/Policy	IndusInd Multi Trip Rider	
2.	Policy Number	XXXXXXXXXXXXXXXXXX	
3.	Type of Insurance Product/ Policy	Both Indemnity and Benefit	
4.	Sum Insured (Basis)	- Individual Sum Insured -Where each member has a separate sum insured under the policy) - Floater Sum Insured-Where all members under the policy have a single sum insured limit which may be utilized by any or all members	
5.	Policy Coverage (What the policy covers?)	Medical Expenses Including Transportation, Evacuation And Repatriation Of Mortal Remains It covers, Reasonable And Customary Charges for medical emergency inpatient and outpatient treatment, diagnostic services, the extra costs of Medically Necessary Treatment and evacuation to India or the nearest Hospital, Transporting the mortal remains back to the Republic of India or, up to an equivalent amount, for a local burial or cremation in the Destination Country where the death occurred	3.1 Benefit 1
		Dental Treatment Covers expenses incurred on acute anesthetic treatment of a Healthy Natural Tooth or Teeth during Policy Period and whilst being overseas	3.2 Benefit 2
		Trip Cancellation If an Insured Trip is cancelled due to a listed reasons, the it covers the Insured Person(s) the forfeited, non-refundable prepaid payments for travel and accommodation made prior to the start of the originally scheduled Insured Trip	3.3 Benefit 3
		Trip Delay It covers the reasonable additional Expenses until the travel becomes possible to the next Destination Country , if trip is delayed for more than six (6) consecutive hours and you are unable or prevented from leaving for the next Destination Country as a result of delay by the Common Carrier on a Main Travel Ticket	3.4 Benefit 4
		Trip Interruption Curtailment or Shortening of the original Insured Trip for which the Policy was bought, such that you are forced to return to India 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 you are forced to change (extend, shorten or cancel) their period of stay in a Destination Country specified in the Main Travel Ticket	3.5 Benefit 5
		Missed Connections If the Insured misses a connecting flight resulting from cancellation or delay of 3 or more hours of a Main Travel Ticket, caused by the Common Carrier, it covers reasonable additional Expenses not provided by the Common Carrier and Non-refundable, unused portion of the prepaid expenses	3.6 Benefit 6

		Total Loss of Checked-In Baggage It covers Insured Person for the total loss of checked-in baggage on an Insured Trip.	3.7 Benefit 7
		Delay of Checked-In Baggage It covers the the expense of Necessary Personal Effects incurred during the Insured Trip if the Insured's Checked-in Baggage is delayed or misdirected by a Common Carrier more than 12 hours from the actual arrival time of the common carrier at the destination	3.8 Benefit 8
		Personal Liability This indemnify the Insured Person in the event the Insured Person becomes legally liable to a third party under the law applicable in the jurisdiction / destination mentioned as the Insured Trip for an incident which results in death, injury or damage to the health of such third party or damage to his/her properties	3.9 Benefit 9
		Loss of Passport In the event that the passport lost during the Trip, the actual expenses necessarily and reasonably incurred in connection with obtaining a duplicate or fresh passport will be reimbursed	3.10 Benefit 10
		Automatic extension Automatic extension for a period not exceeding 7 days and without extra charge, if necessitated by delay or cancellation of the Common Carrier due to issues that are beyond the control of the Insured Person	3.11 Benefit 11
		Adventure sports (Optional Covers) The Company shall pay to the Insured Person, compensation under Benefits 1 and 2 mentioned under this Policy, for any Injury sustained by the Insured person for listed adventurous sports, if the Cover for Adventure Sports is available as per the optional cover is selected.	3.12 Benefit 12
6.	Exclusions (what the policy does not cover)	General Exclusions: Claims Occurrence Date: Any Claim relating to events occurring before the commencement of the Policy (i.e. before the Policy Period) or otherwise outside of the Policy Period or outside of the Insured Trip. Pre-Existing Diseases and related Complications: Any Claim relating to any Pre-existing Disease or complications thereof. Medical Travel: Treatment abroad if that is the sole reason or one of the reasons for the Insured Person's temporary stay abroad. Travel Purpose and Health conditions of the Insured: Any claim if the Insured Person under the following conditions: a. Has undertaken the Insured Trip against the advice of a Physician or Medical Practitioner. b. Is presently undergoing or waiting to receive, specified medical treatments as per the advice of a Physician or Medical Practitioner. The nature of such treatments is such that either: • it would normally prevent the Insured from undertaking the Insured Trip; or • it is reasonably foreseeable as requiring continued or emergency treatment during the Insured Trip c. Has received terminal prognosis for a Medical Condition before undertaking the Insured Trip. d. Is travelling to take part in a naval, military or air force operation. Deductible: Any Claim amount lesser than the Deductibles as specified in the Policy Schedule.	Section 4 General Exclusions

Alcohol, drugs and Intoxicants: Any Claim arising out of actions or consequence of actions committed whilst being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.

Suicide and Self harm: Any Claims arising from Suicide, attempted suicide or intentional self-Injury or Illness; wilful exposure to dangerous situations which can result in serious injury or death, except where such actions are performed to save human life.

War clause

Strike, Protest and similar events

Crew Members and Training to operate Aircraft: Operating or learning to operate any aircraft, or performing duties as a crew member of any aircraft or Scheduled Airlines

Terrorism

Nuclear and Ionizing Radiation

Biological and Chemical weapons: Dispersal, release or application of pathogenic or poisonous biological or chemical materials.

Races and Rallies: Any claim arising out of participation of the Insured in riding or driving in race or rallies

Manual and Hazardous work: Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.

Congenital Internal Conditions: Congenital internal anomalies or any complications or conditions arising there from

Degenerative diseases: Osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone)

Driving Motorised Vehicles without Driving Licence: Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the Insured is in possession of a current full international driving licence and while riding a two-wheeler is wearing a safety crash helmet.

Sanctions clause: Any Claim or benefit hereunder to the extent that the provision of such cover, payment of such Claim, or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of India, the European Union, United Kingdom or United States of America.

Adventure and Winter Sports: Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), caving or pot-holing, hunting or equestrian activities or any sport involving animals, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles). Where the optional cover "Benefit 12 - Adventure sports" is opted includes adventure sports benefit, this exclusion shall be waived only to the extent of coverage mentioned under Section 3C: Optional Covers, Benefit 12 - Adventure sports.

	Maternity, Child Birth and related conditions: Conditions related pregnancy, miscarriage, child birth or any complications thereof, any treatment for infertility birth control including any surgical procedures and devices. This does not be applicable for ectopic pregnancy that is diagnosed as Life Threatening Medical Condition by the Medical Practitioner. Breach of law: Any claim arising or resulting from Insured Person committing any breach of law with or without criminal intent. Exclusion specific to the policy: Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons. Consequential Losses and Legal Liabilities: Any Consequential Loss or any Legal Liability arising due to the any of the reasons covered under Section 4 is excluded under this Policy Complementary and Alternative Medicine (CAM): CAM includes, but is not limited to the below areas of medicine: • Traditional alternative medicine: like Acupuncture, Ayurveda, Homeopathy, Naturopathy, Chinese or Oriental medicine, Herbal medicine • Manual manipulation: like Chiropractic and osteopathic medicine, Massage, Body movement therapies, Tai chi, Yoga • Energy therapies: like Electromagnetic therapy, Magnetic Field Therapy, Reiki, Qigong, Therapeutic ("Healing") Touch • Mind and Sensory healing: like Meditation, Biofeedback, Hypnosis, Art, dance and music, Visualization and guided imagery Cover based Exclusions: Medical Expenses Including Transportation, Evacuation And Repatriation of Mortal Remains: 1. PED except as described in the cover 2. If Medical treatment is the purpose of the trip 3. Child Birth and related complications 4. Degenerative diseases related orthopaedics and oncological 5. Cosmetic treatments 6. Prosthetic / Rehabilitation 7. Treatment in Health Spa, Resort / Sanatorium etc.	3.1 Benefit 1
	Dental Treatment: Similar to the medical expenses section (as applicable)	3.2 Benefit 2
	Trip Cancellation: 1. Publically announced Strike by labour union etc. 2. Travel arrangement are modified by the airline, cruise or the tour operators 3. Changes in the plan by the Insured, Insured Family or the travelling companions 4. Business or Contractual obligation of the Insured causes the delay 5. Default by the travel agent, any person who arranged for this trip 6. Any government prohibition 7. An event occurred before the inception of this policy	3.3 Benefit 3
	Trip Delay: Similar to the Trip Cancellation section (as applicable)	3.4 Benefit 4
	Trip Interruption: Similar to the Trip Cancellation section (as applicable)	3.5 Benefit 5
	Missed Connections: Similar to the Trip Cancellation section (as applicable)). However, it does not cover expenses like meal, if the cost of non refundable portion is recoverable from any other sources.	3.6 Benefit 6



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3.7 Benefit 7

	ii. Co-payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/insured). 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 more than the specified amount). iv. Any other limit (as applicable)	Dental Treatment - USD 50 Loss of Passport - USD 25 Trip Delay – 3 hours Missed Connections – 3 hours Delay Of Checked In Baggage – 12 hours	3.2 Benefit 2 3.10 Benefit 10 3.4 Benefit 4 3.6 Benefit 6 3.8 Benefit 8
9.	Claims/Claims Procedure	The Insured Person shall immediately contact the Help Line of Emergency Assistance Service Provider stating necessary details. The details of phone numbers and Help Line are given in the Policy Schedule attached to this Policy If the procedure stated above is complied with, Emergency Assistance Service Provider, as the case may be, will guarantee to the Hospital / other providers the costs of hospitalization, transportation for emergency services, transportation home of the Insured Person including accompanying person, if any, and provide financial emergency assistance to the Insured Person. All costs will be directly settled by Emergency Assistance Service Provider on the Company's behalf and the same shall constitute due discharge of the Company's obligations hereunder If the Hospital / other providers do not accept the guarantee of payment from Emergency Assistance Service Provider, the Company cannot be held liable for the same. The cost will then have to be borne by the Insured Person and the same will then be reimbursed by the Emergency Assistance Service Provider / the Company on submission of required documents	Section 6.24, 6.25, 6.26
10.	Policy Servicing	Company Officials In case of a Policy Servicing / grievance, You can contact the Company with the details through: Our website: www.indusindinsurance.com Email : services@indusindinsurance.com Call on : 022-48903009 (Paid) 022-41112600 Address : IndusInd General Insurance., Winway Building 2nd & 3rd Floor, 11/12 Block No-4, Old no-67, South Tukoganj Indore (M.P) - 452001	

11.	Grievances/Complaints	In case of any grievance the Insured Person may contact the Company through Website : www.indusindinsurance.com Call on : 022-48903009 (Paid) Dedicated Senior Citizen helpline: 022-33834185 (paid line) E-mail: services@indusindinsurance.com Fax: +91 22 3303 4662 Courier: Any branch office, the correspondence address, during normal business hours. Write to us at: IndusInd General Insurance, (Correspondence Only Correspondence Unit, Winway Building 2nd & 3rd Floor, 11/12 Block No-4, Old No-67, South Takoganj, Indore (M.P.)-452001. Insured Person may also approach the grievance cell at any of the Company's branches with the details of grievance. If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at: Grievance Redressal Officer The Grievance Cell, IndusInd General Insurance Co. Limited No. 1-89/3/B/40 to 42/ks/301, 3rd floor, Krishe Block, Krishe Sapphire, Madhapur Hyderabad – 500 081 Grievance Redressal officer email ID: grievances@indusindinsurance.com (For updated details of grievance officer, kindly refer the link. https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. The contact details of the Insurance Ombudsman offices have been provided as Annexure-B Grievance may also be lodged at IRDAI Integrated Grievance Management System https://igms.irdai.gov.in/	5.1.10
12.	Things to remember	Policy renewal: as per Base Policy Change in Sum Insured: Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured Maximum Trip duration covered: Option of 30 days/ 45 days/ 60 days /90 days Maximum Number of days of travel: 180 days Geography/Area of Cover: Option of: Worldwide Incl. USA & Canada Asia	5.1.8 6.5
13.	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period.) Insurer to specify the material information	


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Declaration by the Policy Holder;

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

Place: _____

Date: _____

(Signature of the Policyholder)

Note :-

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

