

INDUSIND PRAVASI BHARATIYA BIMA YOJANA
CUSTOMER INFORMATION SHEET

The company agrees subject always to terms, conditions, exclusions, and limitations to indemnify the insured in excess of the amount of the deductible and subject always to the sum assured against such loss which is incurred within the policy period.

TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
What I am covered for	Section 1. Personal Accident If during the policy period, the insured person shall sustain any injury resulting from an accident, then the Company shall pay as per terms and conditions to the Insured or his legal representative(s), as the case may be, the sum or sums hereinafter set forth. Sum insured available in case of Death or Permanent Total Disability is INR 10 lakhs.	Section 3.1: Personal Accident
	Section 2. Hospitalization Expenses and Maternity Expenses A. Hospitalization Expenses to Insured This cover indemnify the medical expenses, which should be reasonable & customary, and which have been incurred during Hospitalization, whether in India or in the country of his employment, during the Policy period, for In-patient Care or Day Care Treatment on the written medical advice of a Medical Practitioner in aggregate for the Insured Person up to an amount of Rs 100000 (up to Rupees Fifty thousand per hospitalization) B. Maternity Expenses to Female Emigrant This covers actual maternity benefit expenses for a female Insured Person up to a maximum limit of Rs. 35,000/- in case of normal delivery and Rs. 50000/- for caesarean section, provided treatment is taken by the Insured Person in a Hospital/ Nursing Home as in-patient in India or in the country of employment only C. Hospitalisation expenses of Insured's Family members This cover indemnify the medical expenses which have been incurred during Hospitalization in India, during the Policy period, for In-patient Care on the written medical advice of a Medical Practitioner for the Medically necessary treatment for an illness or injury contracted or sustained by the covered family member during the Policy Period in aggregate up to INR 50000. Family shall only consist of spouse and two dependent children upto 21 years of age	Section 3.2 : Hospitalization expenses and Maternity expenses- i, ii, iii
	Section 3. Repatriation and Employment Contingencies A. Repatriation (Due to Accidental Death and Permanent Total Disability) In the event of Accidental death of the Insured Person during the Policy Period, whilst abroad, the Company shall indemnify the actual expenses incurred for repatriation of the mortal remains and the actual expense incurred on economy class return airfare of one attendant upto the International airport nearest to the address of the Insured shall be reimbursed. In case of Permanent Total Disability of the Insured, the economy class return airfare of one attendant upto the International airport nearest to the address of the Insured shall also be reimbursed by the Company B. Employment Contingencies The Company shall reimburse one way economy class airfare to return to India upto the international airport nearest to the address of the insured in the event of; a) If the insured person falls sick or is declared medically unfit to commence or continue or resume work and the service contract is terminated by the foreign employer within first twelve months of taking the insurance cover b) On arrival at his work place or destination abroad, if the emigrant worker is not received by the employer or if there is any substantive change in the job/ Employment Contract/Agreement to the disadvantage of the insured person, or if the employment is prematurely terminated within the period of employment for no fault of the emigrant	Section 3.3 : Repatriation and Employment Contingencies- i, ii


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	Section 4. Reimbursement of Legal Expenses The Policy provides for reimbursement of actual legal expenses incurred during the Policy Period subject to a limit of Rs. 45,000/-incurred by the Insured Person in any litigation relating to the employment, provided the requirement and necessity of filing such case is certified by the appropriate Ministry to which the Insured has Emigrated and the actual expenses incurred are certified by the concerned Indian Mission / Post.	Section 3.4: Reimbursement of Legal Expenses
What are major exclusion in the policy:	Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions i. Claims not within the Policy Period prior to inception: Any Claim relating to events occurring before the commencement of the Policy (i.e. before the Policy Period) and after expiry of the Policy Period. ii. Pre-Existing Diseases and related Complications: Any Claim related to any Pre-existing Disease or complications thereof. iii. Medical Travel: Treatment abroad if that is the sole reason or one of the reasons for the Insured Person's temporary stay abroad. iv. Travel Purpose and Health conditions of the Insured: For any Claim if the Insured Person under the following conditions: a. Has undertaken the 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 c. Has received terminal prognosis for a Medical Condition before d. Is travelling to take part in a naval, military or air force operation. v. Passport or Visa Expired : Any Claim arising after expiry date of passport or visa for Insured Person. vi. Mismatch or Change in Job/Occupation or Profession: For any Claim, if the Insured Person is working in a different profession/job/occupation and/or in a different country of employment, and/or for a different Employer/Sponsor than what is declared in the Proposal Form and mentioned in the Schedule with regard to profession/job/occupation, country of employment and Employer/Sponsor 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. vii. HIV, AIDS and related conditions: Any Claim arising out of mental disorder, anxiety, stress, depression, venereal disease or any Loss, directly or indirectly, attributable to HIV (Human Immuno Deficiency Virus) and/or any HIV related Illness including AIDS (Acquired Immuno Deficiency Syndrome) and / or any mutant derivative or variations thereof howsoever caused. viii. 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. ix. War clause: Any Loss directly or indirectly arising out of or directly or indirectly connected with or traceable to riot, strike, War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), revolution, rebellion, mutiny, use of military power or usurpation of government or military power, seizure, capture, arrests or actions of Police or the armed forces, restraints and detainments of all Kings, Princes and people of whatsoever nation. x. Strike, Protest and similar events: Any Loss directly or indirectly arising out of or directly or indirectly connected with or traceable to an actual or attempted felony, protest (peaceful or otherwise), riot, strike, crime, misdemeanour or civil commotion	Section 4 General Exclusions

	xi. Terrorism: Any act of terrorism which means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force; committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. This exclusion also includes Loss, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above. xii. Nuclear and Ionizing Radiation: Any Claim arising from Damage to any property or any Loss or expense whatsoever resulting or arising from or any consequential Loss, directly or indirectly, caused by or contributed to or arising from: - Use of nuclear weapons material - Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. xiii. Travel Restrictions to Specific Country: For any Claim arising in respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or specific travel restrictions, or against whom it may impose such restrictions or any country which has imposed or may impose subsequently such restrictions against travel by a citizen of India to such country. xiv. Races and Rallies: Any Claim arising out of participation of the Insured in riding or driving in race or rallies xv. Congenital Internal Conditions: Congenital internal anomalies or any complications or conditions arising there from xvi. Driving Motorised Vehicles without Driving Licence: Losses arising from Accident as a driver on motorized vehicles unless at the time of the Accident the Insured Person is in possession of a current full international driving licence and while riding a two wheeler is wearing a safety crash helmet. xvii. 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. xviii. 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), including where any such activity is taken up for the purpose of pilgrimage. xix. Breach of law: Any Claim arising or resulting from Insured Person committing any breach of law with or without criminal intent.	
Waiting Period	Not Applicable	NA
Payout Basis	Indemnity – Section 2-A, B,C/ Section 3- A,B/ Section 4 Benefit –Section 1	Section 3 – Scope of Coverage
Loss Sharing	Not Applicable	NA

Renewal Conditions	This Policy expires at the end of the Policy Period. There is no commitment, obligation or requirement that is binding on the Company to offer the Policyholder an option to renew this Policy; however this Policy is renewable thereafter during the period of employment contract. The Company provides the facility of online renewal of the Policy for a further period to the Emigrants on its expiry subject to production of proof of employment.	6 Standard Terms and Conditions iii b
Renewal Benefit	Not Applicable	
Cancellation	No Premium shall be refunded in case of early termination or cancellation of the Policy after the commencement of the Insured Trip. However, cancellations are permitted prior to the commencement of the Insured Trip subject to a cancellation fees of Rs.100/-+Taxes	5 General Conditions iv
How to Claim	a. Upon happening of any event giving rise to a Claim, the Insured Person shall immediately contact the Company and intimate the Claim through its call centre or in writing at the relevant Policy issuing office. The phone number for the call centre is given in the Policy Schedule attached to this Policy. b. If the Insured Person shall sustain any bodily Injury in respect of which a Claim is or may be made hereunder prompt written notice thereof shall be given to the Company as soon as possible but in any event within 30 days of date of Injury. If the Insured Person shall die, notice of death shall be given by the nominees/ legal representatives(s) forthwith. Company to assess the extent of disability suffered by the Insured Person. c. Please Note - The Intimation about the Accident / physical Injury should be sent to the Insurance Company within 30 days from the date of such Accident / physical Injury. Further, Claim has to be filed within 90 days from the date of Accidental death/Permanent disability d. For reimbursement of the costs of transporting the mortal remains of the Insured Person to the Republic of India or of cost of burial abroad, an official death certificate and a physician's statement giving the cause of death needs to be submitted. Medical statements from spouse/ relatives will not be accepted. e. For reimbursement of expenses of transportation of the Insured Person to the Republic of India, a medical statement from a registered Physician indicating the cause of Illness and the necessity of transportation needs to be submitted. Medical statements from spouse/relatives will not be accepted. f. In case of Hospitalisation, the Insured Person shall contact the call centre at 18003009(Toll-free) as soon as any event giving rise to a Claim occurs. The Insured Person shall give details like Policy number, Name of Insured Person availing treatment, nature of disease/Illness/Injury, name and address of the attending Medical Practitioner/Hospital and any other relevant information. In case of treatment in the country of employment, the above details shall be provided to the Company immediately and prior to availing treatment and in any case within 7 days of Hospitalisation / treatment.	5 General Conditions viii



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