

CUSTOMER INFORMATION SHEET

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

SI NO	TITLE	DESCRIPTION	POLICY CLAUSE NUMBER
1.	Name of Insurance Product/ Policy	IndusInd Travel Care Policy - Corporate Short Term	
2.	Policy Number	XXXXXXXXXXXXXXXXXXXX	
3.	Type of Insurance Product/ Policy	Payment on Indemnity and Benefit Basis (as per the plan opted)	
4.	Sum Insured (Basis) (Along with amount)	i. Policy Type: Individual ii. Sum insured: USD - 1 lakhs / 2.5 lakhs and 5 lakhs	
5.	Policy Coverage (What the policy covers?) (Policy clause Number/s)	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.	Benefit 1
		Dental Treatment: Covers expenses incurred on acute anaesthetic treatment of a Healthy Natural Tooth or Teeth during Policy Period and whilst being overseas	Benefit 2
		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.	Benefit 3
		Total Loss of Checked-In Baggage: It covers Insured Person for the total loss of checked-in baggage on an Insured Trip.	Benefit 4
		Delay of Checked-In Baggage: It covers 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 for more than the specified hours mentioned in the certificate from the actual arrival time of the common carrier at the destination.	Benefit 5
		Personal Accident: This covers the Insured Person or their legal heir, for 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.	Benefit 6
		Accidental Death - Common Carrier: This compensates the Insured / Insured Person or their legal heir, for an accident occurring during the Insured Trip and resulting in death 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, where the accident was caused.	Benefit 7
		Personal Liability: This indemnifies 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	Benefit 8
		Daily Allowance in case of Hospitalization - In the event of Hospitalization for more than two consecutive Days (as defined below) for which a Claim is admissible due to a illness or injury sustained or contracted of this Policy, a Daily Allowance starting from the third Day of the Hospitalization until the limits mentioned in the Policy Schedule (and excluding the first two Day)	Benefit 9

		Financial Emergency Assistance - The Company shall pay the Insured/ Insured Person in the event of a financial emergency arising due to theft, mugging, robbery, dacoity of the funds of the Insured / Insured Person	Benefit 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.	Benefit 11
		Trip Delay - It covers the Insured / Insured Person the reasonable additional expenses incurred by the Insured / Insured Person if the Insured / Insured Person's trip is delayed due to unforeseen reasons for more than twelve (12) hours from the scheduled time. This benefit is payable only once per trip	Benefit 12
		Trip Cancellation & Interruption - If an Insured Trip is cancelled due to a listed reasons in the policy wording, that it covers the Insured Person(s) towards the forfeited, non-refundable prepaid payments for travel made prior to the start of the originally scheduled Insured Trip.	Benefit 13
		Missed Connections - If the Insured misses a connecting flight resulting from cancellation or delay, 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	Benefit 14
		Compassionate Visit - If Insured Person is hospitalized for more than seven (7) consecutive days, the Company, after obtaining confirmation of need for assistance of a companion from the attending doctor and the Emergency Assistance Service Provider, will provide A round trip economy class air ticket and Expenses towards accommodation.	Benefit 15
		Home Burglary Insurance in Indian Rs - It covers insured person for a sum as compensation for any Loss or Damage sustained by the Insured or Insured Person and caused by burglary and/or attempted burglary, to the contents of Policyholder's Residence in India.	Benefit 16
6.	Exclusions (What the policy does not covers)	Policy Exclusions - Without prejudice to anything contained in this Policy, the Company shall not be liable to make any payment in respect of - Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance. - Any pre-existing disease or complications thereof. - Treatment abroad if that is the sole reason or one of the reasons for the Insured / Insured Person's temporary stay abroad. - Any claim if the Insured / Insured Person - Is travelling against the advice of a physician; - Is receiving, or is on a waiting list to receive, specified medical treatment declared in the physician's report or certificate; - Has received terminal prognosis for a medical condition; - Is taking part in a naval, military or air force operation. - Deductibles as specified in the Schedule. - Any claim arising out of illnesses or accidents that the Insured / Insured Person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol). - 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 Immune Deficiency Syndrome) and / or any mutant derivative or variations thereof howsoever caused. - Illness / injury that are results of war and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.	General Exclusion

		9. 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), 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. 10. 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: - 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. 11. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semiprofessional sports persons, unless declared beforehand and necessary additional premium paid. Specific Exclusions - As per policy wording and prospectus.	General Exclusion
7.	Waiting period - Time period during which specified diseases/ treatments are not covered - It is counted from the beginning of the policy coverage.	Initial waiting Period - Delay of Checked In Baggage - 12 Hours - Daily Allowance in case of Hospitalisation - 2 Days - Hijack Distress Allowance - 12 Hours - Trip Delay - 12 Hours Specific Waiting periods (Not applicable for claims arising due to an accident) - As per policy wording and prospectus Pre-existing diseases - Not Applicable	Section 4
8.	Financial limits of coverage : Sub-limit (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)	Sub-limit - Anyone Illness- <<as per policy schedule>> - Any one Accident- <<as per policy schedule>>	Section 4
	Co-payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured).	Co-Payment - Not Applicable	
	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))	Deductible - - Medical Expenses Including transportation, Evacuation and Repatriation of Mortal Remains - \$ 50 - Loss of Passport - \$ 25 - Dental Treatment - \$ 50	Section 4

	Any other limit (as applicable)	Any other limit (as applicable) - As per Policy schedule, policy wording, prospectus.	Section 4
9.	Claims/ Claims Procedure	Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization. Turn Around Time (TAT) for claims settlements i. TAT for preauthorization of cashless facility- 6 hours from receipt of complete documents. ii. TAT for cashless final bill authorization - 4 hours from receipt of complete documents. iii. TAT for Reimbursement Claims - 7 to 10 workings days. Provide the details/ web link for following: i. Network Hospital details- Not Applicable for Overseas Travel Insurance. a. In case of an emergency the customer in overseas can visit the nearest hospital and avail medical facility. ii. Helpline Number - National Number (022 4890 3009 (paid)) Paid Support Numbers (91-22-67347843, 91-22-67347844) iii. Hospitals which are blacklisted or from where no claims will be accepted by insurer Not Applicable for Overseas Travel Insurance. iv. Downloading/getting claim form - IndusInd General Insurance Website	General conditions (applicable to all benefits under the policy) - Point no. 12
10.	Policy Servicing:	Policy Servicing Any issues related with respect to policy, kindly E-mail us at services@indusindinsurance.com and for correspondence contact us IndusInd General Insurance Company Limited, Winway Building 2nd and 3rd Floor, II/12, Block No. 4, Old No. 67, South Tukogan, Indore (M.P) - 452001. Contact No. 022-41112600	
11.	Grievances/ Complaints	a. Details of Grievance redressal officer refer the link Grievance clause (https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx) b. IRDAI Integrated Grievance Management System https://igms.irdai.gov.in/ c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided by below link. https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx	Grievance clause
12.	Things to Remember	Free Look cancellation: Not applicable Policy renewal: Not applicable Migration and Portability: Not applicable Change in Sum Insured: Not applicable Moratorium Period: Not applicable	
13.	Your Obligations:	Please disclose all pre-existing disease/s or condition/s before buying a policy. Nondisclosure may affect the claim settlement. The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the Policyholder "Material facts" for the purpose of this policy shall mean all relevant information sought by the Company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk	

Disclaimer: The information must be read in conjunction with the 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.

The enclosed Customer Information Sheet bearing reference number "CIS\<policy number>" is an essential part of your policy schedule, please acknowledge that you have read and understood the CIS on the communication sent on your registered mobile number/e-mail ID.

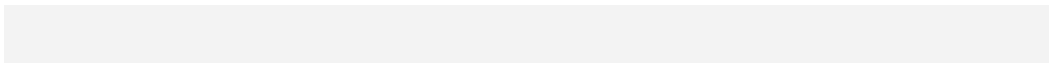
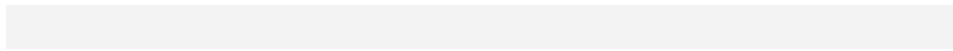
Declaration by the Policy Holder;

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

Place: _____

Date: _____

(Signature of the Policyholder)



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022 4890 3009 (Paid)



74004 22200 (WhatsApp)

