

## FAQ Domestic Travel

No	FAQ
1	<p><b>Why do I need Travel Insurance?</b></p> <p>Travelling can be for a holiday or for business purpose. During the journey, you are susceptible to many risks away from home. There can be unfavorable incidents like thefts, accidents, loss of baggage and trip cancellation. Travel insurance, in this case, becomes vital as It covers the expenses incurred in the event of loss or medical treatment in the event of illness or accident. This way, travel insurance ensures you get complete piece of time and are able to enjoy the journey completely.</p>
2	<p><b>How do I benefit with travel insurance?</b></p> <p>Travel insurance protects you when you are traveling in an unknown land. The insurance covers the expenses incurred during events like</p> <ul style="list-style-type: none"><li>• Emergency Medical Expense</li><li>• Repatriation of Mortal Remain</li><li>• Personal Accident</li><li>• Loss of Passport and document</li><li>• Total loss of checked-in baggage</li><li>• Delay of checked-in baggage</li><li>• Trip Delay</li></ul>
3	<p><b>How do I choose the best travel insurance?</b></p> <p>While buying travel insurance online you have to select the plan that is right for you. Policy coverage, plan features, and price can be the deciding factors for you. Read the policy wordings carefully to learn what is included and excluded in your policy.</p>
4	<p><b>How can I buy Bharti AXA Travel Insurance?</b></p> <p>You can buy Bharti AXA Travel Insurance through a simple and easy process. After filling your details while booking tickets you simply need to click on the check box which states</p>

	<p>that you want to buy the insurance by paying the respective premium. Please note that selecting travel insurance completely optional. Read the policy wordings carefully to learn what is included and excluded in your policy after you understand each and every term mentioned you can go ahead and complete the purchase. Pay online through net banking, credit and debit card.</p> <p>Your travel insurance policy would be generated in minutes. A confirmation email will be to you immediately. You will also receive the policy document within one working day.</p>
<b>5</b>	<p><b>If I purchase online, can I cancel the policy?</b></p> <p>In case of Single Trip policies, termination of the Policy at a date earlier than the end date can be done only if the Insured / Insured Person returns back to his/her usual place of residence in India earlier than the end date of the Period of Insurance of the Policy. Refund of premium for the days between the return date to his/her usual place of residence in India and the end date of the Period of Insurance as mentioned in the Policy Schedule will only be given if the same are a minimum of 10 days. Premium refunded will be equal to the amount of premium to be paid for the original Policy duration minus the premium to be paid by taking the return date as the new end date of Period of Insurance, provided that, no refund of premium shall be made if any claim has been made under this Policy by or on behalf of the Insured/Insured Person. Please refer to the cancellation terms and condition from policy wordings</p>
<b>6</b>	<p><b>Are children and senior citizens covered?</b></p> <p>Yes they are covered.</p>
<b>7</b>	<p><b>What is the maximum duration the insurance can be purchased?</b></p> <p>The maximum duration is 30 days</p>
<b>8</b>	<p><b>Why buy Bharti AXA Travel Insurance?</b></p> <p>Bharti AXA Travel Insurance Policy provides you with</p> <ul style="list-style-type: none"> <li>• 24/7 assistance available</li> </ul>

	<ul style="list-style-type: none"> <li>• Covers travel and medical emergencies</li> <li>• Legal expenses towards third-party liability's death or bodily injuries</li> <li>• Flexible plans for your needs</li> <li>• No medical check-up up to 70 years, if there is no pre-existing condition. In case of pre-existing disease, declaration for the same is required.</li> </ul>
<b>9</b>	<p><b>What are the benefits of Bharti AXA Travel Insurance Policy</b></p> <p>You need to take care of yourself and your valuables when in a new geography. As a traveler, you would always look for the benefits of Travel Insurance. You can be covered, including your home back along with the valuables you carry.</p>
<b>10</b>	<p><b>What is a deductible?</b></p> <p>Deductible means a cost-sharing requirement under this policy, that provides that the insurer will not be liable for a specified rupee amount or percentage of claim amount or number of days or number of hours, as specified in the policy schedule and which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured and is applicable per event, up to the specified limits mentioned.</p>
<b>11</b>	<p><b>What is Travel Insurance Premium?</b></p> <p>The premium is the amount you pay to avail insurance. You can pay this as a one-time cost for a fixed period.</p>
<b>12</b>	<p><b>What is Sum Insured?</b></p> <p>Sum Insured is the maximum amount of coverage, as specified in the Policy Schedule, that the Insured/Insured Person is entitled to in respect of each benefit and as applicable</p>
<b>13</b>	<p><b>What is the claim procedure?</b></p> <p>1 In respect of claims payable under this policy, the Company may settle claims either in the</p>

form of cashless treatment or by reimbursement of the claim amount to the Insured, at its sole discretion. Cashless treatment facility cannot be demanded by the Insured as a matter of right. The cashless facility will be provided only in respect of network providers.

2 In the event of an accident or sudden illness which is likely to give rise to a claim under this Policy, the Insured Person or his/her representative shall immediately contact the Emergency Assistance Service Provider giving details of the Policy issued to Insured Person/ Policy Holder. The details of phone numbers and Help Line are given in the Schedule attached to this Policy.

3 The first call will have to be made by the Insured Person or his/her representative giving his/ her contact number and subsequent calls will be made by the Service Provider at the contact number given by the Insured Person.

4 The Insured Person or his representative shall provide to the Emergency Assistance Service Provider maximum information about the illness, accident or occurrence as is available, as well as other information such as the Policy number etc. Emergency Assistance Service Provider shall assist the Insured Person in getting admitted in to a hospital / getting treatment from a Medical Practitioner as an outpatient.

5 Where it is not possible to make an emergency call before consulting a Medical Practitioner or going into hospital, the Insured Person shall contact the Emergency Assistance Service Provider as soon as possible. In either case, when being admitted as a patient, the Insured Person shall inform the Medical Practitioner or personnel at the hospital, the details of his/her policy coverage and shall state the details of the Emergency Assistance Service Provider and request them to contact them.

6 All necessary claimed documents should be furnished to the Company/ Emergency Assistance Service Provider by the policy holder/insured to make a claim. However, claims filed even beyond such period should be considered if there are valid reasons of any delay...

7 If proper intimation is given, the Emergency Assistance Service Provider shall give a

benefit guarantee (cash less in-patient hospitalization as well as outpatient treatment) to the hospital / other providers for the costs of hospitalization, transportation by emergency services, emergency evacuation, transportation home, repatriation or transportation of mortal remains and burial listed under Scope of Coverage under the Policy. These costs will be settled directly by the Emergency Assistance Service Provider on behalf of and for the account of the Company. The Insured Person shall release Medical Practitioners/hospital contacted by Emergency Assistance Service Provider from their duty not to disclose information about his/her case.

8 In such cases, the Insured Person before his discharge from the Hospital, shall fill up and sign the claim form and hand over the same to the Hospital authorities to be handed over to Emergency

Assistance Service Provider. Please send the duly signed claim form along with all the documents to designated TPA within 14 days of the occurrence of the Incident. However, claims filed even beyond such period should be considered if there are valid reasons of any delay.

9 Where no information is given to Emergency Assistance Service Provider and the payment for hospital treatment / outpatient treatment has been made by the Insured Person, the reasons therefore shall have to be given by the Insured / Insured Person along with the claim form giving details of treatment and bills for expenditure to the Company OR Emergency Assistance Service Provider. After examining the facts and establishing the liability, in consultation and with the approval of the Company Emergency Assistance Service Provider will reimburse to the Insured Person the costs incurred within the Scope of Coverage of the Policy on behalf of and for the account of the Company.

For complete details of claim procedure kindly refer to the policy wordings