

Terms & Conditions for International Travel:-

- This Travel Insurance policy is only limited to customers of AIR INDIA LIMITED group travelling through Air Mode for International trips.
- This cover is valid from the trip start date as specified in the certificate of insurance and trip/policy end date will be earliest of: date of return journey (if return ticket is booked through the same platform), date of termination of one-way journey..
- There is no restriction on the maximum or minimum entry age under the policy.
- Proposed premium is applicable for flat 7 days coverage. Post completion of 7 days, per day rates shall be applicable for a single trip policy limited upto 180 days.
- Certificate can be issued only to customers travelling from India.
- Pre-existing condition(s) are excluded from the policy including but not limited to unforeseen emergency measures to save the Insured/Insured person's life. This exclusion will apply to the following sections: Emergency Medical Expenses, Permanent Total Disability (PTD), and Permanent
- Partial Disability (PPD). This exclusion has been waived to the extent of USD 1500 per policy or actual hospitalization expenses whichever is less as indicated in the Policy Certificate for mentioned section.
- Warranted that the Total loss of checked in baggage, Trip Delay and Delay of checked in baggage is limited to Air Travel Mode only.
- This policy consist of following coverage's which will be treated as benefit cover i.e. Personal Accident- Accidental Death, Permanent Total Disability
- (PTD), Permanent Partial Disability (PPD) subject to Policy terms and conditions applicable to these sections. All other covers will be treated as indemnity.
- **Below Sublimit is applicable for the age above 60 Years & only limited to Emergency Medical Expenses section.**
- **Room Rent including Boarding lodging \$1000/day up to 15 days**
- **Intensive Care unit \$1500/day up to 7 days**
- **Operation Theatre charges (Inclusive surgeon charges)" Maximum Up to USD 7500**
- **Anesthetist services Up to 25% of Surgical Treatment**
- **Ambulance Services Up to USD 750**
- **Physician Visit Max \$ 75/day up to 10 visits**
- **Diagnostic and Radiology services Max up to \$ 500**
- **Hospital Miscellaneous Expenses Maximum of USD 750**
- No Cancellation is allowed post trip start date.
- Deductible will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once.
- Any claim arising out of sporting activities, involving either in training and/or participation in competitions, professional or semi-professional sports,
- Adventure Sports is not covered.
- In case a covered insured event, as described in the Benefit Section, occurs before date of purchase of this policy or advance warning is issued by the relevant authorities of the likelihood of such an event happening before date of purchase of this policy the Company shall not be liable to pay a claim.
- Not applicable if insured is traveling to places like Mansarovar / Amarnath / Badrinath & other sanctioned countries as specified under Certificate of Insurance.
- The policy has been issued based on the information provided by you/your representative and the policy is not valid if any of the information provided is incorrect, subject otherwise to the Terms, Conditions and Exclusions mentioned in the policy.
- **Sanctions Limitation and Exclusion Clause**
- Not applicable if insured is traveling to sanctioned countries as specified under COI, No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim

or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America. Excluding from/to and or countries places prohibited by GOI & also Specifically Excluding Iran I North Korea I Sudan I Syria I Cuba CRIMEA (including SEVASTOPOL) [i.e. a region and main port city of Ukraine annexed by Russia)/ Belarus/Democratic Republic of Congo/Somalia/South Sudan/Zimbabwe/Russia/Ukraine/Bhutan/Nepal.

Terms & Conditions Domestic Travel:-

- This Travel Insurance policy is only limited to customers of AIR INDIA LIMITED group & travelling within India Region through Air mode.
- This cover is valid from the trip start date as specified in the certificate of insurance and Trip/policy end date will be earliest of: date of return journey
- (if return ticket is booked through the same platform), date of termination of one-way journey or 30 days.
- Policy to be issued to the customers who is the citizen of republic of India and having permanent place of residence in India
- There is no restriction on the maximum or minimum entry age under the policy.
- Any Pre-existing condition(s) are excluded from the policy.
- Not applicable if insured is traveling to places like Mansarovar / Amarnath / Badrinath.
- Warranted that the Delay of Checked-in Baggage, Trip Delay & Total Loss of Checked in Baggage is covered for Air Travel Only.
- No Cancellation is allowed post trip start date.
- The Insured / Insured Person shall provide the Company with the details of the trip and other information as may be required by the Company from time to time.
- Deductible will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once.
- Claim Procedure – The procedure to be followed by the Insured / Insured person in case of any event that may give rise to a claim under this Policy, the claim documentation required to be submitted by the Insured / Insured Person at the time lodging claims as well as the claim settlement process are enumerated in the enclosed Claim Procedure attached to this Policy. Any failure on the part of the Insured / Insured Person in complying with the procedure or submission of required documents in support of his/her claim may prejudice the claim of the Insured/Insured Person.
- In case a covered insured event, as described in the Benefit Section, occurs before date of purchase of this policy or advance warning is issued by the relevant authorities of the likelihood of such an event happening before date of purchase of this policy the Company shall not be liable to pay a claim.
- This Policy constitutes the complete contract of insurance. This Policy cannot be changed or varied by anyone (including an insurance agent or broker) except Us, and any change We make will be evidenced by a written endorsement signed and stamped by Us and can be done only at the sole discretion of the Company.
- Subject to the terms, conditions and exclusions of the Bharti AXA Group Domestic Traveller Insurance Policy.

FAQ's -

FAQ for International Travel please click on the link :-

https://www.bharti-axagi.co.in/drupal_backend/sites/default/files/2020-11/downloads/AIL%20International%20FAQ.pdf

FAQ for Domestic Travel please click on the link:-

https://www.bharti-axagi.co.in/drupal_backend/sites/default/files/2020-11/downloads/AIL%20Domestic%20FAQ.pdf