

Customer Information Sheet

Description is illustrative and not exhaustive

S No	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	<ul style="list-style-type: none"> Smart Traveller Insurance Policy (Individuals and Families) 	
2	What am I covered for:	<ul style="list-style-type: none"> Medical Expenses, inclusive of Repatriation and Emergency Medical Evacuation Coverage: Coverage for Inpatient & Outpatient treatment including Medical Evacuation in India and transportation of mortal remains. Dental Treatment: Covers your dental expenses for any acute anaesthetic treatment of a natural tooth or teeth, whilst abroad Personal Accident: Lumpsum amount in the event of death & Permanent disablement due to an accident. Accidental Death and Permanent Total Disablement Common Carrier: Lumpsum amount in the event of accident in carrier. Daily Allowance in case of Hospitalisation: A fixed amount payable for every day the insured person is hospitalized. Compassionate Visit: Covers roundtrip fare and accommodation cost in the event of hospitalization of insured person exceeding seven consecutive days. In the event of death or hospitalization of the immediate family member exceeding 7 days, return fare is also covered. Loss of Passport and documents: Reimbursement of expenses for obtaining duplicate or fresh passport, travelers cheques or related document. Total loss of checked-in baggage: Payment for purchasing new items if Insured Person's accompanying checked-in baggage for an overseas journey is permanently lost by a Carrier Delay of checked in baggage: Payment for purchasing essential personal items incase checked-in baggage's delivery is delayed by a Carrier Trip Delay: Lump sum amount in case of delay of scheduled departure or arrival time of a carrier beyond a specified period Trip Cancellation and Interruption: Payment of travel and accommodation expenses if outward journey is unavoidably cancelled or interrupted due to conditions specified. Missed Connection: Allowance payable in case there is a delay on arrival and there is no alternative onward transportation available in the next 3 hours to join the trip. Personal Liability: Payment compensation towards third party death, bodily injury or property damage. Financial Emergency Assistance: Emergency cash arrangement made available in the event of loss of the travel funds due to theft, mugging, robbery and dacoit. Hijack Distress Allowance: Payment of distress allowance in case of hijack of a common carrier whilst on the trip, for more than certain number of hours Home Fire Insurance - Contents: Covers against any loss or damage to home 	Scope of coverage- Section I to XXIII.

		<p>contents in India, caused by Fire and Allied perils whilst on the trip.</p> <ul style="list-style-type: none"> • Home Burglary Insurance - Contents: Cover against any loss or damage to the home contents in India, caused by burglary and/or housebreaking whilst you on the trip. • Loss of Deposit or cancellation - Hotel and Airline: Compensation for loss of advance/non recoverable pre-paid, in case of necessary and unavoidable cancellation of Hotel and Airline booking arrangement which is beyond the control of the insured. • Overbooked Flight: Covers expenses incurred on denial to board a commercial scheduled flight due to over-booking, and no alternative transportation is made available within a specified number of hours of the scheduled departure time of such flight. <p>Hotel accommodation is also covered, if not provided by the Carrier or any other third party as well as for purchase of a new ticket, less refund, if any, obtained from the Carrier</p> <ul style="list-style-type: none"> • Bail Bond: Arrangement to pay the bail amount to the appropriate court/authority, on behalf of insured in an event of arrest or detained or police or judicial detention for any bailable offence whilst abroad • Legal expenses: Takes care of legal costs and expenses incurred by insured towards compensation for death or disablement arising due to an injury whilst on a trip abroad • Pet Care (in INR): Medical expenses towards medical care and treatment of pet(s) in the event of injury under the care of a friend, relative, house servant, other family members of the house or a professional pet care service provider in India during your trip abroad. • Emergency accommodation: Covers additional cost of emergency accommodation if the Insured Person could not stay in the accommodation originally booked due to fire, flood, earthquake, storm, hurricane, explosion, outbreak of major infectious diseases. <p>Note: These benefits are effective only if mentioned in the Schedule of Benefits.</p>	
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3	What are the major exclusions in the policy:	<ul style="list-style-type: none"> 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 War and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war. Congenital internal or external diseases, defects or anomalies, genetic disorders. Claim arising from Ionizing radiation or contamination by radioactivity from any nuclear fuel. 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. Experimental, investigational or unproven treatments or treatments which are not consistent with or incidental to the diagnosis Diseases, 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). Naturopathy treatment or non-allopathic treatment eg., Ayurveda, Yogic, Homeopathic, Unani Treatment(s). <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	General Exclusions
4	Waiting period	<ul style="list-style-type: none"> All claims payable will be subject to 48 months waiting period for all Pre-existing Conditions declared and/or accepted at the time of proposal / application 	General Terms and Conditions- Waiting Period – Point 6)
5	Payout basis	<ul style="list-style-type: none"> Medical Expenses inclusive of Repatriation and Emergency Medical Evacuation Coverage, Dental Treatment, Compassionate Visit, Loss of Passport & document, Total Loss of Checked- in baggage, Delay in checked-in baggage, Trip Delay, Trip cancellation & Interruption, Missed Connection, Personal Liability, Financial Emergency Assistance, Home Fire Insurance- Contents, Home Burglary Insurance- Contents, Loss of deposit or cancellation – Hotel & Airlines, Overbooked Flight, Bail Bond, Legal Expenses, Pet Care and Emergency Accommodation are payable on Indemnity basis. Personal Accident, Accidental Death & Permanent Total Disablement- Common Carrier, Daily Allowance in case of Hospitalization and Hijack Distress Allowance shall be payable on Benefit basis. <p>Note: Home Fire Insurance- Contents, Home Burglary Insurance- Contents and Pet Care shall be payable on Indian Currency.</p>	Scope of coverage- Section I to XXIII.
6	Cost sharing	<ul style="list-style-type: none"> A specified rupee amount in case of Medical Expenses inclusive of Repatriation and Emergency Medical Evacuation, Dental Treatment, Loss of Passport and documents and or number of days/ or number of hours in case of Daily Allowance in case of Hospitalization, Delay of checked-in baggage, Trip delay, Missed Connection, Hijack Distress Allowance, Overbooked flight 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, upto the specified limits mentioned. 	Scope of Coverage- Section I, II, V, VII, IX, X, XII, XV, XIX

7	Renewal Conditions	<ul style="list-style-type: none"> Company shall give renewal notices for annual multi trip policies and accept renewal premium in all cases except in case of fraud, mis-representation or non- cooperation of the Insured/ Insured person in implementing the terms and conditions of this policy or if the renewal of the policy poses Moral Hazard. The policy provides 30 Days Grace period. However there is no coverage for injury sustained or disease contacted during this (grace) period under this Policy. The Company may vary the renewal premium and/or benefits payable subject to approval from IRDAI and inform the same to the Insured at least 3 months prior to the date of revision and/ or modification In the likelihood of this policy being withdrawn in future, the Company will inform the same to the Insured at least 3 months prior to expiry of the policy Insured will have the option to migrate to other plan under similar travel insurance policy at the time of renewal (in case of Annual policies), provided the policy has been maintained without a break. <p>Annual Multi Trip Policy is renewable for lifetime.</p>	General Terms and Conditions- Renewability- Point no. 28										
8	Renewal Benefits	<ul style="list-style-type: none"> Not Applicable 	NA										
9	Cancellation	<ul style="list-style-type: none"> This policy would be cancelled by the Company and no claim or refund shall be payable in case of Non-cooperation of the Insured/ Insured Person in implementing the terms & conditions, mis-representation, fraud, non-disclosure of material facts. The Insured may also choose to cancel the policy, in which case the Company shall retain the premium for the period this policy has been in force on short period rates <table border="1" data-bbox="480 1150 1328 1297"> <thead> <tr> <th>Policy Period</th> <th>Rate Of Premium to be retained</th> </tr> </thead> <tbody> <tr> <td>Up to 15% of Policy Period</td> <td>25% of premium paid</td> </tr> <tr> <td>Up to 25% of Policy Period</td> <td>50% of premium paid</td> </tr> <tr> <td>Upto 50% of Policy Period</td> <td>75% of premium paid</td> </tr> <tr> <td>Exceeding 50% of Policy Period</td> <td>100% of premium paid</td> </tr> </tbody> </table>	Policy Period	Rate Of Premium to be retained	Up to 15% of Policy Period	25% of premium paid	Up to 25% of Policy Period	50% of premium paid	Upto 50% of Policy Period	75% of premium paid	Exceeding 50% of Policy Period	100% of premium paid	General Terms and Conditions- Termination/ Cancellation- Point No. 24
Policy Period	Rate Of Premium to be retained												
Up to 15% of Policy Period	25% of premium paid												
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Exceeding 50% of Policy Period	100% of premium paid												
10	Claims	<p>Claim Submission: The Insured/Insured Person or his/her legal representative as the case may be, is requested to get in touch with us as below:</p> <ul style="list-style-type: none"> Website : www.bharti-axagi.co.in Email : customersupportba@icicilombard.com Toll Free No. 1800-103-2292 Toll Free No. 1800-103-2292 (Senior Citizens) Courier : Any of the Company's Branch office or corporate office 	Claims Procedure										
11	Policy Servicing/ Grievances/Complaints	<ul style="list-style-type: none"> Company Officials: ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025 Email: https://www.bharti-axagi.co.in/grievance-redressal/procedure IRDAI/(IGMS/Call Centre): Website : www.bharti-axagi.co.in Email: customersupportba@icicilombard.com Phone: 1800-103-2292 Level 1 Escalation: National Grievance Redressal Officer at: Write to: ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025 	Grievances Redressal Procedure										

		<p>Email: https://www.bharti-axagi.co.in/grievance-redressal/procedure</p> <p>Ombudsman- Please refer the list of Ombudsman offices attached with the policy wording. These details can be also found at http://ecoi.co.in/ombudsman.html</p>	
12	Insured's Rights	<ul style="list-style-type: none"> Free Look: Insured has a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If the Insured has any objections to any of the terms and conditions, he / she have the option of cancelling the Policy stating the reasons for cancellation. Free look provision is not applicable and/or available at the time of renewal of the Policy <p>On the receipt of all required documents and processing of the claim, the offer of settlement will be made to the Insured in any case not later than 30 days maximum. Settlement (payment) of claim will be made within 7 days of receipt of acceptance in response to offer of settlement, failing which penal interest (in compliance with applicable regulations) at a rate of 2% higher than bank rate (prevailing as on the date of beginning of financial year in which the claim is reviewed) will be paid.</p>	<p>Free Look Period- Point No. 23</p> <p>Claims Procedure</p>
13	Insured's Obligations	<ul style="list-style-type: none"> Duty of Disclosure or Disclosure to information norm Observance of terms and conditions Reasonable Care Material change Duties of the Insured/ Insured Person on occurrence of loss 	<p>Conditions-</p> <p>Duty of Disclosure or Disclosure to information norm- Point No. 1</p> <p>Observance of terms and conditions - Point No. 2</p> <p>Reasonable Care - Point No. 7</p> <p>Material change- Point No. 8</p> <p>Duties of the Insured/ Insured Person on occurrence of loss- Point No. 14</p>

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and 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.