

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 (Student) | |
| 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. <p>Extensions Available: The cover can be extended if specifically agreed for & mentioned in the policy schedule, in the event of the occurrence of any of the circumstances given hereunder.</p> <ol style="list-style-type: none"> Treatment of mental and nervous disorders, including alcohol and drug dependency In-patient medical expenses related to pregnancy and child birth after a waiting period of 10 months. Inpatient medical expenses for injuries during inter-collegiate sports. Outpatient Physiotherapy related to disease/illness/injury. Cancer screening and mammography examinations on recommendation from the Medical Practitioner. Chiropractic Treatment related to disease/ illness/ injury. Skilled nursing facility related to disease/illness/injury requiring outpatient care. <ul style="list-style-type: none"> Dental Care 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 | Scope of coverage- Section I to Section XIV |

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| | | <ul style="list-style-type: none"> • Personal Liability: Payment compensation towards third party death, bodily injury or property damage. • 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 • Study Interruption: Reimbursement of Semester fee that has been paid by the insured but interrupted on account of medical condition. • Sponsor Protection: Reimbursement of tuition fees in the event of unfortunate demise of the sponsor who is taking care of the Insured's tuition fees. <p><u>Note: These benefits are effective only if mentioned in the Schedule of Benefits.</u></p> | |
| 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 • Congenital internal or external diseases, defects or anomalies & genetic disorders • War and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war. • 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 • 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 In-patient medical expenses related to pregnancy and child birth after a waiting period of 10 months (If Extension has been specifically Opted) | <p>General Terms and Conditions - Point 6</p> <p>Scope of coverage Section I</p> | | | | | | | | |
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| 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, Personal Liability, Bail Bond, Legal Expenses, Study Interruption & Sponsor Protection are payable on Indemnity basis. Personal Accident, Accidental Death & Permanent Total Disablement- Common Carrier and Daily Allowance in case of Hospitalization shall be payable on Benefit basis. | Scope of Coverage (All Sections) | | | | | | | | |
| 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, Total Loss of Checked-in baggage, personal liability, bail bond and or number of days/ or number of hours in case of Daily Allowance in case of Hospitalization, Delay of checked-in baggage 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, VIII, IX, X,XI | | | | | | | | |
| 7 | Renewal Conditions | Not Applicable | Not Applicable | | | | | | | | |
| 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="443 1675 1321 1814"> <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> </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 | Termination/ Cancellation- Point 24 |
| 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 | | | | | | | | | | |

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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, Telephone: 18001032292 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, Telephone: 18001032292 Email: https://www.bharti-axagi.co.in/grievance-redressal/procedure <p>Ombudsman- Please refer the list of Ombudsman offices attached with the policy wording. These details can be also found at http://www.cioins.co.in/ombudsman.html.</p> | | Grievances Redressal Procedure |
| 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> | | Free Look Period- Point No. 23 Claims Procedure |
| 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 | | Conditions- Duty of Disclosure or Disclosure to information norm- Point No. 1 |

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| | | | <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. 15</p> |
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(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.