



HDFC ERGO General Insurance

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

Sr. No.	Title	Description	Policy Clause Number
1	Name of Insurance Product/Policy	Travelsure (Group)	NA
2	Policy Number	Policy number shall be as on Policy Schedule issued post policy issuance	NA
3	Type of Insurance Product / Policy	Both Indemnity and Benefit	NA
4	Sum Insured (Basis)	<ul style="list-style-type: none">Individual Sum Insured - Where each member has a separate sum insured under the policy Sum Insured opted shall be as opted and the same will be mentioned in your policy schedule	NA
5	Policy Coverage (What the policy covers?)	Base Covers: Coverages in force for the Insured Persons shall be as per the plan opted.	Section B
		Expenses in respect of:	
		1. CHECKED BAGGAGE LOSS – INDEMNITY BASED – if checked in baggage got damaged or lost, then the Company will reimburse the Insured Person the cost of replacement of the baggage and/or articles.	Section B.1
		2. BAGGAGE DELAY– INDEMNITY BASED - Reimbursement of the cost of necessary personal effects up to the Sum Insured when baggage and/or personal effects owned by or in the custody of an Insured Person is delayed or misdirected.	Section B.2
		3. LOSS OF BAGGAGE & PERSONAL DOCUMENTS – INDEMNITY BASED - Reimbursement of the cost of replacement of the baggage and/ or articles when baggage and/or personal effects owned by or in the custody of an Insured Person are damaged or lost.	Section B.3
4. MISSING OF CONNECTING FLIGHT DURING TRANSIT – INDEMNITY BASED - Reimbursement of additional transportation costs to join the trip, in the event the Insured fails to take a connecting flight of an Airline due to the delay in arrival of another flight in which the Insured is travelling.	Section B.4		



HDFC ERGO General Insurance

	5. HIJACKING -Lumpsum payment in case of Hijack.	Section B.5
	6. FLIGHT DELAY – INDEMNITY BASED – Reimbursement for essential purchases, such as meals, refreshments or other related expenses directly resulting from the delay.	Section B.6
	7. EMERGENCY MEDICAL EXPENSES - Insured Person sustains Bodily Injury or sudden unexpected Sickness, then the Company will reimburse the Insured Person the necessary reasonable and Customary Charges, incurred within twelve (12) months from the Date of Loss up to the Sum Insured.	Section B.7
	8. ACCIDENTAL DEATH - Lumpsum payment if Insured Person if Insured Person dies within 12 months of sustain Injury due to Accident during the Period of Insurance.	Section B.8A
	9. ACCIDENTAL DEATH – Air - Lumpsum payment if Insured Person dies within 12 months of sustain Injury due to an Air Accident during the Period of Insurance.	Section B.8B
	10. ACCIDENTAL DEATH – Road - Lumpsum payment if Insured Person dies within 12 months of sustain Injury due to a Road Accident during the Period of Insurance.	Section B.8C
	11. ACCIDENTAL DEATH – Rail - Lumpsum payment if Insured Person dies within 12 months of sustain Injury due to a Rail Accident during the Period of Insurance.	Section B.8D
	12. ACCIDENTAL DEATH – All Common Carrier - Lumpsum payment if Insured Person dies within 12 months of sustain Injury due to an Accident of the Common carrier during the Period of Insurance.	Section B.8E
	13. KEY REPLACEMENT – Reimbursement for a round-trip economy class air ticket or a first-class train ticket up to the Total Sum Insured for a replacement of a Close Business Associate as designated by the Policyholder to continue the Insured Person’s mission, on the provision that the Insured Journey was for business purposes only in case of medical emergency.	Section B.9
	14. HOME PROTECTION COVER - Indemnify the Insured Person for claims made in respect of loss of or damage to contents of the Insured Person’s home in India.	Section B.10



HDFC ERGO General Insurance

		15. HOLE IN ONE – lumpsum payment for expenses incurred in celebration of achieving a hole-in-one by the Insured Person in a golf course recognized/certified by United States Golfers’ Association (USGA) / PGA / other International Golf Associations	Section B.11
		Optional Covers - Accidental Death/Air/Road/Rail/All Common Carrier	Section B.8(A,B,C,D&E)
		i. Removal of Flat 25% Sub – limit for comatose	Section B.8(A,B,C,D&E)
6	Exclusions (what the policy does not cover)	Exclusions specific to particular benefit	
		<u>Specific exclusion applicable to CHECKED BAGGAGE LOSS – INDEMNITY BASED & LOSS OF BAGGAGE & PERSONAL DOCUMENTS – INDEMNITY BASED</u>	Section B.1 & 3
		<ul style="list-style-type: none"> i. loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities of any kind and petrol or other coupons. ii. mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle. iii. destruction or damage due to wear and tear, moth or vermin. iv. baggage, clothing and personal effects dispatched as unaccompanied baggage. v. theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means. vi. loss or damage to sports equipment whilst in use, contact lenses, samples, tools. vii. for loss, destruction, or damage due to delay, confiscation or detention by order of any government or Public Authority. viii. for loss, destruction or damage directly occasioned by pressure waves, caused by aircraft or other aerial devices travelling at sonic or supersonic speeds. ix. for loss, destruction or damage caused by any process of cleaning, dyeing, repairing or restoring. 	



HDFC ERGO General Insurance

		<ul style="list-style-type: none"> x. for loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause. xi. a claim involving animals. xii. loss, including but not limited to loss by theft, or damage to vehicles or other accessories. xiii. for any loss that is not reported either to the appropriate police authority or transport carrier within twenty-four of discovery or if the carrier is an airline if a property irregularity report is not obtained. xiv. baggage and/or personal effects sent under an airway-bill or bill of lading. xv. Computer equipment, mobile phones, tablets, ipods, laptops, cameras, musical instruments, radios and portable radio/cassette/compact disc players and other personal electronic equipments. xvi. contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth. 	
		<p><u>Exclusions applicable to BAGGAGE DELAY– INDEMNITY BASED</u></p> <ul style="list-style-type: none"> i. chartered flights, unless such flights are registered in the International Data System. ii. confiscation of baggage by customs or any government authority. iii. purchases made after arriving in the final destination mentioned on the airline ticket. iv. baggage and/or personal effects sent under an airway-bill or bill of lading. v. delays due to a strike or industrial action existing or announced before the start of the journey. vi. delays due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey. vii. any delays of the return journey. 	Section B.2
		<p><u>Exclusions applicable to HIJACKING</u></p> <ul style="list-style-type: none"> i. any claim caused by civil authority. 	Section B.5
		<p><u>Exclusions applicable to FLIGHT DELAY – INDEMNITY BASED</u></p> <ul style="list-style-type: none"> i. arising or as the result of chartered flights, unless such flights are registered in the International Data System. ii. if comparable alternative transport has been made available within six (6) hours after scheduled departure time or within six (6) hours of an actual connecting flight arrival time. iii. if an Insured Person fails to check-in according to the itinerary supplied, unless it is due to a strike. 	Section B.6



HDFC ERGO General Insurance

		<ul style="list-style-type: none"> iv. if the delay is due to a strike or industrial action existing or announced before the start of the journey. v. if the delay is due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey 	
		<p><u>Specific Exclusions applicable to EMERGENCY MEDICAL EXPENSES</u></p> <ul style="list-style-type: none"> i. any Medical Expenses incurred where an Insured Journey is undertaken against the advice of a qualified licensed medical practitioner. ii. any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice. iii. any Medical Expenses incurred within the territorial limits that are not stated in the Policy Schedule / Certificate of Insurance. iv. any medical treatment, drugs or medicines, prescribed or applied, before the Period of Insurance. 5) any dental work. 	Section B.7
		<p><u>Exclusions applicable to ACCIDENTAL DEATH, ACCIDENTAL DEATH – Air, ACCIDENTAL DEATH – Road, ACCIDENTAL DEATH – Rail & ACCIDENTAL DEATH – All Common Carrier</u></p> <ul style="list-style-type: none"> i. The abuse or the consequences of the abuse of tobacco, intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or alcohol addiction programs, any other substance abuse treatment or services, or supplies ii. War or any act of war, invasion, act of foreign enemy (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind iii. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. iv. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger during motor racing or trial runs or rallies using a motorized vehicle or bicycle v. Loss or damage caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission). vi. Any Insured Person committing or attempting to commit a breach of law with criminal intent, or 	Section B.8A,8B,8C,8D & 8E



HDFC ERGO General Insurance

		<ul style="list-style-type: none"> vi. From engaging in or participation in or involvement including but not limited to naval, military or air force operation. vii. From participation in Adventure sports. 	
		<p><u>Exclusions applicable to Medical Expenses</u></p> <p>Standard Exclusions</p> <ul style="list-style-type: none"> i. Breach of Law: Code – Excl10 - Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. ii. Excluded Providers- Code – Excl11 Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/ notified to the policyholders are not admissible. However, in case of life-threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim. iii. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12 iv. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13 v. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or day care procedure. Code – Excl14 vi. Unproven Treatments– Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. Code – Excl16 <p>Specific Exclusions</p> <ul style="list-style-type: none"> i. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind. ii. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide. iii. Any Insured Person’s participation or involvement in naval, military or air force operation. iv. Congenital external diseases, defects or anomalies, 	Section B.1.VII.3



HDFC ERGO General Insurance

		<ul style="list-style-type: none"> v. Circumcisions (unless necessitated by Injury and forming part of treatment). vi. Any Convalescence, sanatorium treatment, or long-term nursing care. vii. Non-Medical expenses such as Food charges (other than patient’s diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of non-medical expenses is attached and is attached and also available at www.hdfcergo.com. viii. The provision or fitting of hearing aids, spectacles or contact lenses. ix. Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription. x. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra- operatively). prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s). Exhaustive list of non-medical expenses attached and also available on www.hdfcergo.com 	
		<p><u>Specific Exclusions applicable to HOLE IN ONE</u></p> <ul style="list-style-type: none"> i. Claims where the player has not been listed as a Participant in the Tournament. ii. Claims originating on a non Target Hole. iii. Any claims where the Hole in One has not been correctly adjudicated or failure of the Insured to follow the claims procedure. iv. Consequential loss of what ever nature arising from the tournaments conducted / certified by PGA / Other International Golf Associations. 	Section B.11
		<p><u>General Exclusions</u></p>	
		<p>I. <u>Standard General Exclusions</u></p> <ul style="list-style-type: none"> i. Breach of Law:Code – Excl10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent. ii. Hazardous or Adventure Sports: Code – Excl09: Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. 	Section C.I & II

HDFC ERGO General Insurance

		<p>iii. Obesity/Weight control: Code – Excl06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:</p> <ul style="list-style-type: none"> i. Surgery to be conducted is upon the advice of the Doctor ii. The surgery/Procedure conducted should be supported by clinical protocols iii. The member has to be 18 years of age or older and iv. Body Mass Index (BMI) <ul style="list-style-type: none"> A. greater than or equal to 40 or B. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: <ul style="list-style-type: none"> 1) Obesity-related cardiomyopathy 2) Coronary heart disease 3) Severe sleep apnoea 4) Uncontrolled type2 diabetes <p>iv. Investigation & Evaluation: Code Excl04 i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.</p> <p>v. Cosmetic or plastic Surgery: Code – Excl08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p><u>II. Specific General Exclusions</u></p> <ul style="list-style-type: none"> i. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind. ii. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide. 	
--	--	---	--

HDFC ERGO General Insurance

		<ul style="list-style-type: none"> iii. for Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician. iv. for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorised land, water or air vehicle. v. for Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes. vi. for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth. vii. for Bodily Injury sustained whilst or as a result of engaging in, practicing for or taking part in training peculiar to any kind of violent labour disturbance, riot or civil commotion or public disorder. viii. for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform. ix. any pathological fracture. x. for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification). xi. for Bodily Injury sustained as the result of Terrorism. xii. Deductible - Claims falling within Deductible limit, if opted and in force, as specified in the Policy Schedule / Certificate of Insurance will be applied on per claim basis 	
7	<p>Waiting Period</p> <ul style="list-style-type: none"> • Time period during which specified disease / treatments are not covered • It is counted from the beginning of the policy coverage 	Not Applicable	Not Applicable

HDFC ERGO General Insurance

8	Financial limits of coverages	The policy will pay only up to the limits as per plan opted:	
	<ul style="list-style-type: none"> Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) 	<p>Base Cover</p> <ol style="list-style-type: none"> Checked Baggage Loss – Indemnity based – <ol style="list-style-type: none"> Per bag sub-limit 25 / 50/ 75 (%) Per article sub-limit 5 / 10/ 15 / 20/ 25/ 50 (%) Baggage Delay – Indemnity based - Maximum no. of hours (12/ 24/ 48/ 72) Loss of Baggage & Personal Documents – Indemnity based <ol style="list-style-type: none"> Per bag sub-limit 25 / 50/ 75 (%) Per article sub-limit 5 / 10/ 15 / 20/ 25/ 50 (%) EMERGENCY MEDICAL EXPENSES – Room Rent for semi private Hospital room ACCIDENTAL DEATH, Accidental Death – Air, Accidental Death – Road, Accidental Death – Rail, Accidental Death – All Common Carrier - 25% Sub – limit for comatose 	<p>Section B.1</p> <p>Section B.2</p> <p>Section B.3</p> <p>Section B.7</p> <p>Section B.8(A,B,C,D&E)</p>
	<p>Deductible - It is a specified amount</p> <ul style="list-style-type: none"> 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) 	<p>Deductibles – Base Covers:</p> <ol style="list-style-type: none"> Baggage Delay – Indemnity based - <ol style="list-style-type: none"> Deductible hours: 1/ 2/ 3/ 6/ 12/ 24 Maximum no. of hours 12/ 24/ 48 Per no. of hours 1/ 2/ 6/ 12 Missing of Connecting Flight During Transit - Indemnity Based- <ol style="list-style-type: none"> INR (2k/5k/10k); USD (50/100/150) Hijacking - Maximum no. of hours – 12/ 24/ 48/ 72/ 96/ 120/ 150/ 180 Flight Delay – Indemnity based- <ol style="list-style-type: none"> Deductible hours: 1/ 2/ 3/ 6/ 12/ 24 Maximum no. of hours 12/ 24/ 48/ 72 Per no. of hours 1/ 2/ 6/ 12 Emergency Medical Expenses 	<p>Section B.2</p> <p>Section B.4</p> <p>Section B.5</p> <p>Section B.6</p> <p>Section B.7</p>



HDFC ERGO General Insurance

		a. INR (1k/2k/5k/10k/25k/50k); b. USD (25/50/100/150/200/250)	
		6. Key Replacement - a. Minimum No. of days of hospitalization required for benefit to trigger: 5/10/15	Section B.9
9	Claims/Claims Procedure	A. Details of procedure to be followed for cashless service as well as for reimbursement of claim including pre and post hospitalization in India.	Section E
		Turn Around Time (TAT) for claims settlement: <u>For Cashless Process :</u> i. TAT for preauthorization of cashless facility: Decision on cashless authorization to be provided within 1 hour from the time of receipt of request. ii. TAT for cashless final bill authorization: Within 3 hours of the receipt of discharge authorization request from the hospital.	Section E
		B. Procedure for Cashless Claims Outside India: You shall intimate the Claims to us through any available mode of communication as specified in the Policy, Health Card or our Website.	Section E
		Landline no (Chargeable) : 0120-4507250 Email: travelclaims@hdfcergo.com	Section E
		<u>For Reimbursement Process :</u>	Section E
		i. TAT for Claim settlement – 30 days from the time the last necessary document is received. (Note: In case of internal verification, the final stand will be confirmed within 45 days from the time the last necessary document is received by us)	Section E
		Provide the details /web link for following:	
		Network Hospital details: https://www.hdfcergo.com/locators/cashless-hospitals-networks	Not Applicable
		Helpline number : https://www.hdfcergo.com/customercare/grievances Call - : 022 6234 6234 / 0120 6234 6234	Section D.1
		Hospitals which are excluded or from where no claims will be accepted by insurer	Not Applicable



HDFC ERGO General Insurance

		http://www.hdfcergo.com/docs/default-source/documents/excluded-hospital1.pdf	
		Downloading/getting claim form https://www.hdfcergo.com/download/claim-form	Not Applicable
10	Policy Servicing	Call center number:	Section D.9
		022 6234 6234 / 0120 6234 6234	Section D.9
		For any Emergency Medical Cashless Services, while abroad: Contact: +91-120- 6740895 (number is chargeable and accessible 24X7).	Section D.9
		Details of Company officials: HDFC ERGO General Insurance Company limited: D-301, 3rd Floor, Eastern Business District LBS Marg, Bhandup (West), Mumbai - 400 078.	Section D.9
11	Grievances/Complaints	In case of any grievance the insured person may contact the Company through:	Section D.9
		<ul style="list-style-type: none"> - Website: www.hdfcergo.com - Contact Us: 022 6234 6234 / 0120 6234 6234 - E-mail: grievance@hdfcergo.com - Contact Details for Senior Citizen: 022 – 6242 – 6226 - E-mail specific for Senior citizens : seniorcitizen@hdfcergo.com 	Section D.9
		Insured Person may contact the Grievance officer at cgo@hdfcergo.com	Section D.9
		For updated details of grievance officer, kindly refer the link: https://www.hdfcergo.com/customer-voice/grievances	Section D.9
		Ombudsman: https://bimabharosa.irdai.gov.in/ .	Table: Ombudsman Details
12	Things to remember	Free Look cancellation: Not Applicable	Not Applicable
		Migration and Portability	Not Applicable
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s and fill in the complete details in the proposal form before buying a policy. Non-disclosure may affect the claim settlement.	Not Applicable



HDFC ERGO General Insurance

Note:

1. Web-link of the product documents: << <https://www.hdfcergo.com/download> >>
2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policy Holder

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

Place:

Date:

(Signature of the Policyholder)
