

Group Domestic Travel Insurance Terms & Conditions

Summary of Key Terms:

This summary of key terms under the Group Domestic Travel Insurance Policy Terms & Conditions ("**Policy**") is offered by Universal Sompo General Insurance Company Limited ("**Universal Sompo**") to ANI Technologies Private Limited ("**Ola**"). Covers under the Policy can be availed by registered users/ customers on the Ola mobile application or any other online platform, owned and/or operated by Ola, including the One Travel Desk, (hereinafter referred to as "**Ola App**") by selecting the option of ride insurance.

The insurance cover under the Policy will apply only to Ola trips which are booked through the Ola App. Insurance cover starts when customer's Ola trip starts and cover ends when the Ola trip ends, up to a maximum period of 1 day for City Taxi and Ola Rentals, and 10 days for Ola Outstation.

Key Benefits:

Key benefits available under the Policy for the named rider and co-passengers travelling with the named rider on the same trip:

Benefits	Coverage up to		
	City Taxi	Rental	Outstation
Accidental Death Benefit	Rs. 7,50,000	Rs. 7,50,000	Rs. 1,500,000
Permanent Total Disability			
Permanent Partial Disability			
Accidental Medical Expense Reimbursement	Rs. 2,00,000	Rs. 2,00,000	Rs. 1,000,000
Trip Delay	Rs. 5,000	No	Rs. 20,000
Fire and Allied Perils (Home Building & Contents) &	Rs. 50,000	No	No
Home Insurance			Rs. 300,000
Hospital Daily Allowance	Rs. 750 per day (Max Rs. 5,250)	Rs. 750 per day (Max Rs. 5,250)	Rs. 2,000 per day (Max Rs. 14,000)
OPD Treatment (Accident & Sickness)	Rs. 3,000	Rs. 10,000	Rs. 20,000

Repatriation of Mortal Remains	Rs. 10,000	Rs. 10,000	Rs. 10,000
Ambulance Transportation Cover	Rs. 10,000	Rs. 10,000	Rs. 20,000
Evacuation (Medical & Catastrophe)			
Loss of Baggage and Personal Effects	No	No	Rs. 50,000
Electronic Equipment Cover	No	No	
Emergency Hotel Requirement	No	No	Rs. 15,000

*Missed Flight cover starts when the customer books the Ola Trip and ends when the Ola trip ends, subject to the estimated time of arrival (ETA) at the airport of departure being before 60 mins of the scheduled departure time for City Taxi (other than Ola Share) and 90 mins before the scheduled departure time for Ola Share and Ola Outstation. This Benefit only covers domestic flights. Missed flight cover can be claimed only if the destination is specified as airport at the beginning of a ride. If the destination is changed to airport during the ride, 'missed flight claims' are not admissible. ETA to the destination can be checked on Ola Driver App.

City Taxi: All Ola rides which ply within city limits including Ola Auto, Ola Share, and Ola Bike. This does not include Ola Rental.

General Conditions:

- If due to any technical reason the insurance for the ride is not fulfilled & premium is not deducted then it is invalid. Insurance is valid only if the premium is deducted for the same along with the ride fare
- The insurance will not be available for bookings made from Ola's partner platforms or Ola Point. Partner platforms are platforms where customers can book Ola rides via a platform owned and/or operated by third-party partners. Example: Tapzo, Google Maps, etc.
- The claim will not be permissible in case the number of passengers (including driver) is more than the permitted seating capacity of the vehicle.
- Loss of Baggage and Home Insurance does not cover any Valuables, Money, Securities, Jewellery, Tickets and Electronic items (other than Laptop). It covers only for the loss of the items and not partial damage.
- The claim will not be permissible in case of wilful act of the insured, self-inflicted injury, mental illness, drug or alcohol abuse.
- The policy does not cover any contractual and consequential liability, except as covered in the Policy or this summary.

The following general exclusions as stated in the Policy will not apply to Ola or its customers:

- Any change of profession after inception of the Policy which results in the enhancement of the risk under the Policy, if not accepted and endorsed by Universal Sampo on the insurance certificate or insurance.
- Any event arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol, or hallucinogen.
- Any journey commenced to obtain medical care, treatment, or advice of any kind whether this is the sole purpose of customers journey or not.

Claim & Documents:

Rider can file a claim for any of these coverages on Ola App, Universal Sampo Website or Universal Sampo Contact number (1800-22-4030, 1800-200-4030) for registration of claim.

Rider needs to submit following documents in case of a claim:

- Hospital bills and discharge summary in case of medical treatments.
- Respective certificates in case of death or disability.
- FIR in case of loss of baggage or loss under home insurance.
- Missed flight confirmation from airline carrier in case of missed flight.
- Hotel Bills in case of Emergency Stay.

Claims Process on the Ola App:

- Choose the ride from 'Your Rides' for which you wish to raise a claim.
- Tap 'Support' from the bottom bar.
- Tap 'Claim Insurance for this ride' from the list of the issues.
- On next screen, tap on 'Claim Insurance' to create a claim.

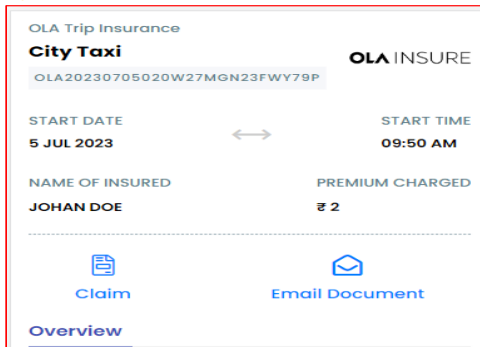
Claims Process on Universal Sampo website:

How to Claim

Ride with confidence, knowing we're here to support you every step of the way..

On the Ola App:

1. Click on Claim



OLA Trip Insurance
City Taxi OLA INSURE
OLA20230705020W27MGN23FWY79P

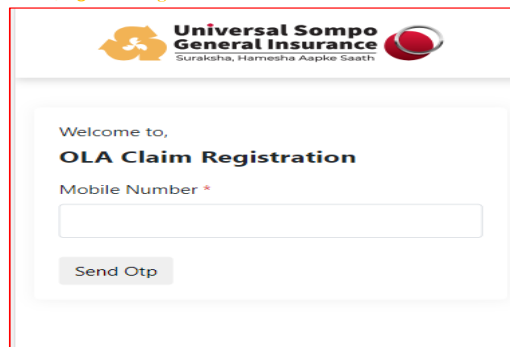
START DATE: 5 JUL 2023 START TIME: 09:50 AM

NAME OF INSURED: JOHAN DOE PREMIUM CHARGED: ₹ 2

[Claim](#) [Email Document](#)

[Overview](#)

2. Login with registered Mobile Number

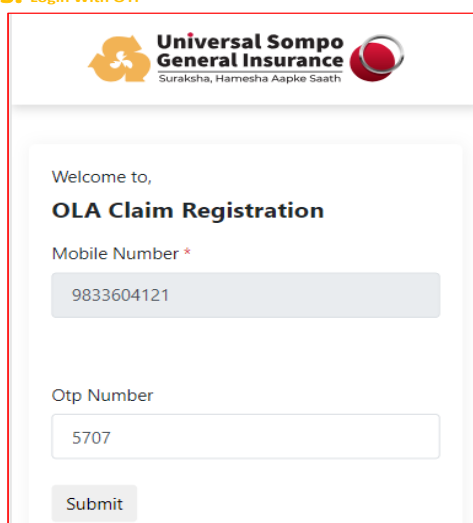


Welcome to,
OLA Claim Registration

Mobile Number *

[Send Otp](#)

3. Login With OTP



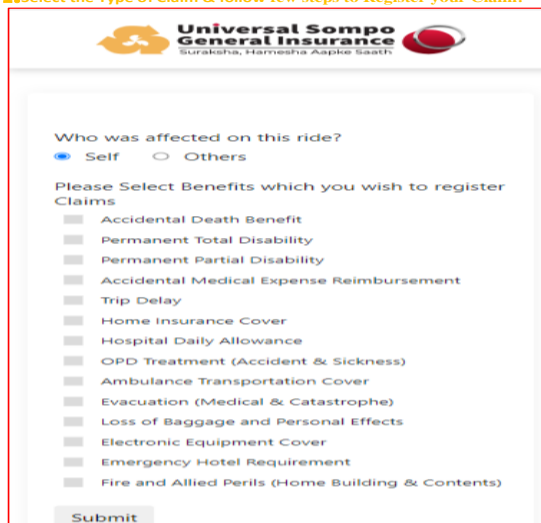
Welcome to,
OLA Claim Registration

Mobile Number *

Otp Number

[Submit](#)

4. Select the Type of Claim & follow few steps to Register your Claim!



Who was affected on this ride?
 Self Others

Please Select Benefits which you wish to register Claims

- Accidental Death Benefit
- Permanent Total Disability
- Permanent Partial Disability
- Accidental Medical Expense Reimbursement
- Trip Delay
- Home Insurance Cover
- Hospital Daily Allowance
- OPD Treatment (Accident & Sickness)
- Ambulance Transportation Cover
- Evacuation (Medical & Catastrophe)
- Loss of Baggage and Personal Effects
- Electronic Equipment Cover
- Emergency Hotel Requirement
- Fire and Allied Perils (Home Building & Contents)

[Submit](#)

Please note that this is only a basic description of the key terms. Once you have opted for cover, you will receive a Certificate of Insurance from Universal Sampo which will contain complete details of your cover under the Policy. If you should require any further details on the scope of cover or terms and conditions, you can visit https://www.universalsampo.com/assets/file/OLA_T&C.pdf