



CSC-DOMESTIC TRAVEL INSURANCE

PROSPECTUS

Family holidays or Business travel - The best way to gain peace of mind while on holiday in the vast subcontinent is to have adequate Indian travel insurance.

With USGI's new Domestic Travel Insurance, you can get a perfect plan to safeguard yourself against mishaps during your travel and stay.

Salient Feature

This is a Policy for the persons travelling within India. The Policy provides cover for emergency medical expenses incurred in relation to bodily injury, sickness, disease or death within Republic of India and for repatriation of the Insured person during the period of Insurance. It also provides for personal accident and other travel related losses such as loss of checked baggage, hotel accommodation, Home Burglary, etc.

Eligibility

- Entry age for you (the proposer) is 18 years to 65 years
- Entry age for dependent children is 5 years and maximum upto 23 years. Children below 5 years of age shall be covered only if either of the parents is covered under the policy.
- **No medical tests will be required.**

Family Discount

- Maximum of 4 members can be covered under one policy which includes self, spouse, dependent children and parent.
- Premium will be discounted by 50 % for covering parent
- Premium will be discounted by 60 % for covering spouse
- Premium will be discounted by 75 % for covering children

Scope of Cover: - Various Benefits are covered under the Policy are as below

- 1) Medical Treatment/Assistance:
 - a) Medical Expenses
 - b) Medical Evacuation
 - c) Dental Treatment
 - d) Repatriation of Remains benefit
- 2) Personal Accident
 - a) Accidental Death
 - b) Permanent Total Disablement
 - c) Permanent Partial Disablement
- 3) Personal Liability
- 4) Emergency Hotel Extension/Accommodation
- 5) Delay of Checked – In Baggage
- 6) Home Burglary Insurance
- 7) Hospital Daily Cash Benefit – Sickness and Accidental Hospitalisation
- 8) Trip Delay
- 9) Missed Flight Connection
- 10) Trip Cancellation & Interruption
- 11) Financial Emergency Assistance



- 12) Liability arising from Loss of Debit/Credit Card
- 13) Missed Departure
- 14) Pre-Existing Illness
- 15) Hijack Distress Allowance
- 16) Compassionate Visit
- 17) Family Assistance
- 18) Total Loss of Checked - In Baggage
- 19) Pet Care
- 20) Bounced Booking of Airline and Hotel
- 21) Legal Expenses
- 22) Catastrophe Expenses
- 23) Fire Insurance(Standard Fire and Special Perils) for Building and Contents
- 24) Business Equipment Cover
- 25) Alternative Employee or Resumption of Assignment expenses

Tax Benefit:-Income Tax benefits on the premium paid towards medical expenses as per section 80D of Income Tax Act, 1961 and amendments made thereto.

Premium:-The premium chargeable depends upon the Sum Insured, Deductible Amount, and Period of Insurance. Premium Tables are provided in Annexure to the Prospectus.

Policy Period: 1 day to 91 days

Cancellation of the Policy - At the request of the Insured/Insured Person, the Policy will be cancelled any time prior to the date of expiry mentioned in the Policy subject to the following conditions:

- a) No request for cancellation shall be entertained nor shall the Policy be cancelled, unless such request is in relation to the Trip covered under the Policy in advance of the date of expiry of the cover.
- b) No cancellation shall be effected unless the unexpired period of the cover exceeds 15 days;
- c) In the event of cancellation of the Policy, the Company in addition to retaining proportionate premium for the expired portion of the cover shall also retain a sum of Rs. 50/- towards cancellation charges for the Policy before refunding the premium which the Insured/Insured Person is eligible hereunder;
- d) No cancellation of this Policy will be allowed in case the Insured/Insured Person has reported a claim under any of the sections of this Policy prior to the date of notice of cancellation and that stands admitted by the Insurer for any amount whatsoever.

Major Exclusion

- 1) For any claim relating to events occurring before the commencement of the cover.
- 2) For any claim if You-
 - a) Are travelling against the advice of a physician.
 - b) Are suffering Pre-existing condition or any complication arising from it
 - c) Are receiving or on a waiting list for specified medical treatment declared in a physician's report or certificate or
 - d) Have received terminal prognosis for a medical condition.
 - e) Are taking part in a naval, military or air force operation.



- 3) For any claim arising out of illnesses or accidents that the insured person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol).
- 4) For 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 (Acquired Immuno Deficiency Syndrome) and / or any mutant derivative or variations thereof howsoever caused.
- 5) For illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, military or usurped power, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- 6) Beauty and / or cosmetic treatment and/or reconstructive plastic surgery in any form or manner.
- 7) For any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
 - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 8) For any claim arising out of sporting risk in so far as they involve the training or participation in competitions of professional or semi-professional sportsmen or women (unless declared beforehand).

Claims Procedure

1. Claim Intimation

In the unfortunate event of any loss or damage to the insured property resulting into a claim on this policy, please intimate the mishap IMMEDIATELY to our Call Centre at Toll Free Numbers on 1800-200-5142 or on chargeable numbers at (022) – 39635200 or email at contactclaims@universalsompo.com. Please note that no delay should be allowed to occur in notifying a claim on the policy as the same may prejudice liability.

Senior Citizen Grievance

USGI has established a dedicated team of personnel to address the health insurance related claims and grievances of senior citizens. Direct Nos. 022-39171324, 022-39171375, 022-39171281.

2. Submission of documents

Details as given in claim form should be submitted to the Company with a period of 30 days from date of intimation.

3. Reporting to Authorities

It will be your responsibility to inform of the damage to respective authorities e.g. in case of theft, please notify the police.

4. Steps to mitigate loss

You should take all steps that may be necessary to minimize losses e.g. take assistance of fire brigade to extinguish fire in case of Fire loss.

**Claim Documents:**

You must submit any or all of the below mentioned document(s) as requested by us for settling your claim within 30 days from date of intimating the claim.

In case of Death

- Policy Copy
- Post Mortem Report (certified copies) - as applicable
- F.I.R. or Death report or Inquest Panchanama (in original or certified copies)-
- Spot Panchanama (certified copies)- if applicable
- Death certificate (in original or certified copy)

In case of Permanent Total Disablement/Permanent Partial Disablement

- Policy Copy
- Disability certificate - Authorized Medical Practitioner of the district/ units concerned, (certificate) stating percentage of disablement
- F.I.R. and Panchanama wherever applicable (original or certified copies)
- Medical report
- Investigation reports like laboratory test, X-rays and reports essential of confirmation of the type and percentage of disability
- Original medical bills

In case of Hospital Cash

- Photo copy of bills, receipt and discharge certificate/card from the Hospital.

In case of Fire Claim

- All the particulars, plans, specification, books, vouchers, invoices (where available), duplicates or copies thereof, documents, investigation reports (internal/external), proofs, evidence and information with respect to the claim
- First Information Report (FIR) of the Police, wherever required
- Fire Brigade Report wherever required
- Final Bill of repairers
- Suppliers' original Invoice for replacement of any of the items of the Insured Property damaged by the Accident and requiring replacement in the opinion of the surveyors/claim investigators.
- Rent agreement, wherever required.

Please note that the Company may seek additional documents for settling claim if deemed necessary.

For all your service requests e-mail us at contactus@universalsompo.com

Statutory Warning: No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebates as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakh Rupees



Please note:

Insurance is a subject matter of solicitation.

The prospectus contains only an indication of cover offered, for complete details on terms, conditions, coverages and exclusions please get in touch with us or our agent and read policy wordings carefully before concluding a sale.

Universal Sompo General Insurance Co. Ltd.,
Express IT Park, Plot No EL 94, T.T.C. Industrial Area, M.I.D.C.,
Mahape, Navi Mumbai-400710, Toll Free Numbers: 1800-200-5142.

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