ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Travel Shield Plus - Corporate Frequent Traveller

Eligibility

- The policy shall be taken by the Corporate for their employees who travel worldwide on official tour.
- This Policy is available to persons between the age of 18 years and 75 years at the commencement date of the Policy.
- If the Insured Person completes 75 years during the Period of insurance then the insurance will continue until expiry of the policy or his/her return to Republic of India whichever is earlier
- The total number of Trip days for all Insured Persons during the Period of Insurance shall not exceed the "Number of Travel Days" as mentioned in the Schedule or any subsequent changes made by way of endorsement.

Benefits

Cover is available for a period of 365 days, where in the insured can travel abroad multiple times.

Overseas Health Cover : The expenses incurred for availing immediate medical assistance required for Insured Person on falling ill or sustaining an Accident whilst on a Trip abroad, but not exceeding the Sum Insured.

Emergency Dental Treatment : The expenses resulting from Injury sustained to Sound Natural Teeth during a Trip abroad but not exceeding the Sum Insured and Only Dental services for the immediate relief of Dental pain are covered.

Emergency Evacuation : The expenses in relation to emergency evacuation during a trip abroad.

Repatriation of Mortal Remains : Transportation expenses to return the mortal remains of insured person to the place of residence in India or the burial/cremation expenss in the country of death in the event of death of the insured person during the Trip due to illness/ injuries as per the policy schedule.

Hospital Daily Allowance : A lumpsum benefit is applicable for each consecutive 24 hours of hospitalization exceeding the first 72 hours subject to Sum Insured

Accidental death & Dismemberment (24 hours) : In unfortunate event of accidental death and disablement during the trip the Sum stated in the Schedule / Certificate of Insurance will be paid to the nominee/insured person

Accidental death & Dismemberment (Common Carrier) : In unfortunate event of accidental death and disablement during the trip the Sum stated in the Schedule / Certificate of Insurance will be paid to the nominee/insured person

Travel Inconvenience - Loss of checked - in baggage : The Company will reimburse the specified limit as per the Schedule in the event of Total Loss of entire piece of Checked in Baggage while the Insured Person is a ticketed passenger on the Common Carrier.

Delay of Checked-in baggage : The Company will reimburse up to the Sum Insured for necessary emergency purchase of essential clothes and toiletries in the event of delay more than 12 hours from the Scheduled Arrival time at the destination specified in policy

Loss of Passport, visa : The company will reimburse direct expenses necessarily and reasonably incurred in connection with obtaining emergency travel documents in lieu of passport /visa or duplicate or new passport upto the limit as per policy schedule in the event of the loss of Passport, Visa belonging to the Insured Person.

Hijack Distress Allowance : A lumpsum subject to the limits as specified in schedule is payable for each 24 hours in excess of the first 24 hours, in captivity in the event of any Common Carrier, in which the Insured Person is traveling being hijacked on the trip abroad and captivated for more than 24 continuous hours.

Trip delay : The Company will reimburse reasonable expenses towards food and beverages and emergency purchase of essential clothing, toiletries, if the Insured Person's Common Carrier commencement is delayed for more than 12 continuous hours due to any Covered Occurrence and when no alternative travel arrangement is available

Trip cancellation : The company will pay the unused and non-refundable portion of the pre-paid lodging cost and / or the ticket cancellation charges of the Common Carrier incurred due to the cancellation of trip due to Death of insured person/travelling companion/relative of insured person

Trip Curtailment: The Company will pay benefits up to the limits given in the Schedule of the policy for Covered Expenses reasonably incurred by the Insured Person not being able to continue and complete his/her trip due to a) Death of a Travelling Companion or b) Emergency Medical Evacuation of the self as per the terms of the policy

Home Insurance : The Company will pay for the loss and/or damage caused by Fire and Allied Perils, House breaking and /or attempted House breaking of Contents, contained in the home of the Insured Person.

Legal Bail Bond: The Company will pay for payment up to the Sum Insured towards the cost of bail bond, following false arrest or wrongful detention of the Insured Person as a result of false arrest or wrongful detention by any government or foreign power.

Personal Liability : The Company will compensate upto the sum insured of the policy to the Insured Person, in the event of the Insured Person becoming legally liable to a Third Party's death/injury or damage to his/ her properties, during the Period of Insurance and whilst on a Trip abroad

Deputation of a Substitute Employee: The Company will reimburse the Insured, the actual travel expenses, incurred by the Insured in deputing a substitute employee, in case, the Insured Person falls sick/meets with an accident abroad and his/her Emergency Evacuation is recommended by the attending physician and authorized by the Assistance Company, following a claim admissible under “Benefit 1(c)” Emergency Medical Evacuation. Automatic Extension of the Policy

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Coverages & Deductibles
Base Plan

Risks Coverage	Silver	Diamond	Gold	Platinum	Deductibles
1.Hospitalisation Insurance					
Overseas Health Cover	50000	100000	200000	500000	USD100
Emergency Dental treatment	NA	300	400	500	USD150
Emergency Medical Evacuation	Included in the Overseas Health Cover	Included in the Overseas Health Cover	Included in the Overseas Health Cover	Included in the Overseas Health Cover	Nil
Repatriation of remains	1000	5000	5000	5000	Nil
Hospital Daily Allowance (after 72 hours)	NA	10 per day upto max of 100	20 per day upto max of 100	50 per day upto max of 100	72hrs
2.Accidental Death & dismemberment					
Accidental Death & dismemberment 24 hours	0	10000	15000	25000	Nil
Accidental Death & dismemberment Common Carrier	NA	5000	5000	5000	Nil
3.Travel Inconvenience					
Loss of Checked Baggage	NA	500	1000	1000	Nil
Baggage Delay (After 12 hrs)	NA	50	100	200	12hrs
Loss of Passport, Visa	250	250	250	250	USD30
Hijack Distress Allowance	NA	NA	100 per Day Max 500	100 per Day Max 500	24hrs
Trip Delay(After 12 hrs)	NA	NA	10 per 12 hrs Max 400	10 per 12 hrs Max 500	12hrs
Trip Cancellation	NA	NA	1000	2500	10%of the maximum benefit
Trip Curtailment	NA	3000	3000	3000	Nil
4. Legal					
Legal-Bail Bond	1000	2500	5000	5000	Nil
5. Home Insurance					
Home Insurance(Per Family)	200000(INR)	NA	100000(INR)	200000(INR)	10%of the claim amount subject to a minimum of Rs.10000/-
6.Liability Insurance					
Personal Liability	50000	100000	100000	200000	USD200
7. Automatic Extension of Policy up to 7 days	NA	Available	Available	Available	21

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extension					
8 Deputation of a substitute employee	1000	1500	2500	5000	Nil

Added plans:

Risks Coverage	Diamond Plus	Gold Plus	Deductibles
Overseas Health Cover	150000	250000	USD100
Emergency Dental Treatment	300	400	USD150
Repatriation of remains	7500	7500	Nil
Hospital Daily Allowance(after 72 hours)	10/day(a max of 150)	25/day(a max of 150)	72hrs
Accidental Death &Dismemberment 24hours	10000	20000	Nil
Accidental Death &Dismemberment Common Carrier	5000	5000	Nil
Loss of checked baggage	500	500	Nil
Baggage delay(After 12hours)	50	50	12hrs
Loss of Passport, visa	250	250	USD30
Trip Cancellation	1000	1000	10%
Trip Curtailment	3000	3000	USD30
Legal Bail Bond	5000	5000	USD200
Personal Liability	100000	150000	USD200
Deputation of a substitute	1500	1500	Nil

Excess Applicable per occurrence under Each Benefit

1. **Benefit 1**
   a) Overseas Health Cover – USD 100
   b) Emergency Dental Treatment- USD150
   c) Emergency Medical Evacuation-NIL
   d) Repatriation of Mortal Remains-NIL
   e) Hospital Daily Allowance- 72 Hours
2. **Benefit 2**
   a) Accidental Death & Dismemberment – 24 hours -NIL
   b) Accidental Death & Dismemberment – Common Carrier -NIL
3. **Benefit 3: Travel Inconvenience**
   a) Loss of Checked-in Baggage-Nil
   b) Delay of Checked- in Baggage-12 Hours
   c) Loss of Passport, Visa-USD 30
   d) Hijack Distress Allowance-24 Hours
   e) Trip Delay-12 Hours
   f) Trip Cancellation-10% of the Maximum Benefit
   g) Trip Curtailment-NIL
4. **Benefit 4**: Legal Bail Bond-NIL

5. **Benefit 5**: Home Insurance-10% of the Claim amount subject to a minimum of Rs.10,000/-
6. **Benefit 6**: Personal Liability-USD 200
7. **Benefit 7:** Automatic Extension of Policy upto 7 days- Nil

Conditions - Benefits:

BENEFIT 1 (a) - OVERSEAS HEALTH COVER

The Company shall compensate the Insured Person for expenses incurred for availing immediate medical assistance required as a consequence of such Insured Person falling ill or sustaining an Accident whilst on a Trip abroad, but not exceeding the Sum Insured. The Coverage is not a general health insurance policy and is only for the use of the Insured Person in the event of a sudden and unexpected sickness or Accident arising when the terms aforementioned are fulfilled. The deductible excess in respect of this benefit, if any, shall be an amount as specified in the Schedule to this Policy.

Terms and Conditions:

If the Insured Person falls ill or contracts any Disease or sustains an Accident whilst on a Trip abroad during the Period of Insurance, then the Company will pay or arrange to pay for the following costs:

1. Reasonable and Customary Charges, subject to the deductible excess shown in the Policy Schedule, for Covered Medical Expenses incurred overseas by the Insured Person which are not due to a Pre-Existing Condition up to the Sum insured for the treatment of an injury or sickness sustained by the Insured Person while the Policy is in effect. Any medical services or series of services with a cost greater than USD 100 shall not be covered by the Policy unless the Insured Person consult with the TPA and the cost for such services are authorized in advance by TPA and it's assistance cooperation partners. Costs would be those incurred
for medically necessary treatment undertaken during a Trip abroad less the Excess stated in the Schedule. For the purpose of this Benefit, 'treatment' shall be deemed to include only the following:

(a) Out patient treatment (except where stated otherwise) provided the same cannot be deferred till the Insured Person's return to the Republic of India.

(b) In patient treatment in a local hospital at the place the Insured is staying at the time of occurrence of an insurable event or at the nearest suitable hospital.

(c) Medical aid that is prescribed by a physician as necessary part of the treatment for broken limbs or injuries (e.g. plaster casts, bandages and walking aids).

(d) Radiotherapy, heat therapy or phototherapy and other such treatment prescribed by a physician.

(e) X-Ray, diagnostic test, provided these pertain to the diagnosed diseases due to which hospitalization was deemed necessary.

(f) Cost of transportation, including necessary medical care enroute, by recognized emergency service providers for medical attention at the nearest hospital or at the nearest available Physician.

(g) Cost of being transferred to a special clinic if this is medically necessary and prescribed as such by a Physician.

(h) Life saving unforeseen emergency measures, or measures solely designed to relieve acute pain, provided to the Insured Person by medical practitioners for Disease/Accident arising out of a Pre-Existing Condition.

In no event will benefits continue to be provided by the Company for any Covered Medical Expenses incurred after the expiry date of the Policy or Insured Person's return to India whichever is earlier.

BENEFIT 1 (b) EMERGENCY DENTAL TREATMENT

The Company shall compensate the Insured Person for expenses resulting from Injury sustained to Sound Natural Teeth during a Trip abroad but not exceeding the Sum Insured.

Only dental services for the immediate relief of dental pain are covered.
The Excess in respect of this benefit, if any, shall be of an amount as specified in the Schedule to this Policy.

BENEFIT 1 (c) EMERGENCY EVACUATION

The Company shall compensate the Insured Person for expenses in relation to Emergency Evacuation during a Trip abroad but not exceeding the Sum Insured as stated under Benefit 1(a). This medical benefit would include the following:
I. Any extra costs of medically necessary and prescribed transportation from the foreign country to the Republic of India or to the nearest hospital in the event that it is not possible to guarantee medical treatment within a reasonable distance of Insured Person's current location provided that –
- Extra costs in the event of transportation are the additional costs arising as a consequence of the insured event for the return journey home.
- In the event that the Insured Person is capable of being transported from a medical point of view, it is the decision of TPA and it's assistance cooperation partners whether the Insured Person is repatriated to India or not.

II. Balance Period of Policy + 30 days:
- If the by TPA and it's assistance cooperation partners advises that the continued treatment in the Republic of India is appropriate, then the Company will pay the Reasonable and Customary Charges, subject to the deductible excess shown in the Policy Schedule, for medical expenses incurred in India for the same illness/ bodily injury contracted abroad following the transportation home, for a maximum period of 30 days from date of return, provided the disease/ injury/ illness is contracted within the Period of Insurance during the Trip abroad.

BENEFIT 1(d) – REPATRIATION OF MORTAL REMAINS

In the event of the death of the Insured Person during the Trip due to illness/ injuries, which are insured events in terms of this Policy, the Company shall compensate for the transportation expenses reasonably incurred to return the mortal remains of the Insured Person to the place of residence in the Republic of India, the expenses for local burial or cremation in the country where the death occurred, subject to the Sum Insured. The Excess in respect of this benefit, if any, shall be of an amount as specified in the Schedule to this Policy.

BENEFIT 1(e) – HOSPITAL DAILY ALLOWANCE

In case the Insured Person is hospitalized for a period of more than 72 hours and where the Company has accepted liability under Overseas Health Cover aforementioned, then the Company will pay a lump sum benefit for each consecutive 24 hours of hospitalization exceeding the first 72 hours subject to Sum Insured.
The daily limit and the maximum limit are mentioned in the Schedule hereto.

Exclusions Applicable to BENEFIT 1 (a-e):

The Company shall not be liable to make any payment under this Benefit in connection with or in respect of any expenses whatsoever incurred by the Insured Person, towards:
(a) Medical treatment abroad if that is the sole reason or one of the reasons for temporary stay abroad.
(b) Medical expenses/ services, the need for which arises out of a Pre-Existing Condition, but for above of the Terms and Conditions.
(c) Treatment that could reasonably be delayed until the Insured Person's return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating physicians and qualified personnel from TPA and it's assistance cooperation partners as the case may be.
(d) Service, supplies or treatment including the period of hospitalisation confinement determined as excess of Reasonable and Customary charges by TPA and it's assistance cooperation partners.
(e) Treatments relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner) unless necessitated by an Accident.
(f) Any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution whether forming part of treatment or not.

(g) Any costs related to mental or psychiatric disorders.Routine physicals or examinations where there are no objective indications or impairment in normal health.
(h) Pregnancy of the Insured Person including child birth miscarriage abortion or complication of any of these including diagnosis and treatment of infertility or other problems related to inability to conceive a child, birth control including surgical procedures and devices.
(i) Medical treatment of typical symptoms suffered during pregnancy and their consequences, including changes in other chronic conditions as a result of pregnancy.
(j) Any medical check-ups during pregnancy or treatment of the pregnancy.
(k) Expenses incurred in connection with weak strained or flat feet corns calluses or toe nails.
(l) Diagnosis and treatment of acne.
(m) Organ transplants which are considered experimental in nature.
(n) Well child care including exams and immunizations.
(o) Expenses which are not exclusively medical in nature.
(p) Congenital (external or internal) anomalies or any complications or conditions arising there from.
(q)Any expenses incurred in India unless authorized and approved by the TPA and it's assistance cooperation partners in advance.
(r) Rehabilitation and/or physiotherapy or the costs of prostheses/prosthetics (artificial limbs, eye glasses, contact lenses, hearing aids) etc.
(s)Medical expenses covered under Workman's Compensation or similar policy.
(t) Medical expenses incurred as a result of alcohol and/or drug abuse, addiction or overdose.
(u) Treatment by Relatives.
(v) Dental crowns and bridges.
(w)Expenses recoverable from any medical or hospital benefit fund.
(x) Any exclusion mentioned in the General Exclusions section of this Policy.

BENEFIT 2 - ACCIDENTAL DEATH & DISMEMBERMENT
BENEFIT 2 (a) - ACCIDENTAL DEATH & DISMEMBERMENT (24 HOURS)
If at any time during the Trip the Insured Person shall sustain any bodily injury resulting solely and directly from Accident caused by external violent and visible means, then the insured person or his/her legal representative (s), as the case may be, will be paid the Sum Insured mentioned in the Schedule of this policy, against Accident Death and Dismemberment, if such injury shall within 12 Calendar months of occurrence be the sole and direct cause of Death/Disablement as given in the table of benefits below:
Provided always that the policy will not pay under more than one of the following sub clauses in respect of the same Accident
Terms & Conditions:
If the Insured Person meets with an Accident, which leads to death or subsequent disablement, the Company will provide insurance coverage to the Insured Person in the following manner:
1. Death of Insured Person: If following an Accident that causes death of the Insured Person within 12 Calendar months from the date of Accident, the Company will pay to the person nominated by the Insured Person, an amount as compensation subject to the Sum Insured.
2. Permanent disablement of the Insured Person: If following an Accident which caused permanent impairment of the Insured Person's physical capabilities, the Company will pay the benefits as provided in the Table of Benefits below depending upon the degree of disablement provided that:
a) The disablement occurs within 12 Calendar months from the date of the Accident.
b) The disablement must be confirmed and claimed for prior to the expiry of a period of 3 months since occurrence of the disablement.

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Table of Benefits

Benefits	Percentage of Sum Insured
1. Death	100%
2. Permanent Total Disablement Total and irrevocable loss* of	
(i) Both Hands or both feet	100%

(ii) sight of both eyes	100%
(iii) one entire hand and one entire foot	100%
(iv) Loss of either hand or foot and sight of one eye	100%
(v) Speech and hearing in both ears	100%
(vi) Either hand or foot	50%
(vii) Sight of One eye	50%
(viii) Speech	50%
(ix) Hearing in both ears	50%
(x) Thumb and index finger of the same hand	25%
(xi) Quadriplegia	100%
(xii) Paraplegia	50%
(xiii) Hemiplegia	50%
(xiv) Uniplegia	25%

Loss of feet/hand means total severance through or above the ankle/wrist joints respectively. Eye means entire and irrevocable loss of sight. Thumb and index finger means actual severance through or above the joint that meets the hand at the palm. Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears. Quadraplegia means the complete and irreversible paralysis of both upper and both lower limbs. Paraplegia means the complete and irreversible paralysis of both lower limbs. Hemiplegia means the complete and irreversible paralysis of upper and lower limbs of the same side of the body. Uniplegia means the complete and irreversible paralysis of one Limb. Limb means entire arm or leg.

Special Conditions:

1. If the Accident affects any physical function, which was already impaired beforehand, a deduction will be made equal in amount for this prior disablement.
2. If the accident impairs a number of physical functions, the degree of disablement given in the Table of Benefits will be added together, but not exceeding 100% of the Sum Insured.
3. In the event of Permanent Disablement, the Insured Person will be under obligation:

a) To have himself/herself examined by doctors appointed by the Company/ TPA and it's assistance cooperation partners and the Company will pay the costs involved thereof.
b) To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required.
If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay.

Exclusions:

The Company shall not be liable to make any payment under this Benefit in connection with:
(a) Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
(b) Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an Accident.
(c) Any payment under this Benefit whereby the Company's liability would exceed the sum payable in the event of death.
(d) Any other claim after a claim for death has been admitted by the Company and becomes payable.
(e) Any claim which arises out of an Accident whilst engaging in aviation or ballooning, whilst mounting into or dismounting from or travelling in any balloon or aircraft or which occurs during parachuting except when the Insured Person is flying as a fare paying passenger on a multi engine, commercial aircraft.
(f) Any claim arising out of an Accident related to pregnancy or childbirth, venereal disease or infirmity, whether directly or indirectly.
(g) Any claim for death or Disablement of the Insured Person from (a) intentional self-injury, suicide or attempted suicide (b) whilst under the influence of intoxicating liquor or drugs (c) self endangerment unless in self-defense or to save life.
(h) Physically and mentally challenged persons, unless specifically agreed and endorsed in the

Policy.
(i) Any exclusion mentioned in the “General Exclusions” section of this Policy.

BENEFIT 2(b) - ACCIDENTAL DEATH AND DISMEMBERMENT (COMMON CARRIER)

If at any time during the Trip the Insured Person shall sustain any bodily injury while travelling as a passenger in or whilst boarding or alighting from a Common Carrier resulting solely and directly from Accident caused by external violent and visible means, then the insured person or his/her legal representative (s), as the case may be, will be paid the Sum Insured mentioned in the Schedule of this policy, against Accidental Death and Dismemberment (Common Carrier), if such injury shall within 12 Calendar months of occurrence be the sole and direct cause of Death/Disablement as given in the table of benefits below:
Provided always that the policy will not pay under more than one of the following sub clauses in respect of the same Accident.

Terms & Conditions:

If the Insured Person meets with an Accident, which leads to death or subsequent disablement, the Company will provide insurance coverage to the Insured in the following manner:
a. Death of Insured Person: If following an Accident that causes death of the Insured Person within 12 Calendar months from the date of Accident, the Company will pay to the person nominated by the Insured Person, an amount as compensation subject to the Sum Insured
b. Permanent disablement of the Insured Person: If following an Accident which caused permanent impairment of the Insured Person's physical capabilities, the Company will pay the benefits as provided in the Table of Benefits below depending upon the degree of disablement provided that:
a) The disablement occurs within 12 Calendar months from the date of the Accident.
b) The disablement must be confirmed and claimed for prior to the expiry of a period of 3 months since occurrence of the disablement.

Table of Benefits

Benefits	Percentage of Sum Insured
1. Death	100%
2. Permanent Total Disablement	
Total and irrevocable loss* of	
(i) Both Hands or both feet	100%
(ii) sight of both eyes	100%
(iii) one entire hand and one entire foot	100%
(iv) Loss of either hand or foot and sight of one eye	100%
(v) Speech and hearing in both ears	100%
(vi) Either hand or foot	50%
(vii) Sight of One eye	50%
(viii) Speech	50%
(ix) Hearing in both ears	50%
(x) Thumb and index finger of the same hand	25%
(xi) Quadriplegia	100%
(xii) Paraplegia	50%
(xiii) Hemiplegia	50%
(xiv) Uniplegia	25%

Loss of feet/hand means total severance through or above the ankle/wrist joints respectively. Eye means entire and irrevocable loss of sight. Thumb and index finger means actual severance through or above the joint that meets the hand at the palm. Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears. Quadraplegia means the complete and irreversible paralysis of both upper and both lower limbs. Paraplegia means the complete and irreversible paralysis of both lower limbs. Hemiplegia means the complete and irreversible paralysis of upper and lower limbs of the same side of the body. Uniplegia means the complete and irreversible paralysis of one Limb. Limb means entire arm or leg. Special Conditions:
1. If the Accident affects any physical function, which was already impaired beforehand, a deduction will be made equal in amount for this prior disablement.

2. If the accident impairs a number of physical or mental functions, the degree of disablement given in the Table of Benefits will be added together, but not exceeding 100% of the Sum Insured.
3. The Company will pay for loss of Life, if while on a Trip, the Insured Person's body cannot be located within 365 days after forced landing, stranding, sinking or wrecking of a conveyance, in which the Insured Person was a passenger or as a result of any Acts of God, in which case, it shall be deemed subject to all other terms and conditions of the policy that the Insured Person has suffered loss of life within the meaning of the policy.
4. In the event of permanent disablement, the Insured Person will be under obligation:
a) To have himself/herself examined by doctors appointed by the Company/ TPA and it's assistance cooperation partners and the Company will pay the costs involved thereof.
b) To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required. If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay.

Exclusions:

The Company shall not be liable to make any payment under this Benefit in connection with:
a. Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
b. Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an Accident.
c. Any payment under this Benefit whereby the Company's liability would exceed the sum payable in the event of death.
d. Any other claim after a claim for death has been admitted by the Company and becomes payable.
e. Any claim which arises out of an Accident whilst engaging in aviation or ballooning, whilst mounting into or dismounting from or travelling in any balloon or aircraft or which occurs during parachuting except when the Insured Person is flying as a fare paying passenger on a multi engine, commercial aircraft.
f. Any claim arising out of an Accident related to pregnancy or childbirth, venereal disease or infirmity, whether directly or indirectly.
g. Any claim for death or Disablement of the Insured Person from (a) intentional self-injury, suicide or attempted suicide (b) whilst under the influence of intoxicating liquor or drugs (c) self endangerment unless in self-defense or to save life.
h. Physically and mentally challenged persons, unless specifically agreed and endorsed in the Policy.
i. Any exclusion mentioned in the "General Exclusions" section of this Policy.

BENEFIT 3 - TRAVEL INCONVENIENCE

BENEFIT 3(a) -LOSS OF CHECKED-IN BAGGAGE

The Company will reimburse up to the limits specified in the Schedule of the policy in the event of the Insured Person suffering Total Loss of entire piece of Checked in Baggage which is under the care control and custody of the Common Carrier, while the Insured Person is a ticketed passenger on the Common Carrier during the course of the Insured Journey.

Terms & Conditions:

The Insured Person has to provide the following documents to TPA:
• Property Irregularity Report.
• Boarding pass (s) and baggage coupon(s)/tag(s) of Insured Person and above mentioned travel companion if applicable.
• List of articles lost and their value.
• Proof of ownership for articles valued more than 100 USD.
• Any further required documents requested by TPA to confirm loss of baggage and amount recovered from airlines.

Special Condition:

(i) Benefits for Baggage Loss will be in excess of any amount paid or payable by the Carrier responsible for the loss and/or in excess of all other valid and collectible insurance.
(ii) The maximum amount reimbursable per bag is 50% of the Sum Insured and the maximum value per article contained in any bag is 10% the Sum Insured.

Exclusions

The Company shall not be liable to make any payment under this benefit in connection with:
(a) Any non-compliance with the terms & conditions as stated above.
(b) Any partial loss of items contained within a bag.
(c) The Company will not be liable for any Valuables, perishables and consumables
(d) Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
(e) Loss due to complete or partial damage of the baggage
(f) Any amount recovered under Delayed Baggage cover of the policy from the same event
(g) Any exclusion mentioned in the "General Exclusions" section of this Policy.

BENEFIT 3(b) - DELAY OF CHECKED-IN BAGGAGE

The Company will reimburse up to the Sum Insured for necessary emergency purchase of essential clothes and toiletries in the event that the Insured Person suffers a delay of more than 12 hours from the Scheduled Arrival time at the destination for delivery of Baggage that has been checked by a Common Carrier for an international outbound flight from the Republic of India.

Terms & Conditions:

The Company will pay provided that
1. The Baggage is delayed on arrival in a country abroad (outward flight).
2. The Insured Person has to provide the following documents to TPA:
• Property Irregularity Report issued by the Common Carrier.
• Certificate from airlines confirming duration of delay.
• Any further documents requested by TPA to confirm delay of baggage and amount recovered from airlines.

Special Condition:

Benefits for Baggage Loss will be in excess of any amount paid or payable by the Carrier responsible for the loss and/or in excess of all other valid and collectible insurance.

Exclusions:

The Company shall not be liable to make any payment under this benefit in connection with:
(a) Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
(b) Any baggage delay on arrival in the Republic of India (inward flight)
(c) Benefits for Baggage Delay paid or payable by the Carrier, provided however this insurance shall apply in excess of the amount recoverable from carrier/ other insurers.
(d) Any exclusion mentioned in the "General Exclusions" section of this Policy.

BENEFIT 3(c) - LOSS OF PASSPORT, VISA

In the event that the passport, visa belonging to the Insured Person is lost, the Company will reimburse up to the limit mentioned in the Schedule to cover only the direct expenses necessarily and reasonably incurred in connection with obtaining emergency travel documents in lieu of passport /visa or duplicate or new passport.

Terms & Conditions:

The Company will pay provided that
• The loss of passport, visa was reported to police authority within 24 hours of the Insured Person becoming aware of such loss and an official Police report is provided to TPA.
• The proof of emergency travel documents is provided to TPA.
• Any further documents requested by TPA to confirm delay of baggage and amount recovered from airlines.

Exclusions:

The Company shall not be liable to make any payment under this Benefit in connection:
(a) Loss of the passport/visa due to delay or confiscation or detention by the Customs, Police or Public Authorities.
(b) Loss of the passport/visa due to theft unless it has been reported to the Police within 24 hours the Insured Person becoming aware of the theft and a written Police Report obtained.
(c) Loss of the passport/visa/ due to it being left unattended or forgotten by the Insured Person in

a public place or public transport, hotel, apartment. Loss or theft of the passport/visa in a private place or in a private vehicle unless it was located in a locked hotel room or apartment and forcible and violent entry was used to gain access
to it.
(d) The applicable Excess as mentioned in the Schedule.
(e)Any exclusion mentioned in the “General Exclusions” section of this Policy.

BENEFIT 3(d) - HIJACK DISTRESS ALLOWANCE

In the event of any Common Carrier, in which the Insured Person is travelling being hijacked on the trip abroad and captivated for more than 24 continuous hours, then the Company will pay a lump sum, for each consecutive 24 hours in captivity, in excess of the first 24 hours, to each Insured Person, up to the maximum limit per policy.
The amount payable per 24 hours per Insured Person and the maximum limit per Insured Person is mentioned in Part I of the Schedule hereto.

Terms and Conditions

The Company will pay provided that:
I. The proof of travel is provided to us.
II. Any further required documents requested by TPA to confirm loss of baggage and amount recovered from airlines.

Exclusions:

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured Person in connection with or
in respect of:
(a) Any claim where the Insured Person is considered as the principal or accessory in the hijacking.
(b) Any exclusion mentioned in the “General Exclusions” section of this Policy.

BENEFIT 3 (e) - TRIP DELAY

The Company will reimburse reasonable expenses towards food and beverages and emergency purchase of essential clothing, toiletries, if the Insured Person’s Common Carrier commencement is delayed for more than 12 continuous hours while undertaking a Trip, due to any Covered Occurrence and when no alternative travel arrangement is available, up to the limit provided in the Schedule of the Policy.

Exclusions:

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured Person in connection with or
in respect of:
a) Failure to check in on time
b) Negligence of fault of the travel agent.
Subject to exclusions mentioned in the “General Exclusions” section of this Policy.

BENEFIT 3(f) - TRIP CANCELLATION:

The Company will pay losses up to the maximum amount stated in the policy Schedule and subject to the Excess, if prior to the Contracted Date of Departure the Trip is cancelled and the Insured Person is prevented from under taking the Trip due to death
(a) of the Insured Person or
(b) Traveling Companion or
(c) the Relative of the Insured Person.
The Company will reimburse for the unused and non-refundable portion of the pre-paid lodging cost and/or the ticket cancellation charges of the Common Carrier provided these were booked prior to the occurrence.

Special Condition:

The insured Person should notify to the Company as soon as reasonably possible in the event of Trip Cancellation. The Insured Person / his representatives should also take all necessary steps

to obtain maximum refund from applicable channels.

Exclusions: The Company shall not be liable to make any payment under this Benefit in connection with:

1) the Insured Person and /or Travel Companion changing his/her mind about undertaking the Trip.
2) negligence or fault of the travel agent.
3) the Insured Person/his or her travel companion is/are aware of the possible cancellation prior to commencement of the Trip.
4) suspension of services by the Common Carrier whether voluntarily or pursuant to any order from any authority.
5) additional penalty charges incurred that would not have been imposed, had the Insured notified as soon as reasonably possible.
6) any exclusion mentioned in the “General Exclusions” section of this Policy.

BENEFIT 3(g) - TRIP CURTAILMENT:

The Company will pay benefits up to the limits given in the Schedule of the policy for Covered Expenses reasonably incurred by the Insured Person not being able to continue and complete his/her trip due to
a) Death of a Travelling Companion or
b) Emergency Medical Evacuation of the self as per the terms of the policy
“Covered Expenses” would mean proportionate expenses prepaid but are not refundable including tickets for the return journey to Republic of India.

Expenses payable are:

1. additional expenses for travel less amounts recoverable on unused travel vouchers or tickets or tours.
2. Additional expenses for accommodation less amounts recoverable on unused pre-paid accommodation.

Special Condition:

The Insured Person should notify to the Company as soon as reasonably possible in the event of Trip Curtailment. The Insured Person should also take all necessary steps to obtain maximum refund from applicable channels. The Company will not be liable for additional penalty charges incurred that would not have been imposed, had the Insured Person notified as soon as reasonably possible.

Exclusions:

The Company shall not be liable to make any payment under this Benefit in connection with:
a. Additional expenses incurred while travelling in higher class/category than the original travel ticket booked for Insured Person’s return journey.
b. Exclusion mentioned in the “General Exclusions” section of this Policy.

BENEFIT 4- HOME INSURANCE:

The Company will pay for the loss and/or damage caused by Fire and Allied Perils, House breaking and /or attempted House breaking of Contents, whilst contained in the home of the Insured Person, stated as “Address of the Insured Person (in India)” under
Part I of the policy, up to Sum insured. The Company shall not pay more than 20% of the Sum Insured in respect of any one item.
This Benefit is applicable for the entire Family unit and not on Insured Person.
Contents means the following, not used for Business or Business Purposes, so long as they are owned by the Insured Person and/or Insured Persons Family. are legally responsible for them:
i. Household goods, such as furnitures, fixtures, fittings, home appliances and interior decorations and items of like nature.
ii. Personal effects such as clothes and other articles of personal nature likely to be worn used or carried but excluding money, jewellery and valuables.
Market Value means the value at which property insured could be replaced with one of the same kind, type, age and condition.

Exclusions:

The Company shall not be liable to make any payment under this Benefit in connection with or in respect of any expenses whatsoever incurred by the Insured Person in connection with or in respect of:

1.90 consecutive days.

2. the Insured Person/ any member/s of the Insured Person's Family or their domestic servant is directly/indirectly in any way involved in or concerned with the actual or attempted House breaking.

3. the Insured Person's home is a building of Kutcha construction.

4. livestock, motor vehicles, pedal cycles, Valuables.

5. any consequential losses destruction or damage.

6. any exclusions mentioned in the "General Exclusions" section of this Policy.

Basis of loss settlement:

1. In the event of a total loss or damage of an item, the Company will pay the Market Value of the item less any value for salvage. In the event of repairs of any item damaged, the Company will pay the repair expenses, up to the Market Value of the item damaged.

2. The Company may at its option repair reinstate or replace instead of paying the amount of loss or damage of the item.

3. No payment will be made for any cost of any improvements/alterations enhancements additions effected by the Insured Person.

4. If there be any other insurance covering the same property, then this Policy will not pay more than the rate able proportion of the loss as the Sum Insured Person bears to the total sum insured under all such policies.

Duty of the Insured Person:

1. The Insured Person shall at all times take reasonable care of the property.

2. otification of any changes in the location or any other factor affecting the Company's risk must be made by the Insured Person immediately to the Company.

3. If an event occurs giving rise to a claim under the policy the same must be notified in writing to the Company and also lodge a complaint with the police giving details of the items lost.

4. The Insured Person should protect the rights and remedies against others.

BENEFIT 5- LEGAL BAIL BOND:

The Company will pay for payment up to the Sum Insured towards the cost of bail bond, following false arrest or wrongful detention of the Insured Person as a result of false arrest or wrongful detention by any government or foreign power. Subject to other exclusion mentioned in the "General Exclusions" section of this Policy.

BENEFIT 6 - PERSONAL LIABILITY

The Company will compensate the Insured Person, in the event of the Insured Person becoming legally liable to a third party (under statutory liability provisions or in common law for an incident which results in death, injury of such third party or damage to his/ her properties), but not exceeding the Sum Insured, provided the incident occurs during the Period of Insurance and whilst on a Trip abroad and provided that the claim is reported to the Company immediately and subject to the Special conditions and the Exclusions below.

The Excess in respect of this benefit, if any, shall be of an amount as specified in the Schedule to this Policy.

Special Condition(s):

1. The Company shall be responsible for contesting unjustified claims against the Insured Person and providing indemnity for damages, which the Insured Person has to pay. For indemnity to be provided against damages, the damages must be payable under an acceptance of liability given or approved by the Company or under a judicial decision rendered by a Court of Law.

2. If there is a legal action in process against the Insured Person over a personal liability issue, the Company may conduct the legal action, including appointment of legal counsel, at the Company's expense in the name of the Insured Person at the Company's sole discretion.

3. The Company will have the right, but in no case the obligation, to take over and conduct in the

name of the Insured Person the defence of any claim and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim, the Company may relinquish the same.

the above Special Condition 3, no action taken by the Company in the exercise of such right will serve to modify or expand in any manner, what the Company's liability or obligations under this Policy would have otherwise been had it not exercised its rights under this condition.

Exclusions:

The Company shall not be liable to make any payment under this benefit in connection with:

1. Any claim arising from Employer's liability or Insured Person's contractual liability.
2. Any claim of personal liability of the Insured Person towards his/ her Family, relations and travelling companions, friends or colleagues whether personal or official.
3. Any claim resulting from transmission of an illness or disease by the Insured Person.
4. Any claim or damage resulting from professional activities involving the Insured Person.
5. Any liability that is expected by or intended for the Insured Person.
6. Any claim for liability arising directly or indirectly from or due to:

a) The possession of animals. Either own or under care control and custody of the Insured Person.
b) The ownership or possession of vehicles, aircrafts, watercrafts, or activities of the Insured Person involving parachuting, hanggliding, hot air ballooning or use of firearms.
c) Legal costs and proceedings that result from any criminal or illegal act.
d) Any willful, malicious or unlawful act.
e) Insanity, the use of any alcohol/ drugs (except as medically prescribed) or drug addiction.
f) Any supply of goods or services on the part of the Insured Person arising out of the Insured Person's business.
g) Any ownership or occupation of land or buildings other than the occupation of any temporary residence.
h) Liability arising out of use sale manufacture delivery transfer or possession by any person of a controlled substance or contraband as defined by the appropriate Authority or the Federal Food and Drug Agency or equivalent or similar organization.
i) Any exclusion mentioned in the "General Exclusions" section of this Policy.

BENEFIT 7 - DEPUTATION OF A SUBSTITUTE EMPLOYEE

The Company will reimburse the Insured, the actual travel expenses, incurred by the Insured in deputing a substitute employee, in case, the Insured Person falls sick/meets with an accident abroad and his/her Emergency Evacuation is recommended by the attending physician and authorized by the Assistance Company, following a claim admissible under "Benefit 1(c)" Emergency Medical Evacuation.

Exclusions:

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured Person in connection with or in respect of:

1. Additional expenses incurred while travelling in higher class/category than the original travel ticket booked for Insured Person's return journey.
2. Any exclusion mentioned in the "General Exclusions" section of this Policy.

GENERAL EXCLUSIONS (APPLICABLE TO ALL BENEFITS UNDER THE POLICY):

Without prejudice to anything contained in this Policy, the Company shall not be liable to make any payments in respect of:

1. Contracted Departure Date not within the Policy period mentioned in the Schedule.
2. Any claim in respect of Pre-existing conditions.
3. Any claim if the Insured Person -

a) Is travelling against the advice of a physician.
b) Is receiving, or is on a waiting list to receive, specified medical treatment declared in a physician's report or certificate.
c) Has received terminal prognosis for a medical condition.

d) whilst taking part in a naval, military or air force operation.
4. 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). sexually transmitted conditions anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome) and / or any mutant derivative or variations thereof howsoever caused.
6. Any claim arising from the Insured Person engaging in Air Travel unless he/she flies as a fare paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.
7. Any claim for any losses in whole or in part and/expenses directly or indirectly in respect of the Insured Person riding on a motor cycle or any other two-wheeled and two-wheeled motorized mode of conveyance as driver or passenger.
8. Illness and Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detainments of all kings princes and people of whatever nation condition or quality whatsoever.
9. Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
10. Any Act of Terrorism.
11. 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 from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
b) Nuclear weapons material
c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
12. Any claim arising out of sporting activities in so far as they involve in training or participation in competitions of professional or semi-professional sports persons, unless declared beforehand and necessary additional premium paid.
13. Any claim for participation in Hazardous Sports/Hazardous Activities.
14. Any claim for self exposure to needless peril (except in an attempt to save human life).
15. Any loss of which a contributing cause was the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.
16. Any claim directly or indirectly arising from the Insured Person engaging in any manual work.
17. Any claim for/expenses incurred after the Expiry Date of the Policy or Insured Person's return to India whichever is earlier, except what is specifically provided.
18. Any claim arising out of consequential loss or contractual liability.
19. Any claim up to the Excess as shown in the Policy Schedule.

Claims Procedure:

(a) The Insured Person shall immediately contact the Alarm Center of TPA and its assistance cooperation partners stating the necessary details.
(b) TPA Alarm Center will verify the identity of the caller by asking him/her his/her mother's maiden name.
(c) In the event of an Accident or sudden illness where it is not possible to do so before consulting a Physician or going to the Hospital, the Insured Person shall contact the Alarm Center as soon as possible. In either case, when being admitted as a patient, the Insured Person shall show the concerned Physician or personnel this Policy if requested.

Claims Settlement:

(a) Benefits payable under this policy will be paid within reasonable time upon receipt of due written evidence of such loss and any further documentation information and assistance that Reimbursement of all claims by TPA will be in Indian Rupees at the exchange applicable on the date the amount is billed. If, however, it can be proved that the necessary foreign currency to pay the bill was obtained at a less favourable rate, this will be taken as the applicable exchange rate.
The claim documents should be sent to:
Health Claims Department
M/s.Royal Sundaram General Insurance Co. Limited.,
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate office: Vishranthi Melaram Towers,
No. 2 / 319, Rajiv Gandhi Salai (OMR)
Karapakkam, Chennai – 600097.

(b) All admissible claims under this policy shall be offered for settlement within 15 days from the receipt of last necessary document. Wherever settlement offer has been made and accepted by Insured Person / Nominee / Legal heir as the case may be, the company shall pay the offered claim amount within 7 days from the date of such acceptance, failing which the Company shall be liable to pay interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed.
(c) At the time of claim settlement, Company may insist on KYC documents of the Proposer as per the relevant AML guidelines in force.

Claim Documentation:

i) The original bills and vouchers must be submitted along with all claims.
ii) Bills/ Prescriptions/vouchers/ reports/ discharge summary must contain the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the medicines prescribed, the price and the receipt stamp of the pharmacy. In the case of dental treatment, the bills/ vouchers/ reports must give the details of the tooth treated and the treatment performed.
iii) For reimbursement of the extra costs of transporting the mortal remains to the Republic of India or of the costs of burial abroad, an official death certificate and a physician's statement giving the cause of death. Medical statements from relations or spouses will not be accepted.
iv) For reimbursement of extra expenses of transportation of Insured Person to the Republic of India, a medical statement indicating the cause of illness and the necessity of the transportation. Medical statements from relations or spouses will not be accepted.
v) In case of loss of baggage, a Property Irregularity Report or other report usually issued by the carriers in the event of loss of baggage.
vi) For personal liability, proof of judicial decision rendered by a court of law.
vii) For personal Accident, bills/ vouchers/ reports/ discharge summary, Death Certificate, First Information Report Post Mortem Report Legal Heir Certificate and such other documents as may be required must contain the name of the person treated, the cause of Accident, details of the individual items of medical treatment provided and the dates of treatment.
viii) Any other document(s) that the Company requires from the Insured Person to process the claim. If TPA and its assistance cooperation partners or the Company requests that bills/ vouchers in a foreign language be accompanied by an appropriate translation then the costs of such translation must be borne by the Insured Person.
(d) TPA and its assistance cooperation partners may require

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Sundaram Finance Group

Cancellation Procedure

The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact relating to this insurance of the insured or non-cooperation by the insured by sending 7 days' notice in writing by Registered A/D to the insured at last known address in which case the Company shall not refund to the insured any portion of the premium Cancellation of policy by the Insured Person may be done only in the following cases:

a. where a journey is not undertaken and only on production of the Insured Person's passport as a proof that the journey has not been undertaken. Any request for cancellation will be entertained up to 7 days after the first day of insurance as indicated in the schedule of the policy

b. In case of an early return of the insured person under this policy prior to expiry of the policy period the company will refund premium on a proportionate basis. No refund of premium or part thereof will be allowed if any claim has been preferred or is intended to be preferred under the policy before invoking cancellation request.
The Insured Person has to produce the Passport as proof of the Trip Days undertaken during the Policy Period.

Renewal Clause

The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured Person that may result to enhance the risk of the Company under the insurer. Nothing herein or otherwise shall oblige the Company to offer renewal terms or restrict any renewal terms as to premium or otherwise.

For any Complaint / Grievance / Refund / Cancellation / Claim, please contact:

Royal Sundaram General Insurance Co. Limited
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Vishranthi Melaram Towers
No 2/319 Rajiv Gandhi Salai (OMR)
Karapakkam, Chennai 600097
Email: care@royalsundaram.in
Toll No.: 1860 425 0000
Visit us at www.royalsundaram.in

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Rates

Plan Name	Medical expenses cover in USD	Completed age upto 60 yrs	
		Excluding US/Canada	Worldwide
Silver	50000	41	54
Diamond	100000	46	62
Diamond Plus	150000	47	64
Gold	200000	62	82
Gold Plus	250000	67	86
Platinum	500000	87	113

Rate excluding Service Tax.

For persons above 60 years a case to case underwriting shall happen . Premium stated above shall be loaded by 190%