ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Bharat Yatra Suraksha,

Royal Sundaram General Insurance Co. Limited

Make the most of your travel

UIN: RSATIDP22118V012122

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There are lot of Indians who undertake trips for one purpose or other within the country through various modes of transport. Travelling to new locations is always exciting but It is very important to have protection while travelling. Considering this need Royal Sundaram General Insurance Co. Limited has come up with Bharat Yatra Suraksha, Royal Sundaram General Insurance Co. Limited product.

This product is designed in a unique way to provide coverage as per your need while you travel anywhere across India via taxi, bus, train, airplane and multiple modes of transport.

Bharat Yatra Suraksha, Royal Sundaram General Insurance Co. Limited is an ultimate solution to all your worries when you travel anywhere across India and will give you complete peace of mind.

Key Features

- 5 different plans based on modes of travel and Six optional covers to choose from as per your need
- Coverage for travelling through various common carriers like Cab, Bus, Train, Plane, Ship etc.
- Get coverage all over India
- Family cover including spouse, children, parents and parent in laws.
- No entry age restriction
- No initial waiting period applicable
- Nil Co payment

Mode and Plans covered

Plan A: Coverage for travel through Taxi Cab/bus within 100 Kms

Plan B: Coverage for travel through Taxi Cab/Bus more than 100 Kms

Plan C: Coverage for Train Travel (Only for Reserved tickets)

Plan D: Coverage for Air-travel

Plan E: Domestic Trips involving travel through any one or multiple modes of common carrier such as Taxi Cab, Bus, Train, Ship or Air travel.

Mandatory covers:

Hospitalization Expenses due to Accident

If an Insured Person suffers an Injury due to an Accident that occurs during the Period of Insurance while the Insured Person is travelling as a passenger on a Common Carrier and that Injury solely and directly requires the Insured Person to be hospitalized or to undergo Day Care Treatment

There will be following sublimits under this cover

1. Room Rent, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home up to 2% of the sum insured subject to maximum of Rs.10000/- per day.
2. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all inclusive as provided by the

Hospital / Nursing Home up to 4% of the sum insured subject to maximum of Rs.20, 000/- per day.

Death due to Accident

If an Insured Person suffers an Injury due to an Accident while travelling as a passenger on a Common Carrier and that Injury solely and directly results in the Insured Person's death within 365 days from the date of the Accident, the company will pay the benefit equal to 100% of Sum Insured as compensation to the nominee.

Permanent Total Disablement

The company shall pay the benefit equal to 100% of Sum Insured, if an insured Person suffers Permanent Total Disablement, while the Insured Person is travelling as a passenger on a Common Carrier, provided that the Permanent Total Disablement occurs within 365 days from the date of the Accident.

Permanent Partial Disablement

The company shall pay the percentage of Sum Insured, if the Insured Person suffers Permanent Partial Disablement while the Insured Person is travelling as a passenger on a Common Carrier provided that the Permanent Partial Disablement shall occur within 365 days of the date of the Accident.

Repatriation of Mortal Remains

Following an admissible claim under Death due to Accident, the Company shall pay for repatriation of mortal remains of the insured person from the place of death to the Insured's place of residence.

If it is not possible to repatriate the mortal remains to city of residency, then the company will pay for expenses incurred for the burial or cremation of the Insured in the place where the death has occurred.

Automatic Trip Extension (Applicable only for Plan- E: Domestic Tour)

The period of insurance is automatically extended if you cannot get back to your Place of Residence or Place of Origin before your cover ends, your insurance will remain in force without additional premium.

Optional Covers:

Compassionate Allowance

In event of the Insured being Hospitalized consequent upon any Injury sustained during the period of Insurance and such Hospitalisation extend beyond a period of 5 days, the Insurer shall reimburse the cost of economy class air travel/common carrier incurred by any one person of the family or any one person deputed by the family.

The company will also reimburse the cost towards accommodation expenses for that person up to 7 days.

Missed Flight Connection (applicable only for Air travel under Plan-D and Plan-E)

The Company shall indemnity the insured in case of failure of the Insured to access the connecting flight as per schedule any time during the Trip, caused solely by the delay of the flight in which the Insured is travelling immediately prior to the Missed Flight for the reasons beyond the control of the Insured.

Loss of Checked-in Baggage (applicable only for Air travel under Plan-D and Plan-E)

If the Insured Person's checked-in baggage is lost by the scheduled commercial airline, then the Insurer will pay a fixed amount as specified in the policy schedule. The compensation shall be relating to the loss of baggage as a whole. Should the lost Checked-in Baggage be traced and delivered to the Insured, the Insured shall return to the Company the entire amount paid hereunder.

Trip Delay - (applicable only for Air Travel under Plan-D and Plan-E)

The Company will pay the amount as specified in the Policy Schedule if an Insured Person's journey on scheduled commercial airline is delayed beyond 3 hours of its scheduled departure time.

Carrier Cancellation (applicable only for Air Travel under Plan-D and Plan-E)

The company will pay the Sum Insured if the Insured Person's booked and confirmed journey is cancelled by the common carrier within 48 hours prior to the scheduled departure by the scheduled airline.

Trip cancellation & Interruption (Applicable only for Plan-E: Domestic Trips)

The Company shall compensate the Insured Person if a trip is cancelled or interrupted due to one of the specified circumstances

Policy Features

Age Eligibility:
There shall be no restrictions on minimum and maximum age of entry. However, the proposer shall be at minimum of age 18 years.

Type of Policy:
Individual basis only, when offered as a family cover, the chosen sum insured shall apply to each family member separately.

Family:

Family consists of the proposer and any one or more of the family members as mentioned below:

- Legally wedded spouse.
- Parents and Parents-in-law.
- Natural or Legally adopted Children.

Tenure:

Plan-A- Duration of journey

Plan-B- Duration of journey

Plan-C- Duration of journey

Plan-D- Duration of journey

Plan-E- Domestic trips with maximum duration of upto 30 days

Sum Insured Options (in ₹):

1	Hospitalization Expenses due to Accident	1 Lakh, 1.5 Lakhs, 2 Lakhs, 2.5 Lakhs, 3 Lakhs, 3.5 Lakhs, 4 Lakhs, 4.5 Lakhs, 5 Lakhs, 6 Lakhs, 7 Lakhs, 8 Lakhs, 9 Lakhs, 10 Lakhs
2	Accidental Death	1 Lakh, 2 Lakhs, 3 Lakhs, 4 Lakhs, 5 Lakhs, 6 Lakhs, 7 Lakhs, 8 Lakhs, 9 Lakhs, 10 Lakhs, 11 Lakhs, 12 Lakhs, 13 Lakhs, 14 Lakhs, 15 Lakhs, 16 Lakhs, 17 Lakhs 18 Lakhs, 19 Lakhs, 20 Lakhs, 25 Lakhs, 30 Lakhs, 35 Lakhs, 40 Lakhs, 45 Lakhs, 50 Lakhs, 55 Lakhs, 60 Lakhs, 65 Lakhs, 70 Lakhs, 75 Lakhs, 80 Lakhs, 85 Lakhs, 90 Lakhs, 95 Lakhs, 1 Crore
3	Permanent Total Disability (PTD)	As per accidental death
4	Permanent Partial Disability (PPD)	As per accidental death
5	Repatriation Of Mortal Remains	20000, 30000, 40000, 50000, 75000, 1 Lakh
6	Automatic trip extension	NA

Optional Benefits

7	Compassionate Allowance	10000, 20000, 30000, 40000, 50000, 75000, 1 Lakh
8	Missed Flight Connection	2500, 5000, 7500, 10000, 15000, 20000, 25000, 30000, 35000, 40000, 45000, 50000
9	Loss Of Checked-in Baggage (applicable only for air travel)	2000, 3000, 4000, 5000, 7500, 10000,15000, 20000
10	Trip Delay (applicable only for air travel) (beyond 3 hour)	500, 1000, 1500, 2000, 3000, 4000, 5000
11	Carrier Cancellation (applicable only for air travel)	2500, 5000, 7500, 10000, 15000, 20000, 25000, 30000, 35000, 40000, 45000, 50000
12	Trip cancellation& Interruption	20000, 25000, 30000, 35000, 40000, 50000, 60000, 70000, 80000, 90000, 1 Lakh

Premium

Premium depends on the Plan and opted sum insured.

Modes of Premium Payment

Single premium payment.

Covered Journey

Plan-A- A single journey from Place of Origin to Place of Destination

Plan-B- A single journey from Place of Origin to Place of Destination

Plan-C- A single journey from Place of Origin to Place of Destination

Plan-D- A single journey from Place of Origin to Place of Destination

Plan-E- Coverage from Place of Origin till return to Place of Origin/Place of Residence

Deductibles

Hospitalization Expenses due to Accident- Rs. 500

Trip Delay (applicable only for air travel)- 3 hours

Trip cancellation& Interruption- Rs. 10000

Common Exclusions Applicable To All Sections (Including Optional Benefits)

The Company shall not be liable to make any payments under this policy in respect of:

1. Any claim for death or disablement (whether of a permanent nature or of a temporary nature), hospitalisation of the insured person, directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
2. Any claim for death, disablement (whether of a permanent nature or of a temporary nature), hospitalization of Insured Person
    a. from intentional self-injury unless in self-defence or to save life, suicide or attempted suicide;
    b. whilst under the influence of intoxicating liquor or drugsor other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
    c. whilst engaging in aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world.
    d. arising or resulting from the Insured Person committing any breach of law with criminal intent.

3. Any claim 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.

   d. Nuclear, chemical and biological terrorism

4. Any loss arising out of the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law.

5. If the insured is aware of any circumstances that could reasonably be expected to give rise to a claim.

6. Liability arising out of suicide, attempted suicide or wilful self inflicted injury or illness, anxiety, stress or depression, venereal disease except HIV/AIDS, alcoholism, drunkenness or the use/abuse of drugs.

7. Liability arising out of from the Insured person engaging in Air Travel unless he or she flies as a 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.

8. Any claim relating to events occurring before the commencement of the Period of Insurance or after the completion of the Period of Insurance, except relating to Section 10: Trip Delay.

9. Claims increased by the Insured Person's own act or omission.

10. Liability arising out of accidents to the journey through two wheeled motorised vehicles.

Please refer policy terms and conditions for complete list of exclusions.

Claim Procedure

Notification of claim:

- Intimation to be given within 30 days in the event of claim
- If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

Documents to be submitted:

Notification of claim

- Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.

  i. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.

  ii. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

- Intimation to be given within 30 days in the event of claim
- If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

Basic documents required for All claims

a) Duly completed claim form.

b) Photo Identity Proof of the insured person.

c) Any other relevant document required by the Company for assessment of the claim.

d) NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque.

e) KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines.

Cancellation

1. Cancellation of the Policy by the insured:

Before the commencement of Insured Journey/Trip under Period of Insurance

Applicable for all Plans:	You at any time before the commencement of the Period of Insurance may cancel this Policy by giving written notice to The Company as long as you are able to establish to our satisfaction that the proposed Journey has not commenced. In the event of such cancellation of policy, the Insurer shall deduct 25% of the premium and refund the balance premium amount to the insured. Note: It is applicable where the Insured did not cancel the ticket but only cancelled the Insurance Policy purchased along with or separately for the journey
Applicable for Plan-A & B- Journey through Taxi and Bus.	Policy must be cancelled atleast 1 hour before the journey
Applicable for Plan C- Coverage for Train Travel & Plan- D- Air Travel	Policy must be cancelled atleast 3 hours before the commencement of Journey
Applicable for Plan E- Domestic Trip	The policy must be cancelled atleast 3days before the commencement of Period of Insurance

After the commencement of Insured Journey

Applicable for Plans- A, B, C & D	The policy can't be cancelled after the commencement of insured journey
Applicable for Plans- E: Domestic Trip with tenure of less than or equal to 7days):	The policy can't be cancelled after the commencement of Insured Trip.
Applicable for Plans- E: Domestic Trip with tenure of more than 7days):	Such policies can be cancelled even after the commencement of Insured Journey provided no claims have been preferred.

Note:

a) If the ticket for the proposed Insured Journey/Trip is cancelled, the insurance policy will automatically get cancelled. Here, the Insurer shall deduct 25% of the premium and refund the balance premium amount to the insured.

b) In case of any early return of the Insured prior to expiry of the Period of Insurance, the company will refund premium at the following rates subject to no claims being incurred on the Policy.

	Journey status Journey has commenced (for trips more than 7 days)	Retention applicable
Plan E	Upto 1/3rd of the trip duration	50%
	Upto 1/2 of the trip duration	75%
	More than 1/2 of the trip duration	100%

2. Cancellation/termination by Insurer (Applicable only for Plan-E: Domestic Travel Insurance)

The Company may cancel the Policy immediately on grounds of mis-represenation, non-disclosure of material facts, fraud by the Insured Person. There would be no refund of premium on cancellation on grounds of mis-represenation, non-disclosure of material facts or fraud.

Renewal

This policy cannot be renewed.

Extension of Policy

Only Plan-E: Domestic Trips of the standard product shall be extended.

subject to request of policyholder should there be extension of duration of Trip.

Request for extension for policy to be submitted atleast 3days before completion of term of the existing policy.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

1. 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 or 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 the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to ten lakh rupees.

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ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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