



**Royal Sundaram**  
General Insurance

## Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR)  
Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002.

## TRAVEL SAFE

### IMPORTANT

This is your **Travel Safe Policy Wordings**. Please read it carefully and make sure you fully understand this document before you travel. If you have any questions about this insurance, please telephone or write to us.

This Policy is evidence of the contract between the Insured and Royal Sundaram General Insurance Co. Limited.

The Policy, the Schedule and any **Endorsement** shall be read together and any word or expression to which a specific meaning has been attached in any one of them shall bear such meaning wherever it appears.

The information given to us in the proposal form and declaration signed by Insured forms the basis of this contract.

### DEFINITIONS

#### Insured

The person named as Insured in the Schedule.

#### Insured Person/You

Insured Person shall mean and include all Customers / Employees / Members of \_\_\_\_\_ as on \_\_\_\_\_ and aged between 18 to 70 years. All persons who become \_\_\_\_\_ Customers / Employees / Members after the commencement of the policy shall also be considered as insured persons from the date their application is approved by the \_\_\_\_\_ and the additional appropriate premium received by the Company. All persons who cease to be Customers / Employees / Members of \_\_\_\_\_ for whatever reason after the commencement of the policy, would cease to be insured persons from the date their membership as Customer / Employee / Member ceases to exist.

#### Insurer

Royal Sundaram General Insurance Co. Limited (Formerly known as Royal Sundaram Alliance Insurance Company Limited) hereinafter called as "the Company".

#### Endorsement

Written evidence of an agreed change to your policy.

#### Excess

The first part of any claim which you have to bear.

#### Effective date

The date of commencement of Policy or Trip.

#### Trip

Duration for which the Insured person begins his/her journey from home or usual place of employment to a place outside his/her city or country. It ends when the Insured Person returns home or to the usual place of employment, or expiry of policy period which ever is earlier.

#### Period of insurance

The duration of this Policy as shown in the Schedule of insurance and any further period for which we accept and receive your premium

### BENEFITS

#### SECTION I: LOSS OF BAGGAGE

##### When we will pay

We will pay for the loss of or damage to your baggage and personal effects that you take with you on your Trip.

You can only claim for loss of or damage to your baggage and personal effects if;

- The loss or damage is caused by an Accident or Misfortune, Fire or theft and
- The loss or damage occurs during the Period of Insurance and while on your Trip;
- You have intimated the Company and Claim form duly filled in and returned back to the Company and
- You have made a complaint to the Police authority or local Government authority or the Transport provider or hotel authorities within twenty four (24) hours of a loss or theft becoming known to you; and
- You provide us with a written copy of that report;
- In case of loss of checked-in baggage you provide us copy of the Property Irregularity Report issued by the Airline.
- You provide the final report from appropriate authority stating the baggage is not traceable.
- You provide us list of items lost with individual values and copies of bills, if available.
- You provide letter of subrogation.
- Your claim is not excluded by the General Exclusions.

An Accident or Misfortune means an accident which:

- Is not caused by your own neglect or carelessness or deliberate doing; and
- Cannot be foreseen or expected to happen; and
- Cannot be prevented.

##### When we will not pay

The Company will not be liable for the first Rs.1000/- of each and every claim made under the policy.

Further, we will not pay for loss of or damage to your baggage and personal effects due to:

- Cracking, scratching or breakage of lens or glass, whether part of any equipment or otherwise, or of china, marble, gramophone records and other articles of brittle or fragile nature, unless such loss or damage arises from accident to the vehicle or aircraft by which such property is conveyed.
- Insects, moth, mildew, vermin or any process or cleaning, dyeing, repairing or restoring to which the property is subjected.
- Any electrical or electronic machine, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising due to overrunning, excessive pressure, short circuiting arcing, self-heating or leakage of electricity from whatever cause including lightning.
- Mechanical derangement or over winding of watches and clocks.
- Theft from any unattended vehicle unless all windows are securely closed and all doors, boot and openings are securely locked.
- Whilst being conveyed by any carrier under contract of affreightment and/or baggage not accompanied by the Insured Person.
- Articles of consumable nature.
- Leakage, spilling or exploding of liquids, oils or materials of a like nature or articles of a dangerous or damaging nature.

- Specific exclusions under the General Exclusions.

We will not pay for loss of or damage to the following property:

- Money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery, wrist watches and cameras exceeding Rs.3000/- in value, furs, precious stones, gold and silver ornaments, cell phones. Computer and its accessories including Laptops, travel tickets, cheque, and bank draft.
- Articles such as walking sticks, straps, umbrellas, sunshades, fans, deck chairs, perambulators, trolleys property in use on the voyage and/or journey or articles or clothes whilst being worn on the person or carried about.

#### What we will pay

##### Reinstate

If we agree to pay your claim under this section, we will pay the cost of reinstating those items as it was before such loss or damage.

##### Replacement

If the item(s) cannot be reinstated, we may choose either:

- To get you a replacement item; or
- Pay you the amount it would cost us to replace the item as depreciated. Any depreciation we apply will be based on the age and condition of the item. We will not apply depreciation to items that are less than six (6) months old.

**Depreciation** means the accounting process we use, to work out how much the value of your property is reduced because of its age and condition.

##### Items which form part of a set.

Where the item forms part of a set or pair, we will only pay the replacement value of the item that is lost, stolen or damaged. We will not pay to replace the entire set or pair.

##### Limit on what we will pay

The maximum amount we will pay is the amount stated on the Schedule of the policy less excess shown in the Schedule.

## SECTION II: DELAY OF CHECKED IN BAGGAGE

#### When we will pay

We will pay for the emergency purchase of essential clothing and toiletries if your checked-in baggage has been delayed, misdirected or temporarily missed by the airline authorities during the Period of Insurance and while you are on a trip.

You can only claim for these costs if;

- Your baggage is not returned within twelve (12) consecutive hours; and
- You cannot recover the expenses incurred because of the delay from anyone else;
- You have intimated the Company and Claim form duly filled-in is returned back to the Company; and
- You give us written proof of the delay from the airline authorities stating the hours of delay; and
- You give us official receipts of purchases you have made; and
- Your claim is not excluded by the General Exclusions.

#### When we will not pay

We will not pay for delay of checked in baggage due to:

- Consequential loss or loss of use.
- Delay, seizure, confiscation or detention by order of any Government, Public or Police authority.

- Negligence of the Insured Person, his family members, his travel companion or colleague.
- Delay in arrival of incoming flight at scheduled destination due to terrorist activity.

#### What we will pay

We will pay the expenses incurred in purchase of essential clothing and toiletries up to the amount stated in the Schedule of the policy if the checked-in baggage has been misplaced by the airline authorities for a period in excess of 12 hours.

You cannot claim under both Section 1 and Section 2 for the same event.

#### Limit on what we will pay

The maximum amount we will pay is the amount stated on the Schedule of the policy.

## SECTION III: LOSS OF PASSPORT

#### When we will pay

We will pay the cost of obtaining duplicate passport, and expenses incurred on accommodation, refreshments and toiletries if you lose your passport during the period of insurance and while you are on a trip provided

- The passport was stolen or
- The passport was taken from you by force, by violent means or by threat of violence.

You can make a claim if;

- You make a complaint to the local Police or immigration authority or Consular authority within twenty four (24) hours of the loss or theft becoming known to you; and
- You provide us a written report from the Police or immigration authority; and
- You have intimated the Company and Claim form duly filled in is returned back to the Company and
- You have with you the fresh/duplicate passport; and
- You provide us with original receipts for cost of duplicate passport, original bills in respect of expenses incurred on accommodation, refreshment and toiletries and
- You have taken all reasonable precaution to prevent the loss or theft; and
- Your claim is not excluded by the General Exclusions.

#### When we will not pay

We will not pay for loss of passport due to:

- Consequential loss or loss of use
- Theft which is not reported to any appropriate authority within twenty four(24) hours of discovery and an official report obtained; or
- Loss or theft of passport left unattended by you unless located in a locked hotel room or apartment and appropriate sized safety deposit box was not available for use by you.
- Delay, seizure, confiscation or detention by order of any Government, Public or Police authority.

#### What we will pay

We will pay the actual expenses incurred in obtaining a duplicate or fresh passport and expenses incurred on accommodation, refreshments and toiletries.

#### Limits on what we will pay

The maximum amount we will pay is the amount stated on the Schedule of the policy.

**SECTION IV – DELAYED FLIGHT****When we will pay**

We will pay if;

- Your scheduled flight departure time is delayed for twelve (12) hours or more; and
- The cause of the delay is due to inclemental weather, equipment failure, or strike or other job action by the employees of the airline authorities.

You can claim for Flight Delay if;

- The airline authorities have not made any arrangements for accommodation and other necessary expenses.
- You give us written proof of the delay from the airline authorities stating the hours of delay and the reasons for such delay; and
- You have intimated the Company and Claim form duly filled in and returned back to the Company and
- Your claim is not excluded by the General Exclusions.

**When we will not pay**

We will not pay for delayed flight if

- The Insured Person fails to check in according to the itinerary supplied unless such failure was due to strike, industrial action or adverse weather.
- The delay is due to a strike or industrial action which existed or of which advance warning had been given.
- The delay is due to withdrawal from service temporarily or permanently of the airline authority on the order or recommendation of the applicable authority in the country.

**What we will pay**

We will pay for the actual expenses incurred on refreshment and accommodation.

**Limit on what we will pay**

The maximum amount we will pay is the amount stated in the Schedule of the policy

**GENERAL EXCLUSIONS**

The following exclusions apply to the whole policy

We will not pay claims arising from;

- Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed by nuclear material.
- Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contaminations by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission.
- Loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences namely:
- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion, assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.
- Any loss/damage arising through delay/detention or confiscation by Customs or other Authorities.
- All consequential losses and legal liability of whatsoever nature.
- Loss/damage due to or contributed to by the Insured Person having caused or suffered anything to be done whereby the risk hereby insured against be unnecessarily increased.

In any action, suit or proceedings where the Company alleges that by reason of the provisions of this exclusion any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured Person.

**GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THE POLICY****Notice**

Every notice and communication to the Company required by this policy shall be in writing to the office of the Company through which this insurance is effected.

**Misdescription**

This policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of mis-representation, misdescription or non-disclosure of any material fact.

**Geographical Area**

The cover granted under this insurance is valid anywhere in the world.

**Reasonable Care**

The Insured and each Insured Person must take all reasonable steps to avoid or minimise any loss, damage or expense and must also make every effort to recover any property which has been lost.

**Interpretation**

This policy, including the proposal form, schedule, endorsements and amendments, if any, shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.

**Governing Law**

This policy shall be governed by and interpreted in accordance with Indian Law. The Indian courts shall have exclusive jurisdiction.

**Currency**

Benefit payable under this policy shall be in Indian rupees.

**Pair and Set Clause**

Where any item insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set.

**Indemnity**

The Company may reinstate, repair or replace the property lost or damaged. Upon payment of any claim for loss under this policy, the property in respect of which the payment is made shall belong to the Company.

**Subrogation**

The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing, permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's or claimant's indemnification by the Company.

**Contribution**

If at the time of any loss/damage happening to any loss or damage hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured person or by any other person covering the same loss or damage, the right of contribution apply.

**Cancellation of the Policy**

The Company may at any time, by giving 14 days notice in writing, terminate this Policy, provided that the Company shall in that case return to the Insured the then last paid premium less a pro-rata part thereof for the portion of the current insurance period which

shall have expired. Such notice shall be deemed sufficiently given if posted by Registered post acknowledgement due and addressed to the Insured at the address last registered in the Company's books and shall be deemed to have been received by the Insured at the time when the same would be delivered.

or the policy may be cancelled at any time by the Insured by giving 30 days notice in writing under a Registered Post Acknowledgement Due.

PROVIDED no claim has arisen under the within mentioned Policy prior to the receipt of such notice by the Company, the Insured would be entitled to the return of premium less premium at Company's short period rates\* for the period the policy has been in force.

**\*Short period scales of rates.**

PERIOD	PREMIUM RETENTION
Less than 30days	25% of annual rate
Between 1 month and 3 months	50% of annual rate
Between 3 months and 6 months	75% of annual rate
Above 6 months	full annual premium

**Fraud**

If any claim under the policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by the Insured/insured person or anyone acting on his/her behalf to obtain a benefit under this policy, all benefits under the policy shall be forfeited.

**Claims Settlement**

In the event of an accident that may give rise to a claim under this Policy, Insured Person notify the Company as soon as possible but not later than 14 days. Initial notification can be made by telephone. The Claim Form must also be completed and returned to us. Insured Person must also produce for us any other evidence, which we may require, in support of his/her claim.

The claim documents should be sent to:

**Health Claims Department**

M/s. Royal Sundaram General Insurance Co. Limited.,  
Corporate office: Vishranthi Melaram Towers, No. 2 / 319  
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

All admissible claims under this policy shall be offered for settlement within 30 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.

This policy will contribute with any other more specific policy covering the same risk.

**Arbitration Clause**

If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted), such difference shall independently of all other questions be referred to the decision of a sole Arbitrator to be appointed in writing by the

parties to or if they cannot agree upon a single Arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three Arbitrators comprising of two Arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two Arbitrators and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such Arbitrator or Arbitrators, of the amount of the loss or damage shall be first obtained.

**Disclaimer**

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of law or pending reference before Ombudsman, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

**Observation of Terms and Conditions**

The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured person shall be condition precedent to any liability of the Company to make any payment under this Policy.

**Renewal of Policy**

The Policy may be renewed by mutual consent.

**Grievances**

In case the Insured Person is aggrieved in any way, the Insured Person may contact the Company at the specified address, during normal business hours for the following grievances:

- any partial or total repudiation of claims by the Company.
- any dispute regard to premium paid or payable in terms of the policy.
- any dispute on the legal construction of the policies in so far as such disputes relate to claims.
- delay in settlement of claims.
- non-issue of any insurance document to customer after receipt of the premium.
- any other grievance.

The Insured Person may approach the Insurance Ombudsman, within whose jurisdiction the branch or office of Royal Sundaram General Insurance Co. Limited is located. The Insurance Ombudsman's offices are located at Ahmedabad, Bhubaneshwar, Bhopal, Chandigarh, Chennai, Guwahati, Kochi, Kolkatta, Lucknow, Hyderabad, Mumbai and Delhi. For Contact Details of Insurance Ombudsmen, please visit our website [www.royalsundaram.in](http://www.royalsundaram.in).

**WHAT IF I EVER NEED TO COMPLAIN?**

*We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.*

*In all instances, call our Customer Services at our Chennai office at 1860 425 0000 or e-mail at [customer.services@royalsundaram.in](mailto:customer.services@royalsundaram.in) or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.*

Royal Sundaram General Insurance Co. Limited  
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)  
IRDAI Registration No.102. | CIN: U67200TN2000PLC045611