

NAME: CHANCHALA DEVI
ADDRESS: VILL MALAHAT PO UNA TEH & DISTT, UNA HIMACHAL PRADESH-174303

With TrawellTag Cover-More, you and your family will breathe easier, knowing you have access to a one-stop resource for any travel emergency.

YOUR UNIQUE E-CARD

TrawellTag Assist No.	11002660551
Crisis Assistance Membership No.	Not Opted
Travel Start Date	01/10/2019
Travel End Date	21/10/2019
TrawellTag Assist Charges	1077(Incl GST @ 18%)
Insurance Confirmation No.	SX2660551

TRAVEL ASSISTANCE

Value Pro



TRAWELLTAG COVER-MORE PLAN BENEFITS

TRAVEL ASSISTANCE



24x7 world-wide emergency medical assistance



Family protection back home



Concierge and roadside assistance

CRISIS ASSISTANCE PLAN (CAP)*



24/7 Assistance Hotline



Crisis Consultation (phone advice)



Emergency Message Transmission



Legal Referrals



Medical & Dental Referrals



Lost Document Advice & Assistance



Access to Interpreters

Health, Safety and Security Related
Travel Alerts

Evacuation during:

- Political Threats
- Terrorism
- Kidnap for Ransom
- Disappearance of Persons
- Natural Disasters

*Avail CAP benefits at an additional fees.

TRAVEL INSURANCE

As a privileged TrawellTag Cover-More member, you avail travel insurance underwritten by an IRDA authorized insurer as an add-on benefit

Once again, we welcome you to The TrawellTag Cover-More family and look forward to building a long lasting relationship with you, BON VOYAGE!

PALLAVI NAIK
Head Operations

YOU ARE NOW PROTECTED...

TrawellTag Cover-More is a part of Cover-More Group – a global specialist and integrated travel insurance, medical assistance and employee assistance. Cover-More has strong market positions in Australia, India and the USA in addition, it has operations in Canada, China, France, Germany, Italy, Hong Kong, Malaysia, New Zealand, the Netherlands, Spain and the United Kingdom. In 2017, Cover-More group was acquired by Zurich Insurance Group, which makes TrawellTag Cover-More a part of Zurich.

With over 19 years of local experience and strong global expertise, we protect more than 3.8 million journeys every year as a group.

For more information kindly visit our website

www.trawelltagcovermore.com or call on our 24x7 helpline:

For Assistance - P: +91 124 6261205 | +91 124 6261206

E: customercare@trawelltagindia.com

For Claims - P: +91 124 6261205 | +91 124 6261206

E: claims@trawelltagindia.com

For Crisis Assistance Plus (CAP) - P: +1 619 717 8549

Intimate all claims under insurance benefit immediately by

WhatsApp message on +91 77770 23553

Find Enclosed

- Confirmation of Insurance
- Insurance terms and conditions (please read it carefully)

Please Note: This welcome letter (Page 1) is to be read in conjunction with Certificate of insurance (Page 2).

Disclaimer: Karvat Cover-More Assist Pvt Ltd (a corporate agent licensed by IRDA) is providing Global Assistance services and ancillary products including Travel Insurance as an add-on benefit. Travel Assistance services is provided by Karvat Cover-More Assist Pvt Ltd and Travel Insurance is provided by Bharti AXA General Insurance Company Limited. Insurance is a subject matter of solicitation. For details on risk factors, terms and conditions, please read the terms and conditions carefully before concluding a transaction.

Apart from telephonic assistance and insurance benefits, the customer will bear any cost or expenses arising from availing the assistance services through a third party service provider.

Customer Details:

Insured Name : CHANCHALA DEVI Date of Birth: 30/05/1965 Passport Number: S0192581
 Address : VILL MALAHAT PO UNA TEH & DISTT, UNA Una Himachal Pradesh-174303
 Bharti AXA Travel Assure - Group Overseas Travel Insurance Mobile no : Landline no :
 E Mail : NA CR no :
 Issue Date : 23/09/2019

Certificate No : **SX2660551**

Branch Code : 22002111

Overseas Travel Insurance

Intermediary name : Karvat Cover More Assist Pvt Ltd

This Group Travel Insurance policy 13585051 dated 01-04-2019 has been issued at Mumbai by Bharti AXA General Insurance Company Ltd. to the master policy holder, Karvat Cover-More Assist Pvt. Ltd. and governed by the terms, conditions and exclusions therein contained or otherwise expressed in the said certificate, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, issued under the facsimile signature of Bharti AXA General Insurance Co. Ltd. represents the availability of benefit to the above mentioned Insured Person. Through the master policy holder Bharti AXA General Insurance Co. Ltd. has received an amount of Rs. 725.00 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

Insurance Details :

Commencement Date: From: 01/10/2019 End Date: mid-night on: : 21/10/2019 No. of Days: 21
 Plan Name : N Single Trip VLP - 2 75000 Geographical Coverage : Excluding USA and CANADA
 Assignee : CHAMAN LAL Relation : Husband
 Exclusions :

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
Emergency Medical Expenses Emergency Medical Evacuation Repatriation of Mortal remains	USD 75000	USD 100	Dental Treatment Expenses	USD 500	USD 100
Daily Allowance in case of Hospitalization	USD 35 per day upto 5 days	2 days	Compassionate Visit	USD 1000	-
Personal Accident Accidental Death Permanent Total Disability(PTD) Permanent Partial Disability(PPD)	USD 10000	-	Accidental Death -Common Carrier Permanent Total Disability -Common Carrier Permanent partial Disability -Common Carrier	USD 1500	-
Hijack Distress Allowance	USD 50 per day upto 4 days	12 HRS	Total Loss of checked in Baggage	USD 500	-
Delay of Checked-in Baggage	USD 100	12 HRS	Loss of Passport and documents	USD 300	USD 25
Mugging Benefits	USD 500 per day upto 1 day	-	Trip Cancellation and/or Interruption	USD 750	USD 100
Missed connection	USD 300	3 Hrs	Trip Delay	USD 100 per day upto 1 days	3 Hrs
Over Booked-Common Carrier	USD 300	6 Hrs	Bounced hotel booking	USD 300	USD 100
Personal Liability	USD 200000	USD 100			

Emergency Assistance Details :

In case of a claim, you may reach us at 844-691-8883 (For Canada), 844-691-8885 (For USA) or +91 120 4593503 (For other parts of the world) or email us at claims@bharti-axa.com.

Other Terms & Conditions :

- This Travel Insurance policy is only limited to customers of Karvat Cover-more.
- Certificate is only valid to the customers who are travelling from India.
- This policy covers the insured if travelling to any Schengen & its associate countries up to the Sum insured of EUR 30000 minus deductible (if any).
- This policy consist of following coverage's which will be treated as benefit covers i.e. Personal Accident- Accidental Death Permanent Total Disability (PTD) Permanent Partial Disability (PPD), Accidental Death—Common Carrier, Permanent Total Disability - Common ,Permanent Partial Disability - Common carrier, Daily Allowance in case of Hospitalization, and Hijack Distress Allowance subject to policy terms and conditions applicable to these sections. All others coverage's will be treated as indemnity.
- Sum insured for Emergency Medical Evacuation and Repatriation of mortal remains will be sublimited to sum insured specified in Emergency Medical Expenses.
- Pre-existing condition(s) are excluded from the policy including but not limited to unforeseen emergency measures to save the Insured/Insured person's life. This exclusion will apply to the following sections: Emergency Medical Expenses, Emergency Medical Evacuation, Dental Treatment Expenses, Daily Allowance in case of Hospitalization, Permanent Total Disability (PTD), Permanent Partial Disability (PPD). This exclusion has been waived to the extent of USD 10000 per policy or upto 10% of Sum Insured whichever is lesser as indicated in the Policy Certificate for mentioned section..
- Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, Adventure Sports is not covered
- Sanctions Limitation and Exclusion Clause:** Not applicable for sanctioned countries listed in certificate of insurance.
- No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America. Excluding from/to and or countries places prohibited by GOI & also Specifically Excluding Iran I Iraq/Syria/ Sudan/ North Korea/Cuba/Crimea.
- Below Sublimit is applicable for the age above 60 Years upto the age of 80 years for Emergency Medical Expenses.**

Sublimit Applicable- Above 60 Years- 80 Years	
Room Rent including Boarding lodging	\$1500/day up to 30 days
Intensive Care unit	\$2000/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)"	Maximum Up to USD 7500
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Max up to USD 500
Ambulance Services	Max up to \$ 300
Hospital Miscellaneous Expenses	Maximum of USD 1000

- Above mentioned sub limits are not applicable for Emergency medical Expenses section if sublimit waiver has been opted by insured & clearly mentioned on above coverage section
- Sublimit applicable for age group above 80 years upto the age of 85 years & only limited to Emergency Medical Expenses is restricted to USD 5000 per illness & Injury.
- Subject to the terms, conditions and exclusions of the Bharti AXA Travel Assure -Group Overseas Travel Insurance



Authorised Signatory

Scan the code of authenticate policy (Bharti Axa General Insurance Co. Ltd.)

The certificate has been issued based on the information provided by you/your representative and the policy is not valid if any of the information provided is incorrect, subject otherwise to the Terms, Conditions and Exclusions mentioned in the policy.

1	General Exclusions	<ul style="list-style-type: none"> •• Treatment abroad if that is the sole reason or one of the reasons for the Insured/Insured person's temporary stay abroad• Any claim if the Insured Person 1. Is travelling against the advice of a Medical Practitioner;2. Is receiving, or is on a waiting list to receive, specified medical treatment declared in the Medical Practitioner's report or certificate; • Has received terminalprognosis for a medical condition; Is taking part in a naval, military or air force Operation. • Congenital external diseases, defects or anomalies • Diseases, 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, active 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.
2	Notice of Claim	<p>For any claim related query, intimation of claim and submission of claim related documents you may contact our Emergency Assistance Service Provider.</p> <p>In case of a claim, you may reach us at 844-691-8883 (For Canada), 844-691-8885 (For USA) or 91 120 4593503 (For other parts of the world) or email us at claims@bharti.axa.com</p> <p>Alternatively you can contact us through: Toll Free -1800-103-2292</p> <p>Email -customer.service@bharti.axa.com Post/courier to Company - Bharti AXA General Insurance Company Limited, 3rd floor, Spectrum Tower, Rajan Pada, Mindscape, Malad West, Mumbai, Maharashtra 400064</p>
3	Claim Procedure & Documentation	<p>Claims Procedure</p> <ol style="list-style-type: none"> 1. In the event of an accident or sudden illness which is likely to give rise to a claim under this Policy, the Insured Person shall immediately contact the Emergency Assistance Service Provider giving details of the Policy issued to him/her. The details of phone numbers and Help Line are given in the Notice of claim section. 2. All necessary claim documents should be furnished to the Company/ Emergency Assistance Service Provider by the policy holder/insured to make a claim. However, claims filed even beyond such period should be considered if there are valid reasons of any delay. 3. Claim Service Guarantee: The Company shall settle the claim within 30 days from the date of receipt of last necessary document in accordance with the provision of regulation 27 of IRDAI (Health Insurance) Regulations, 2016. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate <p>Claims Documentation-</p> <ul style="list-style-type: none"> • Duly filled in and signed claim form • Certificate of Insurance • Any additional document relevant to claim and specified in the Policy wordings This is only a summary of the product features. The actual benefits available are as described in the policy wordings and will be subject to the <u>policy terms, conditions and exclusions</u>.

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)
or paste the link "https://www.bharti-axa.co.in/agent/df008b2e24f947b.pdf" on your browser.
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