

Benefits	Single Trip				Annual Multi Trip			
	Silver	Silver Plus	Gold	Platinum	Senior Plan	Gold	Platinum	
Age Band	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	
Sum(s) Insured in US \$	10,000	10,000	15,000	25,000	10,000	15,000	25,000	
Accidental Death and Dismemberment Benefit (24 hrs) ¹	NA	5,000	5,000	5,000	NA	5,000	5,000	
Accidental Death and Dismemberment Benefit (Common Carrier)	NA	5,000	5,000	5,000	NA	5,000	5,000	
Reimbursement ²	50,000	100,000	250,000	500,000	50,000	250,000	500,000	
Deductible	100	100	100	100	100	100	100	
Sickness Dental Relief	300	400	500	1,000	300	500	1,000	
Deductible	150	150	150	150	150	150	150	
Emergency Medical Evacuation Benefit	Included*	Included*	Included*	Included*	Included*	Included*	Included*	
Reparation of Remains	Included*	Included*	Included*	Included*	Included*	Included*	Included*	
Baggage Delay Benefit (After first 12 hrs.) ³	50	100	200	500	50	100	200	
Checked Baggage Loss Benefit ³	500	750	1,000	1,000	500	1,000	1,000	
Loss of Passport Benefit	250	250	250	250	250	250	250	
Deductible	30	30	30	30	30	30	30	
Personal Liability Benefit	100,000	150,000	200,000	500,000	100,000	200,000	500,000	
Deductible	200	200	200	200	200	200	200	
Flight Delay ⁸	NA	Included	Included	Included	NA	Included	Included	
Hijack ⁷	NA	Included	Included	Included	NA	Included	Included	
Automatic extension of policy upto 7 days	Available	Available	Available	Available	Available	Available	Available	
Emergency cash advance	500	750	1,000	1,500	500	1,000	1,500	
Fraudulent Charges (Payment Card Security)	500	500	1,000	2,000	500	1,000	2,000	
Home Burglary (In Rs.) ⁴	₹100,000	₹100,000	₹200,000	₹200,000	₹100,000	₹200,000	₹200,000	
Trip Cancellation ⁵	500	500	750	1,000	500	750	1,000	
Trip Curtailment	500	500	750	1,000	500	750	1,000	
Deductible	50	50	75	100	50	75	100	
Missed Connection / Missed Departure ⁶	500	500	750	1,000	500	750	1,000	
Deductible	50	50	75	100	50	75	100	
Bounced Hotel / Airline Booking ⁷	500	500	750	1,000	500	750	1,000	
Deductible	500	500	750	1,000	500	750	1,000	
Bounced Hotel / Airline Booking ⁷	500	500	750	1,000	500	750	1,000	
Deductible	50	50	75	100	50	75	100	

Note: The above plans are with sub-limits. Sub-limits can be waived by paying additional premium.

**Annual Multi Trip policies are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with Tata AIG continuously. Renewal Terms and Conditions would be applicable as per the policy wordings.

Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum(s) insured.

~ Flight Delay - Deductible of 12 hrs, \$10 per 12 hours and Maximum \$100.

~ Hijack - Deductible of 1 day, \$100 per day and Maximum \$500.

Claims for which prior intimation has not been given to the Assistance Company must be lodged with Tata AIG General Insurance Company within 30 days. However it is advisable to register a claim abroad by informing the assistance company.

Call these local helpline numbers in India, in your respective cities from any other line:
 Mumbai - +91-022-66939500, Delhi - +91-011-66603500, Bengaluru - +91-080-6650001,
 Pune - +91-020-66014156, Chennai - +91-044-66841050, Hyderabad - +91-040-66629882.
 Ahmedabad - +91-079-66610201.

How to lodge a claim:



Home Burglary⁴



Accidental Death and Dismemberment Benefit (24hrs)¹



Medical Reimbursement²



Accident and Sickness Reimbursement²



Baggage Delay Benefit (After first 12hrs) and Checked Baggage Loss Benefit³



Checked Baggage Loss Benefit³



Trip Cancellation⁵



Missed Connection / Missed Departure⁶



Flight Delay⁸



Bounced Hotel / Airline Booking⁷

SALIENT FEATURE AND BENEFITS

Travel in peace anywhere in the world. Travel with Tata AIG TravelGuard.

While you are vacationing abroad, any unforeseen contingency should be the last thing on your mind. However, you cannot ignore this aspect, as traveling abroad involves a certain degree of risk, right from falling ill, having a flight delay, to baggage loss or having met with an accident. To remove the stress out of traveling, all you need is Tata AIG TravelGuard. It just takes one single phone call and our worldwide assistance company, will swing into action and take care of you, should there be an exigency.

Renewal Conditions:

- The Single Trip Insurance** - is non-renewable, not cancelable and not refundable while effective.
- The Annual Multi Trip Insurance** - The Policy is renewable for life upon payment of premium. Unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest, fraudulent or misrepresentation manner or non-co-operation by the insured or the Policy poses a moral hazard.
- Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA of India. Premium will also change if you move into a higher age group, or change the plan.
- Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance.
- We will not apply any additional loading on your policy premium at renewal based on your claim experience.
- In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy.
- Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal, subject to no claim have been lodged/ paid under the policy. However the quantum of increase shall be subject to underwriting guidelines of the company.
- Free Look Period** - 15 days Free look period from date of receipt of Policy documents is given under the Annual Multi Trip policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us.
- Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.

Cancellation of the Annual Multi Trip Policy:


This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving 15 Days notice. In such a case, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or if you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

General Exclusions:


- Insured Person is traveling against the advice of a Physician; or is travelling for the purpose of obtaining treatment.
- Any Pre-existing Condition or any complication arising from it; or 3. Suicide, attempted suicide (whether sane or insane) or intentionally self inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immuno Deficiency Syndrome (AIDS), Human Immuno deficiency Virus (HIV) infection; or 4. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War.
- Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens.
- Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 7. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy.
- Performance of manual work for employment or any other potentially dangerous occupation.
- Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing.
- Pregnancy and all related conditions. This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician.
- Any non medical expenses (Refer list enclosed as Annexure-1 in policy wordings). For complete list of detailed exclusions, please refer policy wordings.

Section 41 of Insurance Act 1938 (Prohibition of rebates)


- 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 premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.



Claims Registration
SMS 'CLAIM' to 5616181,
e-mail:
general.claims@tata-aig.com



Call
24x7 Toll Free helpline
18002667780
Or 1800 22 9966
(only for senior citizen policy holders)



Write to us
Accident and Health Claims,
Tata AIG General Insurance Company Limited
A-501, 5th Floor Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.

IRDA of India REGULATION NO 5: This policy is subject to regulation 5 of IRDA of India (Protection of Policyholder's Interests) Regulation. Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

Tata AIG General Insurance Company Limited
 Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai- 400013.
 Visit us at www.tataaiginsurance.in Toll Free Number: 1800 266 7780 Fax: 022 6693 8170
 IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425



Travel anywhere in the world with peace of mind.

With Sub Limits

Premium Table -		Travel Guard Silver Plan			Amount in INR ^		
		(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)		
Age Band		6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7		611	653	1081	911	1060	1638
8-14		857	931	1458	1295	1467	2287
15-21		969	1075	1963	1358	1783	3072
22-28		1105	1332	2383	1631	2046	3866
29-35		1302	1523	2953	2028	2519	4710
36-47		1545	1875	3731	2484	3256	6078
48-60		1876	2187	4884	3453	4969	7873
61-75		2232	2769	6400	5081	8034	9655
76-90		2855	3601	9188	6076	8820	16938
91-120		3575	4241	11589	6312	9823	21014
121-150		4606	5827	15884	8311	11213	29111
151-180		5649	6969	17067	10474	12925	31155

Premium Table -		Travel Guard Gold Plan			Amount in INR ^		
		(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)		
Age Band		6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7		846	1015	1537	1182	1416	2200
8-14		1077	1363	2181	1555	1997	3171
15-21		1279	1652	2867	1790	2389	4449
22-28		1485	1996	3491	2120	2893	5319
29-35		1749	2263	4262	2540	3520	6796
36-47		2022	2792	5257	3184	4489	8763
48-60		2429	3591	6439	4166	6597	11343
61-75		3080	4208	8089	6036	9565	14542
76-90		4044	5987	12232	7568	10882	23417
91-120		5295	7417	14279	8494	12526	28330
121-150		6415	9628	19928	11595	17418	40806
151-180		8040	11392	24044	14741	19885	45787

Premium Table -		Annual Multi-Trip					Amount in INR ^				
		Gold					Platinum				
Plan		19-40 Yrs	41 - 60 Yrs	61-70 Yrs	71-79 Yrs**	> 80 Yrs**	19-40 Yrs	41 - 60 Yrs	61-70 Yrs	71-79 Yrs**	> 80 Yrs & above**
1-30		3731	4557	9007	12971	15222	4115	5718	10423	17512	26684
1-45		4128	4744	14385	20714	24309	4692	5815	16817	26907	55968

Annual Multi trip policies are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with Tata AIG continuously. Renewal Terms and conditions would be applicable as per the policy wordings.

^ Includes 14% of Service Tax.

Sub-limits - * Pre-existing condition or any complication arising from it in a Life saving unforeseen emergency condition would be reimbursed up to \$1500 per policy. * The following Maximum eligible expenses per Disease/Illness/Injury are automatically applicable to Insured Persons Aged 56 years onwards, regardless of the plan/option purchased at the inception of the policy and its subsequent renewals if applicable. * Hospital Room rent, Board and Hospital misc. maximum \$1500 per day up to 30 days. * Intensive Care Unit-Maximum \$3000 per day up to 7 days. * Surgical Treatment-Maximum USD \$10000. * Anesthetist Services-Maximum up to 25% of Surgical treatment. * Physician's Visit-Maximum \$75 per day up to 10 visits. * Diagnostic and Pre-admission testing-Maximum up to \$500. * Ambulance Service-Maximum upto \$400. * Accidental Death and Dismemberment Benefit is limited to \$5000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable. * Accident and Sickness Medical Expense is limited to \$10000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable. * Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below.

Restriction of Sum Insured - Under renewal's of Annual Multi trip from 71 years onwards, the amount payable for any illness/disease/injury/condition including its consequences will be restricted to 10% of the Sum Insured as shown in the policy schedule in case such claim arises due to the same illness/disease/injury/condition which had been incurred and paid in any of the prior policies issued by Us to the same insured.

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With Sub Limits

Premium Table -		Travel Guard Silver Plus Plan			Amount in INR ^		
		(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)		
Age Band		6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7		728	780	1415	1061	1236	2000
8-14		1023	1112	1910	1511	1711	2792
15-21		1155	1283	2453	1582	1987	3586
22-28		1316	1588	2979	1899	2281	4513
29-35		1548	1814	3527	2361	2806	5497
36-47		1837	2233	4457	2892	3627	7094
48-60		2231	2604	5593	4022	5795	8807
61-75		2654	3298	7331	5922	8593	10802
76-90		3394	4290	10783	7083	9240	18613
91-120		4259	5058	12759	7358	10185	21719
121-150		5496	6961	17500	9696	12521	30099
151-180		6748	8331	21376	12228	15446	35772

Premium Table -		Travel Guard Platinum Plan			Amount in INR ^		
		(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)		
Age Band		6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7		995	1121	1994	1208	1571	2721
8-14		1228	1691	2669	1687	2689	3854
15-21		1482	1807	3560	2024	2914	4925
22-28		1797	2101	4278	2263	3369	5986
29-35		1977	2475	5112	2810	4045	7599
36-47		2313	2969	6305	3362	4948	9660
48-60		3270	4745	7728	4738	7930	12092
61-75		4640	6354	9785	6710	11048	15330
76-90		5649	7685	14984	8104	12564	25694
91-120		6200	8496	16780	8991	13727	29981
121-150		8014	9972	24112	12165	18688	42076
151-180		9948	12132	29735	15211	21752	50735

Premium Table -		Travel Guard 70+ Senior Plan								Amount in INR ^			
		(Worldwide Excluding USA/Canada)				(Worldwide Including USA/Canada)							
Age Band		71-75 Yrs 364 days	76-79 Yrs 364 days	80-85 Yrs 364 days	86+ Yrs	71-75 Yrs 364 days	76-79 Yrs 364 days	80-85 Yrs 364 days	86+ Yrs				
1-7		1890	2519	5039	8567	2579	3438	6017	10229				
8-14		2547	3396	6792	11547	3598	4797	8395	14272				
15-21		3183	4244	8487	14429	4712	6281	10993	18687				
22-28		3827	5103	10204	17347	5929	7905	13834	23518				
29-35		4639	6185	13606	23131	7205	9607	19501	33152				
36-47		5922	7897	17372	29533	9306	12408	25188	42820				
48-60		7437	9916	21617	36749	11667	15555	31577	53681				
61-75		10420	14326	30372	51632	15266	20991	42612	72440				
76-90		13324	18321	36642	62291	19282	26513	48253	82030				
91-120		19373	27350	54699	92989	33404	47158	82527	140296				
121-150		26674	37658	75315	128036	46398	65503	114630	194873				
151-180		34564	49925	99850	169745	62243	89906	157335	267470				

^ Includes 14% of Service Tax.

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Without Sub Limits

Premium Table -		Travel Guard Silver Plan (without Sublimits)		Amount in INR ^	
		(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)	
Age Band		56-60 Yrs 364 days	61-70 Yrs 364 days	56-60 Yrs 364 days	61-70 Yrs 364 days
1-7		784	1296	2649	4096
8-14		1117	1750	3669	5717
15-21		1290	2355	4456	7680
22-28		1598	2860	5117	9664
29-35		1827	3543	6297	11776
36-47		2250	4478	8138	15195
48-60		2624	5861	12423	19681
61-75		3323	7680	20086	24137
76-90		4321	11026	22050	42346
91-120		5089	13907	24558	52535
121-150		6992	19060	28033	72776
151-180		8362	20480	32314	77888

Premium Table -		Travel Guard Gold Plan (without sublimits)		Amount in INR ^	
		(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)	
Age Band		56-60 Yrs 364 days	61-70 Yrs 364 days	56-60 Yrs 364 days	61-70 Yrs 364 days
1-7		1319	1998	3540	5501
8-14		1773	2835	4993	7928
15-21		2148	3727	5974	11124
22-28		2596	4538	7233	13298
29-35		2942	5542	8801	16989
36-47		3630	6833	11223	21909
48-60		4668	8371	16492	28359
61-75		5470	10517	23912	36355
76-90		7784	15903	27206	58541
91-120		9641	18561	31315	70825
121-150		12516	25907	43546	102015
151-180		14810	31257	49713	114469

Premium Table -		Travel Guard 70+ Senior Plan (without sublimits)								Amount in INR ^			
		(Worldwide Excluding USA/Canada)				(Worldwide Including USA/Canada)							
Age Band		71-75 Yrs 364 days	76-79 Yrs 364 days	80-85 Yrs 364 days	86+ Yrs	71-75 Yrs 364 days	76-79 Yrs 364 days	80-85 Yrs 364 days	86+ Yrs				
1-7		2551	3402	6550	11137	6447	8596	15042	25572				
8-14		3438	4585	8830	15012	8995	11994	20989	35681				
15-21		4297	5730	11034	18758	11777	15704	27482	46718				
22-28		5166	6888	13265	22551	14822	19763	34585	58794				
29-35		6262	8349	17688	30070	18012	24016	48753	82880				
36-47		7995	10660	22585	38393	23265	31019	62969	107048				
48-60		10040	13387	28102	47774	29166	38889	78944	134204				
61-75		14065	19340	39483	67121	38165	52478	106528	181099				
76-90		17988	24733	47635	80979	48205	66282	120633	205076				
91-120		26153	36922	71110	120886	83510	117897	206318	350740				
121-150		36010	50838	97910	166447	115995	163759	286577	487180				
151-180		46660	67399	129805	220668	155607	224765	393338	668674				

^ Includes 14% of Service Tax.

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Without Sub Limits

Premium Table -		Travel Guard Silver Plus Plan (without Sublimits)		Amount in INR ^	
		(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)	
Age Band		56-60 Yrs 364 days	61-70 Yrs 364 days	56-60 Yrs 364 days	61-70 Yrs 364 days
1-7		1013	1840	3091	5000
8-14		1446	2482	4278	6979
15-21		1667	3190	4968	8967
22-28		2065	3873	5703	11283
29-35		2358	4585	7016	13743
36-47		2904	5795	9068	17736
48-60		3385	7271	14487	22017
61-75		4288	9532	21483	27003
76-90		5576	14019	23099	46533
91-120		6576	16586	25461	54298
121-150		9048	22750	31301	75248
151-180		10831	27789	38614	89431

Premium Table -		Travel Guard Platinum Plan (without sublimits)		Amount in INR ^	
		(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)	
Age Band		56-60 Yrs 364 days	61-70 Yrs 364 days	56-60 Yrs 364 days	61-70 Yrs 364 days
1-7		1458	2591	3927	6804
8-14		2198	3469	6724	9636
15-21		2348	4628	7286	12311
22-28		2731	5562	8420	14965
29-35		3217	6646	10113	