



FUTURE GENERALI INDIA
Insurance Company Limited

FUTURE TRAVEL SURAKSHA INSURANCE POLICY

Future Generali India Insurance Company Limited

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FUTURE TRAVEL SURAKSHA INSURANCE POLICY

This Policy is issued to You based on Your Proposal to Us and payment of the Premium. This Policy records the agreement between Us and You, and sets out the terms of insurance and obligations of each party

SECTION I: DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident and Accidental** means a fortuitous event or circumstance that is sudden, unexpected and unintentional and caused by external, violent and visible means.
2. **Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose, including the intention to influence any government and/ or to put the public, or any section of the public in fear.
3. **Age** indicates Your age on Your most recent birthday.
4. **Asia- Pacific** means all countries that have political and geographical limitations of the Continent of Asia and the Islands of the Pacific Ocean; excluding Japan.
5. **Checked Baggage** means the baggage offered by You and accepted by an Airline for international transportation in the same aircraft as You and for which the airline has provided a baggage receipt, and the contents of the baggage checked in by the Insured so long as such contents do not violate any Airline policy or rule restricting the nature of items that may be carried on board its aircraft.
6. **Claim** means a claim under an operative part of this Policy in respect of an insured event that has taken place or is likely to take place. All Claims resulting from one and the same event or circumstance shall jointly constitute one claim under this Policy and as having been made at the time when the first claim was made in writing and the Deductible shall be applicable to each section independently.
7. **Common Carrier** means any civilian land or water conveyance or Scheduled Aircraft in each case operated under a valid license for the transportation of passengers for hire.
8. **Damages** means monetary sums payable pursuant to judgments or awards but shall not include fines, penalties, punitive damages, exemplary damages, any non-pecuniary relief, or any other amount for which an Insured is not financially liable, or which is without legal recourse to the Insured, or any matter that may be deemed to be uninsurable under Indian Law.
9. **Deductible** means the amount stated in the Policy Schedule, which shall be borne by You in respect of each and every Claim made under this Policy. Our liability is to make any payment under the Policy is in excess of the Deductible.
10. **Disease** means an affliction of the bodily organs having a defined and recognized pattern of symptoms that first manifests itself overseas during the Policy Period and for which immediate treatment by a Physician is necessary.
11. **Educational Institution** means any school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained or qualified teacher and where the Insured person is registered as a full-time student.

12. **Emergency Medical Evacuation** means the removal of the Insured from current location to nearest hospital or nearest Physician where necessary medical care can be accorded to him, including medical care required en-route.
13. **Excluding USA & Canada** means all countries that have political and geographical limitations other than the country of USA and Canada.
14. **Family** means Your spouse, parents and children.
15. **Felonious Assault** means any willful or unlawful use of force upon You that is a felony or misdemeanor in the jurisdiction in which occurs and which results in bodily harm to You.
16. **Hospital-** means a medically recognized establishment by relevant regulatory authority
 - 16.1. That holds a valid license (if required by law) to practice medicine, and
 - 16.2. The primary function of which is to provide for the care and treatment of sick or injured persons, and
 - 16.3. That has a staff of one or more Physicians actually available on the premises at all times, and
 - 16.4. That provides a 24-hour nursing service and has at least one qualified and registered professional nurse present and on duty at all times, and
 - 16.5. That has organized diagnostic and surgical facilities, either on its own premises or in facilities available to the hospital on pre-arranged basis, and
 - 16.6. Is not, except incidentally to its primary function, a clinic, nursing home, rest home, or convalescent home for the aged, or any similar institution
17. **Hospitalisation** or Hospitalised shall mean admission into Hospital for a continuous period of at least 24 hours.
18. **Illness** means a condition affecting the general wellbeing and health of the body or an affliction of the bodily organs having a defined and recognized pattern of symptoms that first manifests itself overseas during the Policy Period and which requires treatment by a Physician.
19. **Including USA & Canada** means all countries of the World.
20. **Injury** means bodily injury caused solely, independently and directly by Accident (as defined in the Policy) and occurring during the Trip insured under the Policy.
21. **Insurance Company / Claims Administrator** means the person or organization named in the Policy Schedule.
22. **Insured** means the person named in the Policy Schedule.
23. **Limit of Indemnity** means the amount stated in the Policy Schedule against each relevant Section, which shall be Our maximum liability under this Policy (regardless of the number of Claims made) for any one Claim and in the aggregate for all Claims under such Section.
24. **Medical Advisors** means the medical practitioner appointed by the Insurance Company/ Claims Administrator.
25. **Physician** means a qualified medical practitioner holding both a valid degree and a valid license (issued by the appropriate authority in the jurisdiction within which he operates) and acting within the scope of such license. Physician shall not include any member of the Insured's family.
26. **Policy** means the proposal, the Policy Schedule, the Policy documents and any endorsements attaching to or forming part hereof either on the commencement date or during the Policy Period.

27. **Policy Period** means the period between:
- 27.1. **the commencement date** specified in the Policy Schedule, being the date upon which the Insured first boards the mode of transportation by which it is intended that he shall finally leave India for the Insured Journey or the actual date upon which the Insured boards as aforesaid so long as that is within 14 days of the commencement date as specified in the Policy Schedule, and
 - 27.2. **The expiry date** specified in the Policy Schedule (provided that this Policy shall automatically be extended for a period of 7 days if the completion of the Insured Journey is delayed solely because of a failure of public transportation or other services upon which the Insured was reliant) or the date upon which the Insured returns to India or the date on which the insured ceases to be a student in any of the educational institutions overseas, whichever is earlier.
 - 27.3. In the event of You returning to India for a vacation during the current policy coverage, the cover is temporarily suspended and resumes again upon going back overseas.
28. **Policy Schedule** means that portion of the Policy which sets out Your personal details, the type of insurance cover in force, the period and the Limit of Indemnity. Any Annexure or Endorsement to the Schedule shall also be a part of the Schedule.
29. **Property Damage** means actual physical damage to tangible material property belonging to a third party.
30. **Proposal** means the application (Proposal) form for insurance cover submitted to Us along with all information which has enabled Us in considering whether and on what terms to offer this insurance.
31. **Scheduled Airline** means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times .
32. **Service Provider** means persons, organization named in the Policy Schedule who has been appointed by Us to provide administrative services on Our Behalf and at Our Direction for an Insurable event.
33. **Sickness** means a condition or an ailment affecting the general soundness and health of the Insured's body first manifests itself overseas during the Policy Period and for which immediate treatment by a Physician is necessary.
34. **Sponsor** means any individual responsible for paying Your tuition fees for Your full time study in a registered educational institution outside of Your home country.
35. **Theft** means the dishonest misappropriation by any person on Your property with the intention to permanently deprive You of that property.
36. **Trip** means and includes all journeys abroad undertaken in relation to the pursuit of higher education; from the port at the country of your Residence and return to any first port in the Country of your Residence during the policy period.
37. **Tuition Fees** means all legally required registration fees charged by the registered and accredited educational institution named in the Application Form for required courses, (and any applicable laboratory fee for participation in said courses, exclusive of any extra-curricular course fees), and any cost for the use of facilities for attending said courses. For the purpose of this definition, costs associated with room and board and/ or textbooks (whether required or not) are not covered.

38. **Usual and Customary Charges** means medical charges that:

- 38.1. Do not exceed the usual levy of charges for similar treatment or allied services, in the locality where such treatment or allied services have been obtained; and
- 38.2. Do not include charges that would not have been made if no insurance existed

39. **Valuables** means:

- 39.1. electronic and electrical equipment including, but not limited to, photographic equipment, audio equipment, video and/or televisual equipment, computers and/or organizers;
 - 39.2. binoculars, spectacles, sunglasses, or the like
 - 39.3. watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles;
 - 39.4. Gold or silver or any precious metals or articles made from any precious metals; deeds, ATM Cards, credit cards, charge cards, bonds, bills of exchange, bank treasury or promissory notes, cheques, money, securities or any other negotiable instrument.
40. **War** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
41. **We, Our, Us, Insurer** means Future Generali India Insurance Company Limited.
42. **You, Your, Yourself** means the Insured person shown in the Policy Schedule.

SECTION II: SCOPE OF THE COVER

Section A: Medical Care

1. We shall compensate the Usual and Customary Charges up to the maximum limit of indemnity, subject to the Deductible mentioned in the Policy Schedule in respect of:
 - 1.1. **Medical Expenses:** The Medical and related expenses incurred by You for medical treatment outside India up to maximum stated in the Policy Schedule for the treatment of an injury or illness sustained by You while this policy is in effect and within the boundaries of the Trip. The expenses covered would include physician services, hospital and medical services and local emergency medical en- route. Any medical services or series of services with a cost greater than USD 500 shall not be covered by this Policy unless You consult the Service Provider and the cost for such services are authorized in advance by the Service Provider.
 - 1.2. **Emergency Medical Evacuation:** We shall pay up to maximum stated in the Policy Schedule for expenses incurred if Injury or Illness results in Your necessary emergency evacuation that must be ordered by the Service Provider or a Physician who certifies that the severity or the nature of Injury or illness warrants Emergency Evacuation. Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Emergency Evacuation.

All Transportation arrangements for evacuation must be:

- 1.2.1. By the most direct and economical route possible
- 1.2.2. Recommended by the attending Physician
- 1.2.3. Required by the standard regulations of the conveyance transportation used
- 1.2.4. Arranged and authorized in advanced by the Service Provider.

Specific Definition: Emergency Medical Evacuation-In event You are with an illness or suffer Accidental Bodily Injury while overseas and

(a) Your medical condition warrants immediate transportation (and one other person or medical escort if medically required) from where You are Injured or sick to nearest Hospital where appropriate medical treatment can be obtained,

(b) After being treated at a local Hospital the medical condition warrants transportation to the country where the trip commenced to obtain further medical treatment or to recover, or

(c) Both (a) and (b).

1.3. **Repatriation Of Remains:** In the event of Your death due to an illness or Accidental Bodily Injury covered under this policy, We shall reimburse for the costs of transporting the remains of the deceased back to the Republic of India or for cost of a burial in the overseas country where the death occurred subject to the maximum limit as USD10000. These expenses should be pre-approved by the Service Provider prior to the transportation of remains to the Republic of India.

1.4. **Balance Period of Policy:** In case of Emergency Medical Evacuation to hospital in India as per **1.2** above and if approved by Us and subject to the limit of indemnity remaining, (if any), in respect of Medical Care Expenses as per **1.** above, We will indemnify You in respect of Medical Expenses incurred by You within India as a continuation of medical treatment commenced by You while overseas immediately after Emergency Medical Evacuation, arising out of any illness or Accidental Bodily Injury during the course of Your Insured Trip.

This benefit shall be limited to a period of 90 days from and including the date upon which the aforesaid illness and/or Accident Bodily Injury occurred or first manifested overseas, subject to the Limit of Indemnity remaining (if any).

2. We shall compensate the Usual and Customary Charges up to the maximum limit of indemnity, subject to the Deductible mentioned in the Policy Schedule in respect of:

Emergency Dental Treatment: If You are first diagnosed with a dental illness while overseas during the Policy Period which requires immediate medical attention, then We shall reimburse You up to the maximum limit of indemnity for dental benefits as specified in the Policy Schedule. However dental care rendered necessary as result of a covered accident shall be subject to limit of Medical expenses cover as stated in the Policy Schedule.

Specific Conditions:

In addition to the General Exclusions and exclusions applicable to Section A listed in this Policy, We 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 / Insured Person for:

2.1. Treatment, which could reasonably be delayed until You return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Dentist and the Service Provider.

2.2. Treatment of orthopaedic, degenerative or oncological diseases.

2.3. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner).

2.4. Expenses incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution or related to the treatment of alcoholism or drug dependency.

3. **Special Extensions (Not Applicable to Basic Plan)**

Notwithstanding the above, the Policy has the following extensions as specifically provided in the Policy Schedule.

We shall compensate the Usual and Customary Charges up to the maximum limit of indemnity, subject to the Deductible mentioned in the Policy Schedule in respect of:

3.1. **Maternity Benefits:** Medical expenses related to Maternity are covered subject to the maximum limit of indemnity as mentioned in the Policy Schedule.

Specific Conditions:

- 3.1.1. Maternity benefits are admissible only if the expenses are incurred in Hospital/Nursing Home as in-patients.
 - 3.1.2. A waiting period of 9 months is applicable for payment of any claim related to normal delivery, caesarean section and complications of maternity (including and not limited to medical complications).
 - 3.1.3. Claim in respect of only first two children and/or operations associated therewith will be considered in respect of any one Insured Person covered under the Policy or any renewal thereof.
 - 3.1.4. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
 - 3.1.5. Pre-natal and post-natal expenses are covered within the maternity limit; provided the condition necessitates treatment in the hospital and the hospital stay is for minimum 24 hours.
- 3.2. **Mental And Nervous Disorders:** Medical expenses related to treatment for mental or nervous disorders, excluding alcoholism and drug dependency are covered subject to the maximum limit of indemnity as mentioned in the Policy Schedule.

Exclusions applicable to Section A

In addition to the General Exclusions listed We shall not cover any claim that is caused by or attributable to or in respect of:

1. Any routine physical or other examination where there is no objective indications or impairment of normal health and laboratory diagnostic or X- ray examinations except in case of a disability.
2. Medical treatment obtained within the Republic of India; unless specified otherwise elsewhere in the policy.
3. Any Pre-existing condition/ disease
4. Medical treatment if that is the sole reason or one of the reasons for temporary stay abroad.
5. Any treatment which could in the opinion of the Service Provider and attending Doctor be or can be delayed until Your return to India.
6. Elective, cosmetic or plastic surgery, except as a result of an injury caused by a covered Accident while Our Policy is in force.
7. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails.
8. The diagnosis and treatment of acne, deviated nasal septum including sub-mucus resection /or other surgical correction thereof.
9. Expenses which are not exclusively medical in nature.
10. Eyeglasses, contact lenses, hearing aids and examination for the prescription or fitting thereof, unless Injury or Illness has caused impairment of vision or hearing, purchase of Bipap machine.

11. Treatment provided in a Government Hospital or services for which no charge is normally made.
12. Rehabilitation and physiotherapy or the costs of external prosthesis/device.
13. Any claim resulting directly or indirectly from, any internal or external Congenital Conditions.
14. Pregnancy, resulting childbirth, miscarriage, abortion or complications arising out of any of the foregoing unless specified otherwise elsewhere in the policy or additional maternity benefit opted by the You.
15. Expenses related to diagnosis or treatment of infertility or other problems related to inability to conceive a child, birth control including surgical procedures and devices.
16. Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium convalescence home or similar institution.
17. Immunizations (unless post-bite) and treatment towards Obesity.
18. Non- allopathic treatments.

Section B: Personal Accident

1. **Accidental Death and Permanent Total Disability:** We shall pay You, a percentage of the Limit of Indemnity mentioned in the Policy Schedule, if You sustain Accidental Bodily Injury during the course of Your trip overseas while this policy is in effect results in one of the losses shown in the Table of losses below. The loss must occur within 12 months from the date of Accident, which caused the Injury.

If more than one loss results from one Accident, only one amount, the largest, will be paid.

Table of Losses

Event	Percentage of Limit of Indemnity
Death	100%
Permanent Total Disability	100%
Permanent Total Loss of sight of both eyes	100%
Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
One hand and one foot	100%
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A leg above mid-thigh	75%
A leg up to mid thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
Permanent Loss of sight of one eye	50%
Hearing of both ears	75%

Specific Definition:–

Permanent Total Disablement means disablement due to which You are unable to engage in each and every occupation or employment for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of Your life. If at the time of loss You are unemployed, Permanent Total Disability shall mean the total and permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex.

Exclusions applicable to Section B.1

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by You in connection with or in respect of:

1. Intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).
2. Accident while under the influence of alcohol or drugs.
3. Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion.
4. Any accident of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest.
5. Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
6. Participating in motor racing or trial run as a driver, co-driver or passenger.
4. Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these. (Not applicable if Maternity Benefit availed under the Medical Care Expenses as per the Policy Schedule).
5. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority.
6. Nuclear energy, radiation.
7. Any existing disablement prior to the inception of the policy.
8. Any expense incurred which is not exclusively medical in nature.
9. Expenses incurred for emergency medical evacuation.
10. Accidents due to mental disorders or disturbances of consciousness strokes, fits or convulsions which affect the entire body and any pathological disturbances caused by the mental reaction to the same.
11. Any claim arising directly or indirectly, wholly or partly by bacterial infections (except bacterial infections directly caused by an Accidental cut or wound).
12. Any loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of injury.
13. Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident You are in possession of a current full international driving license and while riding a two wheeler You are wearing a safety crash helmet.

2. Accidental Death (Common Carrier): We shall pay You up to the Limit of Indemnity as mentioned in the Policy Schedule if You sustain Accidental Bodily Injury during the course of Your Journey while this policy is in effect results in Your Accidental Death. Injury must occur while You are riding as a passenger in or on, boarding or alighting on a common carrier. The loss must occur within 12 months from the date of Accident, which caused the Injury.

In addition to General Exclusions listed in this Policy, the limitations and exclusions applicable are the same as for Section B. 1.

Section C: Personal Care

1. Baggage Loss (Checked in baggage): We shall pay You up to the Limit of Indemnity mentioned in the Policy Schedule in respect of the permanent total loss or destruction of Your checked in Baggage, save that We may, in our sole and absolute discretion, opt to reinstate or replace the Checked Baggage as an alternative to making payment to You hereunder.

We shall pay You, up to the maximum subject to the deductible as specified in the Policy Schedule for the cost of replacement of the entire baggage and its contents. All the claims must be verified by common carrier.

In event, more than one baggage checked in, is lost, the maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10 % of the amount stated in the Policy Schedule.

Specific definition:

Documented Loss means police or other local authority reports or documentation from the appropriate party responsible for the loss.

Exclusions applicable to Section C.1

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by You in connection with coverage for any non-documented Loss. We will not be liable under this section for any:

- 1.1. Valuables and money, all kinds of securities and tickets/ passes or any other item not declared to, and agreed to by Us.
 - 1.2. Loss of property unless a Property Irregularity Report or other report usually issued by carriers in the event of loss of checked-in baggage has been produced and submitted to Us.
 - 1.3. Any partial loss of the items contained within the checked-in-baggage.
 - 1.4. Loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.
 - 1.5. Partial destruction or missing of contents within the checked- in- baggage
 - 1.6. Self carried baggage
- 2. Baggage Delay (checked in baggage):** We shall pay You up to the Limit of Indemnity mentioned in the Policy Schedule in respect of Your emergency purchase of toiletries, medication and clothing to replace those contained in Checked Baggage, if Your Checked in Baggage is delayed or misdirected by a common carrier by more than 12 hours beyond the time of Your arrival at the intended destination outside India. The payment for this benefit will be limited to the travel destinations specified in the main travel ticket from India and return trip back to India during the trip abroad including all halts and via destinations.

You must be a ticketed passenger on common carrier and must provide with written proof of delay from the common carrier.

Specific Condition:-

- 2.1. In the event that claim(s) is submitted for total loss of checked-in-baggage as well as temporary delay of checked-in baggage, the higher of the claim(s) shall be payable by Us in respect of the same items(s) of checked-in baggage during any one Policy period. Our payment will be reduced by any sum for which the Airline is liable to make payment.

3. Compassionate Visit: (Not Applicable to Basic Plan)

In event of You being Hospitalized for more than seven consecutive days for any illness or Accidental Bodily Injury covered under the policy, and Your medical condition forbids repatriation and no adult member of the Your immediate family is present, and the attending physician in writing advises the necessary attendance of a family member, We shall reimburse the actual cost of economy class ticket by the most direct route via a common carrier incurred by the person rendering special assistance from and to the place of origin of such person or the place of residence of the person subject to maximum Limit of Indemnity mentioned in the Policy Schedule.

Family member will mean and include either of the Parents, adult Siblings, Spouse or adult child only.

Our liability under this Benefit, however, shall in respect of any one event or all events of Hospitalization during the Period of Insurances shall not in total exceed the Limit of Indemnity as mentioned in the Policy Schedule.

Specific Condition:-

- 3.1. You shall as far as possible seek for such special assistance from any one of Your relatives, either at the place of Hospitalization or any other nearest place.
- 3.2. It is a condition precedent to Our liability hereunder that the need for such a special assistance and consequent visit of any one of the family or relative from a particular place is also approved by the Service Provider before any one of the family or near relatives undertakes the trip.

Exclusions applicable to C.3

In addition to General Exclusions listed in this Policy, Exclusions applicable to Section A & B are applicable to this benefit.

Section D: Travel Inconvenience

1. **Loss of Passport:** We shall pay You up to the Limit of Indemnity specified in the Policy Schedule for the loss of passport during a trip abroad, for reasonable expenses necessarily incurred by You in obtaining a duplicate/ temporary passport overseas.

Exclusions applicable to D. 1

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment for:

- 1.1. Loss or damage to Your passport as a result of the confiscation or detention by customs, police or any other authority.
- 1.2. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
- 1.3. Loss caused by Your failure to take reasonable steps to guard against the loss of the passport.

Section E: Legal Liability

1. Personal Liability: (Not Applicable to Basic Plan)

We will indemnify You up to the Limit of Indemnity specified in the Policy Schedule against any legal liability incurred by You in Your private capacity to pay damages for the third party civil claims arising out of Accidental bodily injury or Accidental Property Damage occurring during Your Trip overseas.

Specific condition:

- 1.1. No Deductible shall be applicable in respect of the legal liability incurred to You in Your private capacity to pay Damages for third party Accidental Bodily Injury.
- 1.2. Our liability to indemnify You under this Section shall be to the extent finally determined by a foreign court of law or otherwise as consented to in advance by Us. In the event that legal action is taken against You within India, it is a condition precedent to Our liability hereunder that You shall:
 - 1.2.1. give immediate written notice to Us to the address specified in the Policy Schedule, and
 - 1.2.2. not incur any defence costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without Our prior written consent, which shall be entitled (but in no case obligated) at any time to take over and conduct in Your name the defence and/ or settlement of any action or claim and shall be entitled at all times to receive Your cooperation and assistance and to appoint lawyers on Your behalf. Any and all costs and expenses incurred by Us or the lawyers appointed by Us shall be a first charge on the Limit of Indemnity hereunder.
- 1.3. We shall not settle any claim without Your express consent, but if You refuse an available settlement recommended by Us then Our liability shall thereafter be restricted to the amount by which the claim could have been settled.

Exclusions applicable to Section E.1

In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of:

- 1.4. Your liability to any employee (whether under a contract of or for services).
- 1.5. Liability which is expected by or intended for You.
- 1.6. Liability arising out of the rental or holding for rental of any part of any premises by You.
- 1.7. Liability arising out of the rendering of or failure to render professional services.
- 1.8. Liability arising out of a premises, water craft or aircraft that is owned by, rented to or rented by You.
- 1.9. Liability arising out of the ownership, maintenance, possession, use, loading or unloading of motor vehicles, all other motorized land conveyances, water craft or aircraft.
- 1.10. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.
- 1.11. Liability arising out of the 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.
- 1.12. Liability under any contract or agreement.

- 1.13. Property Damage to property owned by You.
- 1.14. Property Damage to property rented to, occupied or used by or in the care of You.
- 1.15. Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by You under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law.
- 1.16. Suits or legal actions from Your Immediate Family Member, or Travelling Companion or Immediate Family Member of a Travelling Companion against You.
- 1.17. Liability arising out of the possession of animals, birds, reptiles, insects, etc, and their byproducts like skin, hair, feathers, horns, fur, ivory, bones, eggs, etc.
- 1.18. Any willful, malicious, criminal or unlawful act, error, or omission.

Section F – Special Allowances

1. Tuition Fee: (Not Applicable to Basic Plan)

In the event of Hospitalization of You more than one consecutive month from either a covered Injury or Sickness or in the case of Terminal Sickness or in the case of a medical repatriation or in case of the death of an immediate family member, which prohibits You from continuing Your studies for the remaining part of a school semester for which Tuition has been paid, We shall reimburse You with the Tuition fees which has already been advanced to the educational institution less possible/ actual refunds, subject to maximum limit of Indemnity as mentioned in the Policy Schedule.

Specific Conditions

- 1.1. You shall make a request to the Institution, in writing, seeking a written response from the institute towards any amount due to You by way of refunds, both of which shall require being provided to Us.
- 1.2. Only the figures shown on the official invoice(s) from the educational institution and voucher(s) towards payment of the said Tuition fees in conjunction with the refund statement, if any, shall be used for calculating any payment by Us.

Exclusions applicable to Section F. 1

General Exclusions and exclusions applicable to Section A listed in this Policy.

2. Sponsor Protection: (Not Applicable to Basic Plan)

In the event of the sponsor named in the Policy Schedule, who pays the Tuition fees to the institution aboard on behalf of You for your education abroad, meets with an accident during the policy period, resulting in his death or permanent total disability during the policy period, We shall reimburse You the Tuition fees incurred for the remaining period of your education within the policy period, subject to the maximum limit as mentioned in the Policy Schedule.

In addition to the General Exclusions listed in this Policy, this coverage is also subject to the exclusions under the Personal Accident section of the policy.

Specific Conditions

- 2.1. The benefit would be payable by Us upon submission of an official Death Certificate of the sponsor and a statement from a physician (not to be a relative or spouse of the Insured or the Sponsor) stating the cause of death, as proof of death of the Sponsor.

- 2.2. Simultaneous claims under "Tuition Fee" and "Sponsor Protection" is not permitted for the same event.
- 2.3. In the event of the claim, only the figures shown on the official invoice(s) from the educational institution and voucher(s) towards payment of the said Tuition fees, shall be used for calculating any payment by Us.

3. Bail Bond: (Not Applicable to Basic Plan)

If You are arrested or detained by the police/judicial authorities of the place at which is specified in the proposal form whilst abroad during the Policy period and if the offence for You are arrested or detained is bailable, then the amount up to the maximum specified against this benefit in the Policy Schedule to the policy, will be provided to the appropriate authority/court as the bail amount towards the arrest or detention, subject to the terms and conditions and the exclusions below.

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

Specific Conditions

- 3.1. We will pay or arrange to pay to the court directly on behalf of the Insured, the bail amount. This cover would be for bailable offences only.
- 3.2. You shall appear in the court on the date specified by the court for trial and judgment.
- 3.3. If the bail bond is forfeited due to the misconduct or negligence or any wrongful act by You or otherwise by breach of the terms of such bail bond, You need to repay the amount of the bail bond to Us within 1 month after the bail bond is forfeited and failing which, You will be liable to repay the bail amount together with the interest rate of 18% p.a. accruing from the date of payment by Us to the court until receipt thereof from You, and the costs and expenses reasonably incurred by Us in such behalf.
- 3.4. In case of Your death, at the first instance, the Immediate Family Member, and in case where there is no immediate family member, the sponsor, if any, will be liable to produce the death certificate or the necessary documents, as per the local law, in the court within 1 month (of such death) for the release of the bail amount. In case they fail to do so, You shall hereby agree that We would have full right and authority to recover the bail amount from the estate of the Insured, or the parents/guardians of the Insured, and if applicable, the Sponsor.
- 3.5. The amount will be refunded to Us by the court with which it was deposited as soon as the court releases the bail amount with which the deposit was made. In no case the amount will be paid out to You.
- 3.6. The judgment shall have no bearing on the refund of the deposit to Us. If the court imposes any penalty or fine on You at the time of interim order or final judgment, then in that case You will not be at the liberty to get the fine deducted or adjusted from the bail amount which was deposited by Us.

Exclusions Applicable to F.3

In addition to the General Exclusions listed in this Policy, We shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of all non-bailable offences as per the local Law of the country in which the incident has taken place or occurred whilst Your trip abroad.

4. Felonious Assault: (Not Applicable to Basic Plan)

We will pay a percentage of Limit of Indemnity as mentioned in the Policy Schedule if Injury to You results in one of the losses shown in the Table of Losses below due to a loss as a result of a Felonious Assault during Your Trip. The loss must occur within 365 days of the date of the accident which caused Injury. We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and permanent at the end of this period, the Limit of Indemnity less any other amount paid or payable under: Personal Accident sections of this Policy, if these coverages are offered under this Policy, as the result of the same Accident.

If more than one loss results from any one accident, only one amount, the largest, will be paid.

Table of Losses

Event	Percentage of Limit of Indemnity
Death	100%
Permanent Total Disability	100%
Permanent Total Loss of sight of both eyes	100%
Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
One arm and one foot	100%
An arm at the shoulder joint	75%
An arm above the elbow joint	70%
A hand at the wrist	50%
An arm beneath the elbow joint	60%
A leg above mid-thigh	75%
A leg up to mid thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
Permanent Loss of sight of one eye	50%
Hearing of both ears	75%

Exclusions Applicable to F.4

In addition to the general exclusions and the exclusions applicable to the Personal Accident section listed in this policy, this coverage section shall not cover, a Felonious Assault which is:

- 4.1. An act of an Immediate Family Member or Traveling Companion.
- 4.2. Pre-existing Condition for which care, treatment, or advice was recommended by or received from a Physician within a two year period preceding the Effective Date of Coverage, or a condition for which hospitalization or surgery was required within a five year period preceding Policy Effective Date the Effective Date specified in the Schedule.

SECTION III: GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

We shall be under no liability to make payment hereunder in respect of any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Pre-existing diseases and conditions
2. Treatment abroad, if that be the sole reason or one of the reasons for Your temporary stay abroad.
3. Any claim relating to events occurring before the commencement of the trip covered hereunder and any time after the completion of the trip at first port of the Country of Your Residence mentioned hereunder.

4. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with Your connivance, all benefits under this Policy shall be forfeited.
5. In so far as it relates to the all the benefits and if You are/ have :
 - 5.1.1. travelling against the advice of a Medical Practitioner;
 - 5.1.2. receiving, or is on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate;
 - 5.1.3. received terminal prognosis for a medical condition;
 - 5.1.4. taking part in a naval, military or air force operation;
6. Deductibles as specified in the Policy Schedule.
7. Congenital anomalies or any complications or conditions arising there from.
8. Any loss resulting directly or indirectly contributed or aggravated or prolonged by childbirth or from pregnancy.
9. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials.
10. Act of terrorism as defined in the policy is excluded
11. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus(HIV) infection.
12. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.
13. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.
14. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft.
15. Air travel unless you are flying as a passenger on an Airline. 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.
16. Participation in skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or diving in races or rallies using a motorized vehicle or bicycle, caving or potholing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any professional sports, any bodily contact sport or any other potentially dangerous sport for which you are untrained.
17. 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 nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
18. In respect of Your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.

SECTION IV: GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. This policy applies to the insured traveling abroad on student visa only. The minimum age for the insured shall be 16 years, and the maximum age of the insured shall be 35 years.
2. Policy for Students can be issued up to a period of 730 days i.e. two years subject to the actual study period (inclusive of any extension).
3. The Policy start date shall be on or before the trip start date.
4. In case a claim has been filed on the original policy duration, then the policy may be extended only if the claim filed for is under the following benefits,
 - 4.1. Baggage Loss
 - 4.2. Baggage Delay
 - 4.3. Passport Loss
5. The extension of any policy is at Our sole discretion, and We are not liable to offer any reason to You if the policy is not extended.
6. A policy may not be extended if a claim is already filed by You. If You do not declare the claims filed or the claims that will be filed on the policy for the original policy duration, the extension is deemed to be invalid. No refund of premium will be given. We will also not be liable to pay any claim filed on the extended policies.
7. The premium payable for the extension of the policy during the trip duration shall be the premium payable for the overall trip duration (including the extension) less the initial premium already paid.
8. Our liability to make payment is only in excess of the Deductible.
9. Deductible will be charged for each separate incident reported for claims payment, even though the claim may be registered under the same benefit more than once.
10. You shall take all reasonable precautions to prevent injury, illness and disease in order to minimize claims. Failure to do so will prejudice Your claim under this Policy.
11. Professional and semi-professional sportsmen are not eligible to be insured under this policy.
12. You shall provide Us with details of the trip and other information (as may be required by Us from time to time) about You in advance.
13. Cancellation of the policy
 - 13.1. You anytime before the commencement of the proposed journey may cancel this Policy by giving notice in writing to Us as long as You are able to establish to Our satisfaction that the proposed journey has not commenced.
 - 13.2. In event of cancellation of policy after the proposed date of commencement of journey within 7 days or the expiry date mentioned in the Policy whichever is earlier You shall be entitled to a refund of the premium subject to our retention of minimum of Rs 250. This is provided no journey is undertaken. We will verify the original passport and ensure that the journey was not undertaken before any refund of premium.
14. No refund of premium or part thereof will be allowed on unutilized policy period in case of insured person returns to India before expiry of policy.

SECTION V: CLAIMS

1. Claim procedure

- 1.1. You shall immediately contact the Care Lines of the Service Provider as mentioned in the Policy Schedule.
- 1.2. You need to contact the Care Line number while overseas as soon as possible and inform in case You are/ will be filing any claim, even if assistance is not required. We will not be liable to pay any claim that has not been informed by You while overseas to the Care Line Number on return back to India.
- 1.3. The Service Provider Care Line Number will verify the identity of the caller.
- 1.4. 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, You shall contact the Care Line Number as soon as possible. In either case, when being admitted as a patient, You shall show the concerned Physician or personnel this Policy, if requested.

2. Claims Settlement

- 2.1. If the Procedure stated above is complied with, the Service Provider, as the case may be, will guarantee to the Hospital Authorities the costs of hospitalization, transportation for emergency services incurred by You and any covered accompanying person. All costs will be directly settled by the Service Provider on Our behalf and the same shall constitute due discharge of Our obligations hereunder.
- 2.2. If the Hospital does not accept the guarantee of payment from the Service Provider, We cannot be held liable for the same. The cost will then have to be borne by You. These costs will then be reimbursed by Us, as per policy terms on submission of required documents.

3. Claim Documentation

- 3.1. The original ticket / boarding pass or a copy of the passport indicating the travel dates must be submitted with every claim, along with the completed claim form.
- 3.2. The original bills and vouchers must be submitted for reimbursement.
- 3.3. For Medical Expenses reimbursement please attach Doctor's Consultation notes, admission/ discharge card, Bills/ receipts with prescriptions and diagnostic/ investigative reports, copy of passport/ visa with entry and exit stamp and copy of the ticket and boarding pass.
- 3.4. Bills/ vouchers/ reports/ discharge summary must mention 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 pharmacy bills must clearly show 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. The claim form should clearly indicate the same and supporting should be provided.
- 3.5. For claim of the costs towards Repatriation of 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 needs to be submitted. Medical statements from relatives or spouses will not be accepted. Original bills/ receipts of the expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.
- 3.6. For claim of expenses of Your Emergency Medical Evacuation, a medical statement from an attending physician indicating the cause of illness and the necessity of the transportation needs to be submitted. Medical statements from relatives or spouses will not be accepted. Original bills/ receipts of the expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.

- 3.7. For reimbursement of expenses of Your Loss of Checked-in Baggage a Property Irregularity Report or other report usually issued by the carriers in the event of loss of checked-in baggage will need to be submitted with the claim form. A letter from the airline need to be submitted stating the compensation received from them for the lost baggage. Adequate proof of ownership of items contained within checked-in baggage valued in excess of the Indian Rupee equivalent of USD 100 for loss/delay of checked-in baggage will need to be submitted.
- 3.8. For reimbursement of expenses of Your Delay of Checked in Baggage please attach the details of items purchased during the delay period, copies of baggage tags, copies of correspondence with airline authorities certifying, along with details of compensation received from airlines/ other authorities (if any), Property Irregularity Report (obtained from airline), Original Bills/ receipts/ invoices connected to expenses incurred/ purchases made during the delay period, Copy of the passport/ visa with entry & exit stamp.
- 3.9. For reimbursement of expenses of Your Loss of passport please attach a Police Report obtained within 24 hours of You becoming aware of the theft needs to be submitted. Along with this, bills/ receipts of expenses incurred in obtaining a new/ fresh passport needs to be submitted.
- 3.10. For reimbursement of expenses of Your Compassionate Visit please attach certificate from the treating Medical Practitioner attending You and the need of such assistance is essential in the opinion of the attending Physician and recommendation by him/ her accordingly. Original bills/ invoices and Copy of air tickets.
- 3.11. For reimbursement of expenses towards Personal Liability please attach the Judgment of the Court, Copies of all correspondence, summons, notice of intent to take legal action, Police Report.
- 3.12. For reimbursement of expenses of Your Personal Accident claim please attach the Police report, Post Mortem Report, Death Certificate, Medical report in the enclosed format, Certificate issued by State Government Undertaking Hospital authority who is authorized to issue certificate for Permanent Total Disability .
- 3.13. For reimbursement of Tuition Fees claim, on account of death of the Your Immediate Family Member, please attach the copy of medical reports, statements from treating doctor and an official death certificate with a physician's statement giving the cause of death. Medical statements from relations or spouses will not be accepted. If in case of Your hospitalisation, medical reports, statement from physician indicating necessity for same needs to be submitted. Also attach copy of the receipt of the payment of advance tuition fee, letter informing the school regarding the inability of the student to continue semester duly acknowledged by the school. Original bills/ invoices and Copy of air tickets, as applicable.
- 3.14. For reimbursement of Sponsor Protection claim please attach Copies of Medical reports, Treatment, Final diagnosis & Prognosis of the Sponsor, official death certificate of the Sponsor, and statement from the physician stating the cause of death. Medical statements from relations or spouses will not be accepted.
- 3.15. For reimbursement of Bail Bond Fees claim please attach Copies of all correspondence, summons, Police report made within 24 hrs, Notice of Intent to take legal action.
- 3.16. Your Immediate Family Members or the Sponsor would be required to submit an official death certificate, along with a statement from a physician stating the cause of death, to the Third Party Administrator if they wish to be discharged of their liability of paying the bail amount to the company within 1 month of the Insured's death. Death certificate from relatives or spouses will not be accepted.
- 3.17. Any other document(s) that the Company requires from You to process the claim may be asked for. If the Third Party Administrator or the Company request that bills/vouchers in a

foreign language be accompanied by an appropriate translation then the costs of such translation must be borne by You.

4. Obligations of the Insured

- 4.1. You shall provide the Service Provider on demand of any information that is required to determine the occurrence of the Insurable event or Our liability to pay the benefits. In particular, upon request, proof shall be furnished of the actual commencement date of the Trip aboard.
- 4.2. If requested to do so by the Service Provider, You are obliged to undergo a medical examination by Physician designated by the Service Provider.
- 4.3. The Service Provider is authorized by You to take all measures that are suitable for loss prevention and claim minimization, which includes Your transportation back to India.
- 4.4. We shall be released from any obligation to pay insurance benefits if any of the aforementioned obligations are breached by You.

5. Transfer and Set – off of claims

- 5.1. If You have any outstanding claims against third parties, such claims shall be transferred in writing to Us up to the amount for which the reimbursement of costs is made by Us in accordance with the terms hereunder.
- 5.2. In so far as You receive compensation for costs You have incurred either from third parties liable for damages or as a result of other legal circumstances, We shall be entitled to set off this compensation against the insurance benefits payable, if any.
- 5.3. Claims to the insurance benefits may be neither pledged nor transferred by You.
- 5.4. No sum payable under this policy shall carry any interest/ penalty.
- 5.5. The insurance cover applies to all countries stated in the Policy Schedule, except those countries, where You have a permanent place of residence.
- 5.6. In event of Your death, We or Our representatives shall have right to carry out a post mortem/autopsy, at Our expense.

SECTION VI: STANDARD TERMS AND CONDITIONS

1. Observance of terms and conditions

The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You, shall be a condition precedent to any of Our liability to make any payment under this Policy.

2. Due Care

You shall take all reasonable steps to safeguard Your interests against loss or damage that may give rise to a claim

3. Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by an endorsement on the Policy. No agent shall or has the authority to change in any respect whatsoever any term of this Policy or waive any of its provisions.

4. Notices and declarations

Any and all notices and declarations for Our attention shall be submitted in writing and shall be sent to the address specified in the Policy Schedule.

5. Notice of charge etc.

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to You or Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us.

6. Your Duties on occurrence of loss

On the occurrence of any loss, within the scope of cover under the Policy You shall:

- 6.1. Forthwith file/ submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in Policy.
- 6.2. Allow the Surveyor or any Our agent to inspect the lost/ damaged properties premises/ goods or any other material items, as per 'the Right to Inspect' Clause as provided in this Part.
- 6.3. Assist and not hinder or prevent Us or any of its agents in pursuance of their duties under 'Our Rights On Happening Of Loss Or Damage' Clause as provided in this Part.
- 6.4. Not abandon Your property/ item premises, nor take any steps to rectify/ remedy the damage before the same has been approved by Us or any of its agents or the Surveyor.
- 6.5. If You do not comply with the provisions of this Clause or other obligations cast upon You under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at Our option.

7. Our Rights on happening of loss or damage

On the happening of loss or damage, or circumstances at have given rise to a claim under this Policy, We may:

- 7.1. Enter and/ or take possession of Your property, where the loss or damage has happened
- 7.2. Take possession of or require to be delivered to it any of Your property in the building or on the premises at the time of the loss or damage
- 7.3. Keep possession of any such property and examine, sort, arrange, remove or other wise deal with the same; and,
- 7.4. Sell any such property or dispose of the same for account of whom it may concern. The powers conferred by this condition shall be exercisable by Us at any time until notice in writing is given by You that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn. We shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to You or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If You or any person on his behalf shall not comply with Our requirement, or shall hinder or obstruct Us in the exercise of the powers hereunder, all benefits under the Policy shall be forfeited at Our option.

8. Right to inspect

If We require our agent/ representative including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to Your claim be permitted at all reasonable times to examine into the circumstances of such loss. You shall on being required so to do by Us produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of

or extracts from such of them as may be required by Us so far as they relate to such claims or will in any way assist Us to ascertain in the correctness thereof or Our liability under the Policy.

9. Position after a claim

You shall not be entitled to abandon any of Your item/ property whether We have taken possession of the same or not. As from the day of receipt of the claim amount by You as determined by Us to be fit and proper, the Limit of Indemnity for the remainder of the Period of Insurance shall stand reduced by the amount of the compensation.

10. Indemnity

We may at its option, if applicable reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing. We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case shall We be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the Limit of Indemnity thereon.

If in any case We shall be unable to reinstate or repair Your property/item hereby, because of any law or other regulations in force affecting Your property or otherwise, We shall, in every such case, only be liable to pay such Sum as would be requisite under the Policy.

11. Contribution

If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by You or not, then We shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

12. Fraudulent claims

If You shall make or advance any Claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all Claims or payments hereunder shall be forfeited.

13. Cancellation/termination

We may at any time, cancel this Policy, by giving 7 days notice in writing by Registered post to You at your last known address in which case We shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

14. Arbitration clause

14.1. Any dispute regarding the claim amount, liability otherwise being admitted, are to be referred to arbitration under the Arbitration & Conciliation Act 1996. The law of the arbitration shall be Indian law and the seat of the arbitration and venue for all the hearings shall be within India.

14.2. If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian courts.

15. Governing Law

The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with the laws of India. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this policy shall not be waived or changed except by endorsement issued by Us.

17. Grievances

In case You are aggrieved in any way, then You may contact Us at the specified address, during normal business hours.

For Reference

Dear Customer,

Welcome to Future Generali India Insurance Company Ltd. We thank you for reposing faith in us.

Please read your Policy & Schedule carefully to ensure that the coverage under the Policy meets your needs and is in tune with your proposal.

Future Generali is committed to provide you with Exceptional "Customer-Experience" that you remember and return to fondly. If you have any queries or clarifications under your Policy, please get in touch with our local office at the address mentioned in the Policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster. In case of non-availability of the policy number, we request you to contact our Insurance advisor or our local Office for the same.

Our endeavour would be to resolve your queries at the first instance itself. But if you feel that the matter was not handled to your satisfaction, we request you to contact us using any of the avenues provided below:

24 X 7 Help- lines	MTNL/BSNL : 1800-220-233 Others : 1860-500-3333
Email	care@futuregenerali.in
Website	www.futuregenerali.in

If you feel that your issue is still not resolved to your complete satisfaction, you can directly write to our "Customer Service Cell" at our Head Office, at the address provided below. Please use the "**Complaint Form**" included in your policy document.

Customer Service Cell

Future Generali India Insurance Company Ltd.
Corporate Office: - 001, Trade Plaza,
414 Veer Savarkar Marg, Prabhadevi, Mumbai - 400 025.

It is our commitment to resolve your queries at the earliest.

The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. Below mentioned are the addresses of these offices that you may get in touch with-

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U.Shah College 5, Navyug Colony, Ashram Road, AHMEDABAD – 380 014 Tel.079- 27546150 Fax:079-27546142 E-mail: insombahd@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor Malviya Nagar, BHOPAL Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park BHUBANESHWAR – 751 009 Tel.0674-2596461(Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 nd floor, Batra Building Sector 17-D , CHANDIGARH – 160 017 Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh

CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI – 600 018 Tel. 044-24333678 Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road NEW DELHI – 110 002 Tel. 011-23239611 Fax: 011-23230858 E-mail: jobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road GUWAHATI – 781 001 Tel. : 0361-2131307 Fax:0361-2732937 E-mail: omb_ghy@sify.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool HYDERABAD – 500 004 Tel. 040-23325325 Fax: 040-23376599 E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM	Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard, M.G. Road , ERNAKULAM – 682 015 Tel: 0484-2358734 Fax:0484-2359336 E-mail: iokochi@asianetglobal.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road , 3 rd floor, KOLKATA – 700 001 Tel.:033-22134869 Fax: 033-22134868 E-mail : iombkol@vsnl.net	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, LUCKNOW – 226 001 Tel.:0522-2201188 Fax: 0522-2231310 E-mail: joblko@sancharnet.in	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), MUMBAI – 400 054 PBX: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net	Maharashtra , Goa