

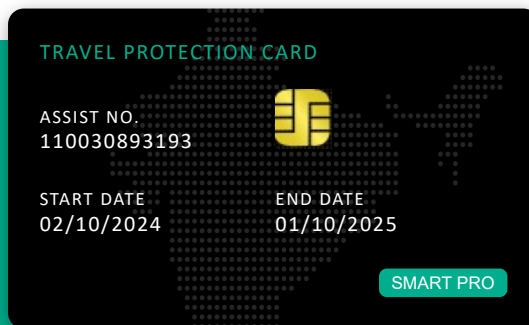
# COMPREHENSIVE TRAVEL PROTECTION



NAME : MR. YOUHANA ELDHO

ADDRESS : KAUNGAMPILLIL H, KULANGATTUKUZH, VETTAMPARA P.O, KOTHAMANGALAM KERALA -686681

ASSIST FEES : 6050(INCL GST @ 18%)



You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

## Travel hassle-free with...

### TRAVEL ASSISTANCE



24x7 Medical Assistance



Lifestyle Assistance



Domestic Roadside Assistance

### TRAVEL INSURANCE



Arranged with an IRDAI authorised underwriter - Aditya Birla Capital Health Insurance Co. Ltd.

## Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

## Ask for help



24x7 helpline: +91 22 67872 037



Assistance: [customercare@asego.in](mailto:customercare@asego.in)  
Claims: [claims@asego.in](mailto:claims@asego.in)



Whatsapp message only for claims: +91 86478 34444



[asego.in](http://asego.in)

**Note:** Assistance provided by ASEGO TRAVEL LLP, Insurance underwritten by Aditya Birla Capital Health Insurance Co. Ltd.

Customer will bear any cost or expenses arising from availing the assistance services through a third party service provider.

Keep travelling, because the world is waiting for you and we are always by your side.

BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



# Health Insurance

## Aditya Birla Health Insurance Co. Limited

(A subsidiary of Aditya Birla Capital Ltd.)



# ADITYA BIRLA CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615  
IRDA Regn. No.153  
Certificate Of Insurance

### Customer Details:

Insured Name: MR. YOUHANA ELDHO Date of Birth: 08/04/2004 Passport Number: W3710226  
Address: Kaungampillil H, Kulangattukuzhy, Vettampara P.O, Kothamangalam Ernakulam Kerala-686681  
Group Active Travel Mobile no: 000000 Landline no: 000000  
E Mail: youhanaeldho369@gmail.com CR no:  
Issue Date: 01/08/2024 Intermediary Code: NA  
Certificate No: 30893193 Intermediary Name: ASEGO TRAVEL LLP  
Student Travel Insurance

This Group Travel Insurance policy 74-23-9000001-000 & 74-23-9000002-000 dated 16-02-2024 has been issued at Mumbai by Aditya Birla Health Insurance Company Ltd. to the master policy holder, ASEGO TRAVEL LLP and governed by the terms, conditions and exclusions therein contained or otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. The master policy holder, Aditya Birla Health Insurance Co. Ltd. has received an amount of Rs. 1555.03 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured. This Certificate, represents the availability of benefit to the above mentioned Insured Person.

### Insurance Details:

Commencement Date: From: 02/10/2024 End Date: 01/10/2025 No. of Days: 365  
Plan Name: AB Student : SMP - 2 50000 Geographical Coverage: Excluding USA and CANADA Nominee Name: Bessymon Skaria  
Relation: Father  
Pre-existing diseases excluded are: Exclusions :  
University Name: SVAROG Educational Institute University Address: Ulica Planincevih 24, 2204 Miklavž na Dravskem polju, Slovenia Sponsor Name: Bessymon Skaria  
Relation with Sponsor: FATHER

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
In-patient Care for Illness and Injury with Day Care Treatment	USD 50000	USD 100	Out-patient Care	USD 25000	USD 100
Personal Accident (AD, PTD, PPD)	USD 30000	NA	Loss of Passport	USD 250	USD 50
Personal Liability	USD 150000	USD 100	Study Interruption	USD 15000	NA
Sponsor Protection	USD 15000	NA	Compassionate Visit - Travel	USD 7500	USD 100
Loss of Checked-in Baggage	USD 1500	USD 100	Medical Evacuation	USD 50000	NA
Repatriation of Mortal Remains	USD 50000	NA	Dental Expenses	USD 750	USD 50
Delay of Checked-in Baggage	USD 250	12 HRS	Trip Delay	USD 100 per day upto 1 days	12 HRS
Personal Accident (Common Carrier) - AD, PTD, PPD	USD 2500	NA	Daily Allowance	USD 50 per day upto 7 days	2 days
Drug and Alcohol abuse	USD 10% of Sum Insured	USD 100	Treatment of Mental & Nervous Disorder	USD 1500	USD 100
Gadget Cover	USD 500	USD 50	Identity Document Theft / Loss	USD 300	USD 50

Maternity	USD 5000	USD 100	Cancer screening & Mammography	USD 1000	USD 100
University Insolvency / Derecognition of University	USD 10000	NA			

### Emergency Assistance Details:

FALCK INDIA PVT LTD	
The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.	
Rest Of The World (Call Back Facility)	+91 124 4498782
Email Address:	<a href="mailto:adityabirlainsurance@falck.com">adityabirlainsurance@falck.com</a>
Geographical Coverage	Worldwide coverage for Medical & Travel related assistance
USA & Canada Toll Free Number	+18007487890

Stamp Duty:- The stamp duty of INR 1.00 /- paid vide MH007558193202021E dated 01/12/2020 & MH007641812202021E dated 02/12/2020, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0003866897202021 dated 16/12/2020 & 0003866967202021 dated 16/12/2020, payment has been made vide Letter of Authorization No.CSD/197/2020/3052 dated 21/12/2020 from Main Stamp Duty Office.

### Other Terms & Conditions :

This policy covers Emergency Medical Expenses incurred due to sudden and unexpected injury or any acute Sickness including COVID-19, arising when insured is outside the 'Republic of India' up to the limits as mentioned in the policy schedule.

- This Travel Insurance policy is only limited to customers of ASEGO TRAVEL LLP.
  - Certificate is only valid to the customers who are travelling from India.
  - The applicable age of this policy from 11 years up to 60 years and limited to single trip.
- 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: In-patient care for Illness and Injury with Day Care Treatment, Medical Evacuation, Dental Expenses, Daily Allowance, Permanent Total Disability (PTD), Permanent Partial Disability (PPD). This exclusion has been waived to the extent of USD 10000 per policy or upto 10% Sum Insured whichever is lesser & limited to applicable section for the age of upto 60 Years. This policy will cover maternity expenses only if the period of insurance is greater than 180 days and only after the completion of waiting period of 6 months.

This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30000 minus deductibles (if any).

- Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance.

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

### Grievance Redressal :

In case of a grievance, the Insured Person/ Policyholder can contact Us with the details through our website: [www.adityabirlacapital.com](http://www.adityabirlacapital.com), Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com) or Toll Free: 1800 270 7000. Address: Any of Our Branch office or Corporate office. For senior citizens, please contact respective branch office of the Company or call at 1800 270 7000 or write an e- mail at [seniorcitizen.healthinsurance@adityabirlacapital.com](mailto:seniorcitizen.healthinsurance@adityabirlacapital.com). The Insured Person can also walk-in and approach the grievance cell at any of Our branches. If in case the Insured Person is not satisfied with the response, then they can contact Our Head of Customer Service at the following email [carehead.healthinsurance@adityabirlacapital.com](mailto:carehead.healthinsurance@adityabirlacapital.com). If the Insured Person is still not satisfied with Our redressal, he/she may approach the nearest Insurance Ombudsman. The contact details of the Ombudsman offices are provided on Our website and in the Policy.

Important –

1. Insurance cover is subject to the terms and conditions mentioned in the Policy wordings provided to you with this Certificate of Insurance. For complete set of benefits, terms, conditions & exclusions please refer policy wordings.

2. The assignment of Benefits under the Policy shall be allowed subject to applicable law.

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#) or paste the link <https://asego.co/new/GroupTravelProtect.pdf> on your browser.

Website: [www.adityabirlacapital.com](http://www.adityabirlacapital.com); IRDA Reg. No: 153, Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com)

Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615

UIN: ADITGBP19020V011819 & ADITGBP23002V012223. CIN: U66000MH2015PLC263677

\*This is a computer generated statement doesn't need any signature