

NEWPOLICY\_TRACKON\_1\_1129752



**Group Overseas Travel Guard  
Certificate Of Insurance**

**Intermediary/Broker name: HDFC CREDILA FINANCIAL SERVICES**  
**Intermediary/Broker License Number: CA0093**  
**Intermediary/Broker Contact No: 1800 209 3636**

Insured Person Name & Correspondence Address :

VAIBHAV KHEDEKAR  
KHARWANDI

.  
AHMADNAGAR  
AHMADNAGAR  
NEVASA  
414602  
INDIA

Insured Person E-mail id: vaibhavkhedekar.sknsits.it@gmail.com

Insured Person Contact No. : 9067603968

Insured Person Date of Birth : 02/05/2001

Age : 23

Insured Person Passport Number : Y3337186

Master policy holder name & Address:

HDFC CREDILA FINANCIAL SERVICES LIMITED  
B 301, CITI POINT  
ANDHERI-KURLA ROAD  
ANDHERI (EAST)  
MUMBAI  
MUMBAI  
MAHARASHTRA  
400059  
INDIA

Place of Supply: MAHARASHTRA

State Code: 27

Issuing Office : MAHARASHTRA

Servicing Office code: 90210

Policy Number: 0239782959

Certificate Number :00012213

Partner Application number : A2406060270

Purpose Of Trip: Studies

Nature of Trip: Annual Multi Trip

Number of Travel days: 365

Country(ies) Zone of visit: WW IN US-CAN

Master Policy Start date From : 10/05/2024

Master Policy End Date To : 09/05/2025

Certificate Issue Date: 31/07/2024

Cover Period From : 30/08/2024

Cover Period To : 29/08/2025

**Premium Details**

Net Premium (Rs.)	17,631
UGST/SGST @9 % (Rs.)	1,586.82
CGST @9 % (Rs.)	1,586.82
Gross Premium(Rs.)	20,805

**Insured Person**

SR NO.	Name Of Insured Person	GENDER	DOB	PASSPORT	Nominee
1	VAIBHAV KHEDEKAR	Male	02/05/2001	Y3337186	VALMIK BAPU KHEDEKAR

**Nominee Details**

SR NO.	Name Of NOMINEE	GENDER	DOB	Relationship with Insured Person	Address
1	VALMIK BAPU KHEDEKAR	Male	20/01/1975	FATHER	KHARWANDI

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read salesbrochure carefully before concluding a sale.

**TATA AIG General Insurance Company Limited**

Coverage Details Plan Name : HDFC Cred Fi-US57-50											
Sr No.	Coverage	Overseas Trip / Trip	Sum Insured INR	Sum Insured USD	Aggregate Limit INR	Aggregate Limit USD	Deductible INR	Deductible USD	Copay	Sublimits	Conditions
1	Accommodation cancellation	Overseas Trip	0	500		0	0	50			
2	Bail Bond	Overseas Trip	0	1000		0	0	0			
3	Common Carrier Delay	Overseas Trip	0	100		0	0	0			Flight delay only Deductible 12 Hours
4	Compassionate Visit Travel	Overseas Trip	0	2500		0	0	0			
5	Delay of Checked-in baggage	Overseas Trip	0	100		0	0	0			Deductible 7 Hours
6	Electronic Equipment Cover	Overseas Trip	0	100		0	0	0			
7	Hijack Daily Allowance	Overseas Trip	0	500		0	0	0			USD 50 per day Deductible 24 Hours
8	Home Content Burglary	Overseas Trip	75000	0		0	0	0			
9	Loss of Checked-in Baggage	Overseas Trip	0	1000		0	0	0			Per Baggage Per Article Limit 10per 50per
10	Loss of Passport	Overseas Trip	0	300		0	0	25			
11	Missed Connection	Overseas Trip	0	500		0	0	0			
12	Personal Liability	Overseas Trip	0	75000		0	0	200			
13	Sponsor Protection	Overseas Trip	0	10000		0	0	0			
14	Study Interruption	Overseas Trip	0	7500		0	0	0			
15	Trip Cancellation	Overseas Trip	0	500		0	0	50			
16	Add-on -Terrorism Cover	Overseas Trip	0	0		0	0	0			Included Accident and Illness
17	Accidental Death(24 Hours)	Overseas Trip	0	10000		50000	0	0			

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18	Hospital Daily Cash	Overseas Trip	0	500	0	0	0			USD 50 per day Deductible 24 Hours
19	Medical Expenses - Accident and Illness	Overseas Trip	0	50000	0	0	100			
20	Emergency Dental Expense	Overseas Trip	0	250	0	0	100			Maximum Number of Vist 2 Per occurrence 125USD
21	Emergency Medical Evacuation	Overseas Trip	0	10000	0	0	0			
22	Maternity Expenses	Overseas Trip	0	500	0	0	0			Waiting 9 Months
23	Outpatient expenses	Overseas Trip	0	500	0	0	100			
24	Permanent Total Disability	Overseas Trip	0	10000	0	0	0			
25	Post-Hospitalisation expenses	Overseas Trip	0	500	0	0	0			Upto 10 Days
26	Recuperation expenses	Overseas Trip	0	500	0	0	0			Maximum 5 Visits Per Visit Limit 100 USD
27	Repatriation of Mortal Remains	Overseas Trip	0	10000	0	0	0			

Conditions(if any):-AGE BRACKET 18YEARS TO 40 YEARS

AMBULANCE CHARGES USD 400

PRE EXISTING DISEASE FOR 50K USD 750

PRE EXISTING DISEASE FOR 1L USD 1000

PRE EXISTING DISEASE FOR 2L USD 2500

PRE EXISTING DISEASE FOR 1.5L USD 1500

OVERSEAS ASSISTANCE SERVICES INCLUDED ACCIDENT AND ILLNESS. POLICY WORDINGS, ONLY OF OPTED BENEFITS AS SPECIFIED IN THIS CERTIFICATE OF INSURANCE, SHALL BE APPLICABLE AND MUST BE READ IN CONJUNCTION WITH THIS CERTIFICATE OF INSURANCE

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**TATA AIG General Insurance Company Limited**

Registered office : Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai-400013

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (Senior Citizen) Fax : 022 6693 8170 Email : customersupport@tataaig.com website : www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 PAN : AABCT3518Q UIN : TATTGOP23085V022223

● Insurance is the subject matter of solicitation. For complete details please refer to the Policy.

"For complete set of benefits, terms & conditions, please refer to policy wordings:

[https://www.tataaig.com/s3/GROUP\\_OVERSEAS\\_TRAVEL\\_GUARD\\_Policy\\_Wordings\\_1b2f2fce02.pdf](https://www.tataaig.com/s3/GROUP_OVERSEAS_TRAVEL_GUARD_Policy_Wordings_1b2f2fce02.pdf)

**Claims Administrators Details**

Address for Reimbursement Claim (For Insured only)	Assistance Contact (For Insured only)	US Medical Claims (For Providers Only)
<p><b>Claims Department</b> Tata AIG General Insurance Company Ltd 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Visit our website : <a href="http://www.tataaig.com">www.tataaig.com</a> OR Email at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a> OR Call our 24x7 toll free helpline 1800-266-7780 (Accessible from all lines) OR 1800-22-9966 (Accessible from BSNL/MTNL Lines)</p>	<p><b>For excluding the Americas Policies:</b> Call: +91 – 22 68227600 (Call back facility Available) Email - <a href="mailto:ea.tataclaims@europ-assistance.in">ea.tataclaims@europ-assistance.in</a></p> <p><b>For the Americas Policies:</b> Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - <a href="mailto:tata.aig@europ-assistance.in">tata.aig@europ-assistance.in</a></p>	<p>Plan Type: HDFC Cred Fi-US57-50 Policy Certificate #: 00012213 Mail Medical Claims to:</p> <div style="display: flex; align-items: center;">  <p>Europ Assistance India Star Hub Building number 2, floor 7, Near ITC Maratha, Andheri E Mumbai – 400 059 Please call: +1-833-440-1575 (Tollfree within US and Canada) Email id - <a href="mailto:tata.aig@europassistance.in">tata.aig@europassistance.in</a></p> </div>

**Policy Servicing/Grievances/Complaints:** The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our Toll free number 1800-266-7780/022-66939500 (toll free) or you may email to the customer service desk at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's website for the detailed grievance redressal policy.

Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

- 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 the 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 prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

For Tata AIG General Insurance Company Limited

Place : MAHARASHTRA

Stamp Duty of Rs.1/- is paid as provided under Article 47B(1)(ii) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOA/ENF1/CSD/13/2024/2289 Validity Period Dt.30/05/2024 To Dt.09/05/2027/2289 Date:10/05/2024

For Tata AIG General Insurance Company Limited

Regards,



Authorized Signatory

**Policy servicing office:**

**TATA AIG General Insurance Company Ltd.**

Registered Address:-3RD FLOOR,THE ORION KOREGAON PARK ROAD ,OPP. ST. MIRA'S COLLEGE FOR GIRLS,, ARJUN MANSUKHANI PATH, PUNE, MAHARASHTRA., PUNE, MAHARASHTRA, 411001.

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IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 PAN : AABCT3518Q UIN : TATTGOP23085V022223

### Permanent Total Disability

Type of Permanent Total Disability -	% of Sum Insured (as specified in Policy Schedule / Certificate of Insurance)
Actual Loss by physical separation or Functional Loss of both Hands or Both Feet	100%
Actual Loss by physical separation or Functional Loss of sight of Both Eyes	100%
Actual Loss by physical separation or Functional Loss of one Hand and One Foot	100%
Actual Loss by physical separation or Functional Loss of either Hand or Foot and Sight of One Eye	100%
Loss of Speech and Hearing in Both Ears	100%
Actual Loss by physical separation or Functional Loss of either Hand or Foot	50%
Loss of Sight of One Eye	50%
Loss of Speech	50%
Loss of Hearing in Both Ears	50%
Actual Loss by physical separation or Functional Loss of Thumb and Index Finger of Same Hand	25%
Quadriplegia	100%
Paraplegia	100%
Hemiplegia	100%
Uniplegia	50%

### Permanent partial disability

Type of Permanent Partial Disability	Percentage (%) of Sum Insured (as specified in Policy Schedule / Certificate of Insurance)
1. Loss of toes – all	20%
2. Loss of Great Toe	5%
3. Other than great toe, if more than one toe lost, each	1%
4. Loss of Hearing – both ears	50%
5. Loss of hearing – one ear	25%
6. Loss of four fingers and thumb of one hand	40%
7. Loss of four fingers	25%
8. Loss of thumb	15%
9. Loss of index finger	10%
10. Loss of middle finger	6%
11. Loss of ring finger	5%
12. Loss of little finger	4%

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