## COMPREHENSIVE TRAVEL PROTECTION





# Health Insurance Aditya Birla Health Insurance Co. Limited

A subsidiary of Aditya Birla Capital Ltd.)



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: JOBSY JUDIT Da	te of Birth: 14/09/1999	Passport Number: Y5570253		
Address: KALLUPURACKAL, NELLIMATTOM P.O., KOTHAMANGALAM, ERNAKULAM, KERALA - 686693				
Group Active Travel	Mobile no: 7034576203	Landline no: 7034576203		
E Mail: jobsyjudit@gmail.com	CR no:			
Issue Date: 31/05/2023	Intermediary Code: NA			
Certificate No: 30876778	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. 1400.11 (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: 16/09/2024 Plan	End Date: 15/09/2025	No. of Days: 365			
Name: AB Student : SP - 2 50000	Geographical Coverage: Excluding USA and CANADA	Nominee Name: SHANTY JUDIT			
		Relation: MOTHER			
Pre-existing diseases excluded are: Exclusions :					
University Name: Riga Technical University	University Address: Azenes Street , Riga, LV-1048, Lativa	Sponsor Name: SHANTY JUDIT			
		Relation with Sponsor: MOTHER			

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 15000	USD 100
Personal Accident (AD, PTD, PPD)	USD 30000	NA	Loss of Passport	USD 200	USD 50
Personal Liability	USD 150000	USD 100	Study Interruption	USD 10000	NA
Sponsor Protection	USD 12500	NA	Compassionate Visit - Travel	USD 7500	USD 100
Loss of Checked-in Baggage	USD 1000	USD 100	Medical Evacuation	USD 50000	NA
Repatriation of Mortal Remains	USD 50000	NA	Dental Expenses	USD 500	USD 50
Delay of Checked-in Baggage	USD 150	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 1000	USD 100
University Insolvency / Derecognition of University	USD 7500	NA			

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:	adityabirlainsurance@falck.com		
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 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, Email:<u>care.healthinsurance@adityabirlacapital.com</u> 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 <u>seniorcitizen.healthinsurance@adityabirlacapital.com</u>. 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 <u>carehead.healthinsurance@adityabirlacapital.com</u>. 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 <u>Click here</u> or paste the link <u>https://asego.co/new/GroupTravelProtect.pdf</u> on your browser.

Website: www.adityabirlacapital.com; IRDA Reg. No: 153, Email: 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