COMPREHENSIVE TRAVEL PROTECTION
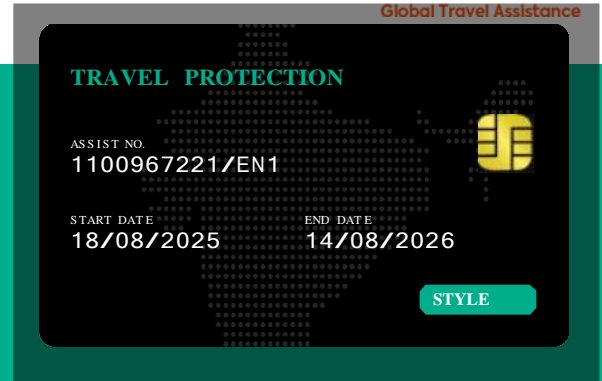
ASEGO
Global Travel Assistance

NAME : AJAY

ADDRESS : FLAT NO C 129 KESHAV KUNJ NDMC SOCIETYH 3 BLOCK VIKAS PURI DELHI-110018

TRAVEL PROTECTION

ASSIST NO.
1100967221/EN1

START DATE
18/08/2025

END DATE
14/08/2026

STYLE

Assist Fees : 18512 (Incl GST @ 18%)

This Policy is in continuation with policy no 1100967221/EN1,need to update you travel agent 07 days before expiry of policy so that you can avail the benefits if required.

Travel hassle-free with...

TRAVEL

24x7 Medical Assistance

Lifestyle Assistance

Domestic Roadside Assistance

TRAVEL

Arranged with an IRDAI authorised underwriter - ICICI Lombard General Insurance Company Ltd.

Travel Support Services

Ask for help

24x7 helpline: +91 22 67872 037

Assistance: customercare@asego.in Claims: claims@asego.in

Whatsapp message only for claims: +91 86478 34444

asego.in

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.

Emergency   Assistance

Expert Intensive Care & Consultation

24/7 Customer Helpline

ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.

ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi,Mumbai – 400025
IRDAI Registration No: 115
Certificate Of Insurance

Customer Details:

Insured Name :AJAY DHINGRA	Date of Birth:25/11/1998	Passport Number:P9221306
Address :FLAT NO C 129 KESHAV KUNJ NDMC SOCIETY H 3 BLOCK VIKAS PURI . Delhi-110018		
Travel Assure - Group Overseas Travel Insurance	Mobile no :9891127700	Landline no 9711134387
E Mail :Sachdevaagarima@gmail.com	CR no :	
	Issue Date :07/06/2024	

Certificate No   :**SW967221**

Intermediary Code :IM-1335344

Travel Assure - Group Overseas Travel Insurance

Intermediary Name : ASEGO INSURANCE LLP

This Group Travel Insurance policy 4198 / ST/ 320154892 / 00 / 000 dated 21 - 12 - 2023 has been i ssued at Mumbai by ICICI Lombard General Insurance Company Ltd. to the master policy holder, ASEGO TRAVEL LLP and governed by the terms, conditions and exclusions there in contained or otherwise expressed in the said certificate, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, i ssued under the facsimile s ignature of ICICI Lombard General Insurance Company Ltd. represents the availability of benefit to the above mentioned Insured Person. Through the master policy holder ICICI Lombard General Insurance Company Ltd. has received an amount of Rs. 5821 . 00 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

Insurance Details :

Commencement Date:From: 18/08/2025	End Date: mid-night on: :14/08/2026 No. of Days:365
Plan Name :IC Student : STP - 2 50000	Geographical Coverage :Excluding USA and CANADA
Assignee :MUKTI DHINGRA	Relation :Mother

Exclusions :

University Name: INTERNATIONAL BUSINESS SCHOOL ZAHONY UTCAUniversity Address:ZAHONY UTCA BUDAPEST 1031 HUNGRY BUDAPEST 1031 HUNGRY

Sponsor Name : MUKTI DHINGRA   Relation with Sponsor : Mother

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
Emergency Medical Expenses Emergency Medical Evacuation Repatriation of Mortal remains	USD 50000	NA	Personal Accident Accidental Death Permanent Total Disability(PTD) Permanent Partial Disability(PPD)	USD 30000	NA
Total Loss of checked in Baggage	USD 2000	NA	Personal Liability	USD 200000	NA
Study Interruption	USD 20000	NA	Sponsor Protection	USD 20000	NA
Compassionate Visit	USD 10000	NA	Dental Treatment Expenses	USD 750	NA
Bail Bond	USD 5000	NA	Loss of Passport and documents	USD 250	NA
Delay of Checked-in Baggage	USD 300	12 HRS	Trip Delay	USD 100 per day upto 2 days	12 HRS
Accidental Death -Common Carrier Permanent Total Disability-Common Carrier Permanent partial Disability -Common Carrier	USD 3000	NA	Drug and Alcohol abuse	USD 2500	NA
Mental Disorder cover	USD 3000	NA	Emergency Inpatient medical expenses for injuries during inter-collegiate sports	USD 2500	NA
Outpatient Physiotherapy related to disease/illness/injury	USD 1000	NA	Loss of Gadgets	USD 500	NA
Loss of International Driving License	USD 500	NA	University Insolvency	USD 12500	NA
Daily Allowance in case of Hospitalization	USD 50 per day upto 7 days	1 Day	In-patient medical expenses related to pregnancy/childbirth	USD 1000	NA
Home Country Cover	USD 2500	NA	Cancer screening and mammography examinations	USD 2000	NA

Emergency Assistance Details :

For claims, Contact ICICI Lombard 24hr Help Line number for assistance and registering your claim:
In USA & Canada (Toll Free) +1 844 871 1200;
Rest of the World (Call Back Facility) +91 124 449 8778
National Toll Free Number 1800 102 5721;
Fax Number +91 124 4006674
Email Address : icicilombard@falck.com
OR Login to the e-claim link https://fgaindia.com/FalckMLink/Register.aspx

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 student travelling abroad and customers of Asego Travel travelling through Air Mode.
- The applicable age of this policy from 11 years up to 60 years and limited to single trip.
- Certificate is only valid to the customers who are travelling from India.
- This policy consist of following coverages which will be treated as benefit covers i.e. Personal Accident- Accidental Death Permanent Total Disability (PTD) Permanent Partial Disability (PPD), Accidental Death- Common Carrier, Permanent Total Disability - Common , Permanent Partial Disability - Common carrier, Daily Allowance in case of Hospitalization, and Hijack Distress Allowance subject to policy terms and conditions applicable to these sections. All others coverages will be treated as indemnity.
- Sum insured for Emergency Medical Evacuation and Repatriation of mortal remains will be sublimited to sum insured specified in Emergency Medical Expenses.
- Warranted that the Hijack Distress Allowance, Trip Delay, Total loss of checked in baggage, Accidental Death- Common Carrier, Permanent Total Disability- Common Carrier, Permanent Partial Disability - Common Carrier, Trip cancellation and /or interruption, Missed connection, Travel Inconvenience, flight delay for Air Travel only.
- Pre- existing condition(s) are excluded from the policy including but not limited to life threatening conditions to save the Insured/ Insured person's life. This exclusion will apply to the following sections: Emergency Medical Expenses, Emergency Medical Evacuation, Dental Treatment Expenses, and Daily Allowance in case of Hospitalization, Permanent Total Disability (PTD), and Permanent Partial Disability (PPD). This exclusion has been waived to the extent of 10% of Emergency medical sum insured per policy or USD 10000 per policy whichever is lesser as indicated in the Policy Certificate for mentioned section upto the age of 60 Years
- Sum insured for Inpatient Emergency medical expenses for injuries during inter- collegiate sports, Outpatient Physiotherapy related to disease/ illness/ injury, Cancer screening and mammography examinations, Chiropractic Treatment related to disease/ illness/ injury requiring outpatient/ inpatient care, Skilled nursing facility related to disease/ illness/ injury requiring outpatient Care, Adventure sports Expenses due to Injury, Drug and Alcohol abuse, Mental and Nervous disorder and In- patient medical expenses related to pregnancy/childbirth (after a waiting period of 10 months) will be sublimited to sum insured specified in Emergency medical Expenses and only available if specifically mentioned above.
- **Sanctions Limitation and Exclusion Clause**: Not applicable for sanctioned countries listed in certificate of insurance.
- Not applicable if insured is traveling to sanctioned countries as specified under COI, No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the prevision of such cover, payment or such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America. Excluding from/ to and or countries places prohibited by GOI & also Specifically Excluding Iran , Iraq, Syria, Sudan, North Korea, Cuba, Crimea.
- Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance.

Scan the code of authenticate policy

Gaurav Arora
Authorised Signatory
(ICICI Lombard General Insurance Company Ltd.)

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.

1	General Exclusions	•• Treatment abroad if that is the sole reason or one of the reasons for the Insured/ Insured person's temporary stay abroad• Any claim if the Insured Person 1. Is travelling against the advice of a Medical Practitioner; 2. Is receiving, or is on a waiting list to receive, specified medical treatment declared in the Medical Practitioner 's report or certificate; • Has received terminalprognosis for a medical condition; Is taking part in a naval, military or air force Operation.• Congenital external diseases, delects or anomalies • Diseases, 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 nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
2	Notice of Claim	For any claim related query, intimation of claim and submission of claim related documents you may contact our Emergency Assistance Service Provider. In case of a claim, you may reach us at 844-691-8883 (For Canada), 844-691-8885 (For USA) or +91 11 42221403 (For other parts of the world) or email us at customersupport@icicilombard.com Alternatively you can contact us through: Toll Free -1800 2666 Email -customersupport@icicilombard.com Post/courier to Company - ICICI Lombard General Insurance Company Ltd., ICICI Bank Tower, Plot No. 12, Financial District, Nanakram Guda, Gachibowli, Hyderabad-500032
3	**Claim Procedure** & Documentation	**Claims Procedure** 1. In the event of an accident or sudden illness which is likely to give rise to a claim under this Policy, the Insured Person shall immediately contact the Emergency Assistance Service Provider giving details of the Policy issued to him/ her. The details of phone numbers and Help Line are given in the Notice of claim section. 2. All necessary claim documents should be furnished to the Company/ Emergency Assistance Service Provider by the policy holder/ insured to make a claim. However, claims filed even beyond such period should be considered if there are valid reasons of any delay. 3. Claim Service Guarantee: The Company shall settle the claim within 30 days from the date of receipt of last necessary document in accordance with the provision of regulation 27 of IRDAI (Health Insurance) Regulations, 2016. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate **Claims Documentation-** • Duly filled in and signed claim form• Certificate of Insurance •Any additional document relevant to claim and specified in the Policy wordings This is only a summary of the product features. The actual benefits available are as described in the policy wordings and will be subject to the policy terms, conditions and exclusions.

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly Click here
or paste the link "https://asego.co/asegotravel/new/Travel-Assure-Group-Overseas-Travel-Insurance-Policy-Wordings.pdf" on your browser.
Website: www.icicilombard.com; IRDAI Registration No: 115, Email:customersupport@icicilombard.com
ICICI Lombard General Insurance Company Ltd.,, ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025
UIN: ICITGOP22203V022122, CIN:L67200MH2000PLC129408