





भारत सरकार GOVERNMENT OF INDIA  
 अपोस्टिल / APOSTILLE  
 (Convention de La Haye du 5 octobre 1961)

Country **REPUBLIC OF INDIA**

**This public document**  
 PHOTOCOPIES OF INDIAN PASSPORTS  
 has been signed by RPO  
 acting in the capacity of RPO  
 under the authority of RPO MUMBAI



**Certified**

at NEW DELHI, INDIA on 01-Apr-2024  
 by SO (O/A Attestation) MINISTRY OF EXTERNAL AFFAIRS  
 No. DLND0001074524

Seal / Stamp is issued to **JAYALAKSHMI GIREESH**

01 2031202

(पंकज कुमार)



(Pankaj Kumar)  
 Section Officer (Attestation/O.I.)  
 सी.पी.वी. विभाग / C.P.V. Division  
 विदेश मंत्रालय, नई दिल्ली  
 Ministry of External Affairs, New Delhi



CO2086867897724



GOVERNMENT OF INDIA  
MINISTRY OF EXTERNAL AFFAIRS  
REGIONAL PASSPORT OFFICE, COCHIN

Telephone : 04842315152  
FAX : 04842310915  
E-mail : helpdesk@passportindia.gov.in  
Toll Free No : 1800-258-1800  
Website : www.passportindia.gov.in  
File Number : CO2086867897724

REGIONAL PASSPORT OFFICE,  
Panampilly Nagar (PO), Cochin - 682036..

PCC Issuance Date : 27/03/2024



**POLICE CLEARANCE CERTIFICATE**

It is certified that there is no adverse information against Ms. JAYALAKSHMI GIREESH D/o GIREESH BABU KOCHUPURAKKAL PUSHKARAN, holder of Indian Passport No Y5560379, issued at COCHIN, on 13/06/2023 which would render him or her ineligible for EDUCATION/RESEARCH for REPUBLIC OF SLOVENIA.

This PCC is not valid for any other purpose or country.



  
मिधुन टी आर  
Midhun T R  
क्षेत्रीय पासपोर्ट अधिकारी  
Regional Passport Officer  
क्षेत्रीय पासपोर्ट कार्यालय, कोच्चि  
Regional Passport Office, Cochin

Stamp of the Office of Issue

Signature of Passport Authority

AJ- 541- (29)

भारत सरकार GOVERNMENT OF INDIA  
अपोस्टिल / APOSTILLE  
(Convention de La Haye du 5 octobre 1961)

Country  
REPUBLIC OF INDIA

This public document  
POLICE CLEARANCE CERTIFICATE  
has been signed by MIDHUN T R  
acting in the capacity of RPO  
bears the seal/stamp of RPO, COCHIN

Certified  
at NEW DELHI, INDIA the 19-Apr-2024  
by SO (OI/Attestation) MINISTRY OF EXTERNAL AFFAIRS  
No. KLKL0001109424

Seal / Stamp  
Is issued to JAYALAKSHMI GIREESH

01 208715

(राजकुमार सिंह)  
(RAJ KUMAR SINGH)  
अनुमति अधिकारी (विभागात्मक / अंतरिम)  
Section Officer (Attestation / O.I.)  
सी.पी.वी. प्रभाग / C.P.V. Division  
विदेश मंत्रालय, नई दिल्ली  
Ministry of External Affairs, New Delhi

MINISTRY OF EXTERNAL AFFAIRS  
GOVT. OF INDIA, NEW DELHI  
10588

केनरा बैंक  Canara Bank

ERNAKULAM SOUTH BRANCH, CHITTOOR ROAD, COCHIN - 682016, KERALA  
Tel: 0484 2375192, 2376280 e-mail: cb0006@canarabank.com

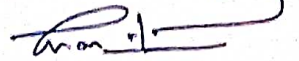
Date 30/05/2024

TO WHOMSOEVER IT MAY CONCERN

This is to certify that JAYALAKSHMI GIREESH(Passport No: Y5560379) is having communication address as per our records as KOCHUPURAKKAL HOUSE, MANAKUNNAM PKMC ROAD, UDAYAMPEROOR, ERNAKULAM, 682307 is maintaining a Savings Bank Account 1981120000009 with Canara Bank , Ernakulam South Branch, Opp. Girls High School, Ernakulam, 682016 . Balance In Savings Bank account is Rs. 8,00,000/- as on 30/05/2024.

This certificate is issued at the specific request of the customer for Schengen Visa processing and without any risk or responsibility on part of the Bank or the Official signing it.

कृते केनरा बैंक/For Canara-Bank



प्रबंधक/Manager  
एरणाकुलम दक्षिण/Ernakulam South  
**MANAGER**

ERNAKULAM  
30/05/2024



## STATEMENT OF ACCOUNT

CANARA BANK  
 Account Branch : 806-ERNAKULAM SOUTH 682016  
 IFSC : CNRB0000806  
 MICR : 682015013

DATE: 30-05-24 11:45:35 AM

Account No : 1981120000009  
 Product Name : CANARA SB GENERAL  
 Customer ID : 117266936  
 Customer Name : Miss JAYALAKSHMI GIREESH  
 Address : KOCHUPURAKKAL HOUSE  
 MANAKUNNAM PKMC ROAD  
 UDAYAMPEROOR  
 ERNAKULAM  
 KERALA  
 IN  
 682307

Nominee Reference num: 1981001927  
 Nominee Name : GIREESH BABU K P  
 Account Title : JAYALAKSHMI GIREESH  
 Joint Holder's/Authorised:  
 Person's Name

Period :  
 Name Currency :  
 Swift code:

01-11-2023 To 30-05-2024  
 INDIAN RUPEES  
 CNRBINBBBFD

TRANS DATE	VALUE DATE	BRANCH	REF/CHQ.NO	DESCRIPTION	WITHDRAWS	DEPOSIT	BALANCE
01-NOV-23	01-NOV-23	0		B/F ...	0.00	10.57	10.57
01-NOV-23	01-NOV-23	33	367151201514	UPI/CR/367151201514/ M V VISHNU/FDRL/**NU333 @OKICICI/UPI//IC10A47 96E03F3C4097B88E4C B5CE7114B5/01/11/202 3 14:24:10	0.00	50.00	60.57
01-NOV-23	01-NOV-23	33	330511896626	UPI/DR/330511896626/ CHANDRAN /PYTM/**T983W@PAYT M/UPI//AXI53404E533F 6C425F94F8099757AF FECC/01/11/2023 14: 24:45	50.00	0.00	10.57
01-NOV-23	01-NOV-23	33	367149193688	UPI/CR/367149193688/ M V VISHNU/FDRL/**NU333 @OKICICI/UPI//IC17C24 1DE55CE44E9FA80BC 3057C908C94/01/11/20 23 14:37:35	0.00	77.00	87.57
01-NOV-23	01-NOV-23	33	330512471261	UPI/DR/330512471261/ ABID E K/YESB/**97237@YBL/ UPI//AXIF7C0BFDB7B5 34D41B420F38BDD49E DD8/01/11/2023 14:37: 48	77.00	0.00	10.57
01-NOV-23	01-NOV-23	806		SLABWISE NMMB CHARGES	10.57	0.00	0.00
03-NOV-23	03-NOV-23	33	330749713258	UPI/CR/330749713258/ APARNA RAJ/HDFC/**RNA91@O KHDFCBANK/UPI//HDF EF4507A398974EF1AD A4497291387554/03/11/ 2023 14:11:13	0.00	2,000.00	2,000.00



TRANS DATE	VALUE DATE	BRANCH	REF/CHQ NO	DESCRIPTION	WITHDRAWS	DEPOSIT	BALANCE
03 NOV-23	03 NOV-23	33	367328068208	UPI/CR/367328068208/ MV VISHNU/FDR/1**NU333 @OKICIC/UP//ICIB110 C32162054873810000 BB8C068F603/11/202 3 14 19 30	0.00	60.00	2,080.00
03 NOV-23	03 NOV-23	33	330747054266	UPI/CR/330747054266/ BINDHU P/SBIN**U37- 1@OKSBI/UP//SBIFC 07F38FB14475084867 C0C1C5D3265/03/11/20 23 14 57 15	0.00	3.00	2,083.00
03 NOV-23	03 NOV-23	33	330797171072	UPI/DR/330797171072/ MPOKKE F/DR/1**OKKET@INDIA NBK/UP//AXI6CDBB20 1CFDE46ECB7047664F 4D2DB25/03/11/2023 15 01 11	1,146.01	0.00	936.99
03 NOV-23	03 NOV-23	33	330797200363	UPI/DR/330797200363/ MPOKKE/ICIC**OKKE T@ICIC/UP//AXI C2A F4D41FC04E85A401F6 BR73E7AE1D03/11/202 3 15 01 55	652.99	0.00	384.00
03 NOV-23	03 NOV-23	33	330798126058	UPI/DR/330798126058/ BINDHU P/SBIN**U37- 1@OKSBI/UP//AXI3892 9E26C9304DB7AA68E E4525244648/03/11/202 3 15 26 01	300.00	0.00	84.00
03 NOV-23	03 NOV-23	33	330799027203	UPI/DR/330799027203/ MPOKKE/ICIC**OKKE T@ICIC/UP//AXI2FA34 A30033C491E8F10CA C3081B4581/03/11/202 3 15 49 34	57.14	0.00	26.86
03 NOV-23	03 NOV-23	33	330750005626	UPI/CR/330750005626/ BINDHU P/SBIN**U37- 1@OKSBI/UP//SBID1E 7C30A6E6445789F6330 081948DCDB/03/11/202 3 15 50 59	0.00	100.00	126.86
03 NOV-23	03 NOV-23	33	330799101354	UPI/DR/330799101354/ MPOKKE/ICIC**OKKE T@ICIC/UP//AXI55C30 FAC47044BA10AF7488 F6969569B/03/11/2023 15 51 20	114.20	0.00	12.50
03 NOV-23	03 NOV-23	33	330756377452	UPI/CR/330756377452/ BINDHU P/SBIN**U37- 1@OKSBI/UP//SB19671 8E1ACFB14D2DB2889 920EED1D95B/03/11/20 23 18 08 22	0.00	40.00	52.50
03 NOV-23	03 NOV-23	33	330756478062	UPI/CR/330756478062/ BINDHU P/SBIN**U37- 1@OKSBI/UP//SBIFED 18D70E6FA4B9F00DE AD2CF1D4D539/03/11/ 2023 18:10:02	0.00	2.00	54.50
03 NOV-23	03 NOV-23	33	330715552259	UPI/DR/330715552259/ MPOKKE F/PYTM**77099@PAY TM/UP//AXIEBC16FC8 E6BB4461BE3C1AEE8 41CC625/03/11/2023 18:11:10	53.14	0.00	1.44
06 NOV-23	06 NOV-23	33	367049319210	UPI/CR/367049319210/ BINDHU P/SBIN**U37-	0.00	100.00	101.44

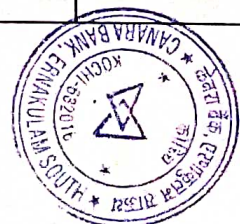


TRANS DATE	VALUE DATE	BRANCH	REFNO	DESCRIPTION	WITHDRAWALS	DEPOSIT	BALANCE
				@OKICIC/UP//IC985 DETC445440025A119 FSCIC0250908112 23 08:33:30			
06-NOV-23	06-NOV-23	33	33112475575	UPI/DR/33112475575/ AROMAL K GUSIN T S H - 1@OKHDFCSANKUP// ANOU410245730410 B53360208579A64 26/11/2023 05:26:22	50.00	0.00	51.44
07-NOV-23	07-NOV-23	33	33113007307	UPI/CR/33113007307/ M V VISHNU/DR//NU333 @OKICIC/UP//IC5031 0453006473816779 1500047030711202 23 09:19:23	0.00	20.00	71.44
07-NOV-23	07-NOV-23	33	33117754074	UPI/DR/33117754074/ CHERUNATH/HDFC T 5527@HDFCSANKUP// AXIET99E138983415 94653F5F79C0904.0 7/11/2023 09:30:23	70.00	0.00	1.44
07-NOV-23	07-NOV-23	33	331154738633	UPI/CR/331154738633/ M V VISHNU/DR//NU333 @OKICIC/UP//ICF88F 0026332452240764 A066532550711202 3 17:58:20	0.00	50.00	51.44
07-NOV-23	07-NOV-23	33	331131285241	UPI/CR/331131285241/ M V VISHNU/DR//NU333 @OKICIC/UP//IC15C C81235204474340A8 052545FF815071120 23 15:01:25	0.00	60.00	111.44
07-NOV-23	07-NOV-23	33	331110383024	UPI/DR/331110383024/ PETROL 2YESS T 4106@YSL/ UPI/AXE4407308779 45006650438960DE FD607112023 18:02 08	190.00	0.00	1.44
07-NOV-23	07-NOV-23	33	331116253410	UPI/CR/331116253410/ MR/DULA /SSIN T 11954@OKSSI UPI/SS/8AS4705348 A14328330F855565 55007112023 13:13: 21	0.00	300.00	301.44
07-NOV-23	07-NOV-23	33	331117800195	UPI/DR/331117800195/ GOOGLE INUTIB T 0TH11@AN SBANKUPI/AX060F14 E8372497ABA02AF19 D7CAAFAS07112023 22:01:35	251.00	0.00	40.44
08-NOV-23	06-NOV-23	33	331228921169	UPI/DR/331228921169/ AROMAL K GUSIN T S H - 1@OKHDFCSANKUP// AXC1E0634D9196449 B5300640800296652/ 08/11/2023 08:01:17	15.00	0.00	25.44
08-NOV-23	08-NOV-23	33	331286025340	UPI/CR/331286025340/ M V VISHNU/DR//NU333 @OKICIC/UP//IC95DA D908FD22472F970FB3	0.00	50.00	75.44





TRANS DATE	VALUE DATE	BRANCH	REF/CHQ.NO	DESCRIPTION	WITHDRAWS	DEPOSIT	BALANCE
				089A916921/27/05/2024 18:11:14			
28-MAY-24	28-MAY-24	33	414911860495	UPI/DR/414911860495/ DUMMY NAME/FDRL/**3102000 05394/UPI//AXI93626A9 1B1D941A9B495EB70A 9C6CBB9/28/05/2024 09:52:16	50,000.00	0.00	931,957.56
29-MAY-24	29-MAY-24	33	451682487998	UPI/CR/451682487998/ BINDHU P K/CNRB/**U37- 2@OKICICI/UPI//ICI010 779A8EE6F4B1681A2F BD688FB6E6A/29/05/20 24 07:55:01	0.00	2,000.00	933,957.56
29-MAY-24	29-MAY-24	33	451684809589	UPI/DR/451684809589/ M V VISHNU/FDRL/**NU333 @OKICICI/UPI//AXI3F8 8A76AEB347068BED5 45CD488C5CE/29/05/2 024 12:09:26	100.00	0.00	933,857.56
29-MAY-24	29-MAY-24	33	415099716641	UPI/DR/415099716641/ DISNEYMAR/FDRL/**A 2001@OKAXIS/UPI//AX I2D9C6AB51AA0439AB 342D3916218A62E/29/0 5/2024 12:09:53	164.00	0.00	933,693.56
29-MAY-24	29-MAY-24	33	451604817690	UPI/DR/451604817690/ M V VISHNU/FDRL/**NU333 @OKICICI/UPI//AXI75D 7B937C16648DB80725 C3764AD0B52/29/05/20 24 12:10:36	50,000.00	0.00	883,693.56
29-MAY-24	29-MAY-24	33	415020985374	UPI/CR/415020985374/ M V VISHNU/FDRL/**NU333 @OKICICI/UPI//ICI6FD4 BC1B4BBB4F77BB1C8 4DC5AF7A966/29/05/20 24 12:12:52	0.00	100.00	883,793.56
29-MAY-24	29-MAY-24	33	415078529048	UPI/DR/415078529048/ MR SURAJ /YESB/**CL9SR@PAYT M/UPI//AXI251554BC24 604C4C8B3791AAD799 B99B/29/05/2024 19:23: 06	45.00	0.00	883,748.56
29-MAY-24	29-MAY-24	33	451607038563	UPI/DR/451607038563/ NOUFAL A A/UJVN/**393- 1@OKHDFCBANK/UPI// AXI6680565DE3E348FF B63D54D2039C14F5/29 /05/2024 19:35:59	2,500.00	0.00	881,248.56
29-MAY-24	29-MAY-24	33	451667438861	UPI/DR/451667438861/ KEYAR DRU/FDRL/**18762@F BPE/PAY TO B//AXIB9926D26982E40 168A68354721C63DFA/ 29/05/2024 20:23:53	45.00	0.00	881,203.56
30-MAY-24	30-MAY-24	33	415119555499	UPI/DR/415119555499/ AROMALGIRUBIN/**S H7- 1@OKAXIS/UPI//AXI59 8E80623E354C12BF1B B7258B6DE9D6/30/05/2 024 09:41:11	60.00	0.00	881,143.56



TRANS DATE	VALUE DATE	BRANCH	REF/CHQ.NO	DESCRIPTION	WITHDRAWS	DEPOSIT	BALANCE
30-MAY-24	30-MAY-24	33	415198855594	UPI/DR/415198855594/ M V VISHNU/FDRL/**NU333 @OKICICI/UP//AX184B 29A4C8A2C425FB204D B2F0CF491F4/30/05/20 24 10:25:38	10,000.00	0.00	871,143.56
30-MAY-24	30-MAY-24	806	000994477293	VISHNU M V - ERNM SOUTH	71,143.00	0.00	800,000.56

## Statement Summary :

Opening Balance	Total Debit Amount	Total Credit Amount	Debit Count	Credit Count	Closing Balance	Unclear Balance	Sweep-in Balance as on 30-05-24 11:45:25 AM
10.57	582,749.02	1,382,739.01	562	257	800,000.56	0.00	0.00

UNLESS THE CONSTITUENT BRINGS TO THE NOTICE OF THE BANK ANY DISCREPANCIES / OMISSION/ ERRORS/ UNAUTHORIZED DEBITS IMMEDIATELY, THE ENTRIES IN SUCH PASS SHEET SHALL BE DEEMED AS CORRECT AND SHALL BIND THE CONSTITUENT FOR ALL PURPOSE AND INTENTS .  
BEWARE OF PHISHING ATTACKS THROUGH EMAILS AND FAKE WEBSITES.

IMS FACILITY USERS ARE REQUESTED TO NOTE THAT CANARA BANK DOES NOT SEEK ANY INFORMATION THROUGH EMAIL DO NOT CLICK ON ANY LINK WHICH HAS COME THROUGH EMAIL FROM UNEXPECTED SOURCES. IT MAY CONTAIN MALICIOUS CODE OR COULD BE AN ATTEMPT TO "PHISH".  
ALWAYS LOGIN THROUGH [WWW.CANARABANK.IN](http://WWW.CANARABANK.IN) . PLEASE BEWARE OF PHISHING.  
CHANGE IN THE ADDRESS OF ACCOUNT HOLDER/PA HOLDER , IF ANY, MAY PLEASE BE INFORMED TO THE BRANCH ALONG WITH ADDRESS PROOF.

**"DO NOT SHARE ATM PIN NUMBER, ACCOUNT DETAILS, OTP TO OUTSIDERS, EMAILS ETC"**

Fort Glacis

Details of Ombudsman : Centralized Receipt and Processing Centre (CRPC)

Office of Banking Ombudsman

Reserve Bank of India

4th Floor, Central Vista, Sector-17

CHANDIGARH

160017

Tel: 14448 / Fax

E-mail: <https://cms.rbi.org.in>

ARE YOU A MERCHANT/ TRADER / RETAILER / SMALL VENDOR . USE DIGITAL PAYMENT CHANNEL TO RECEIVE PAYMENTS FROM

YOUR CUSTOMERS. CONTACT MANAGER FOR MORE DETAILS. GO CASHLESS / CARDLESS. कृते केनरा बँक / For Canara Bank

COMPUTER OUTPUT DOES NOT REQUIRE SIGNATURE.

एरणाकुलम साक्य/Ernakulam South

अधिकारी / OFFICER

केनरा बँक / For Canara Bank

अधिकारी / OFFICER

एरणाकुलम साक्य/Ernakulam South

\*\*\*\*\*END OF STATEMENT\*\*\*\*\*



# COMPREHENSIVE TRAVEL PROTECTION



**NAME :** JAYALAKSHMI GIREESH

**ADDRESS :** KOCHUPURAKKAL HOUSE, P K MC ROAD  
UDAYAMPEROOR P O, ERNAKULAM KERALA-682307

Assist Fees : 4199(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 - ICICI Lombard General Insurance Company 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 ICICI Lombard General Insurance Company 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!

or scan the QR code for detailed information about our assistance services.



**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 : JAYALAKSHMI GIREESH  
Address : KOCHUPURAKKAL HOUSE , P K MC ROAD UDAYAMPEROOR P. O , ERNAKULAM Ernakulam Kerala-682307  
Travel Assure - Group Overseas Travel Insurance  
E Mail : jayalakshmgireeshgireesh@gmail.com  
Date of Birth: 29/10/2001  
Passport Number: Y5560379  
Mobile no : 9089606060  
Landline no : 9089606060  
CR no :  
Issue Date : 19/04/2024

Certificate No : SW966209

Travel Assure - Group Overseas Travel Insurance

Intermediary Code : IM-1335344

Intermediary Name : ASEGO INSURANCE LLP

This Group Travel Insurance policy 4198/ST/320154892/00/000 dated 21-12-2023 has been issued 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 therein contained or otherwise expressed in the said certificate, but not exceeding the sum insured as specified in the Schedule. This Certificate, issued under the facsimile signature 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. 3442.00 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

**Insurance Details:**

Commencement Date: From: 02/10/2024  
Plan Name : IC Student : A + 2 50000  
Assignee : BINDHU PALACHUVATTIL KRISHNANKUTTY  
Exclusions :  
University Name: University of Maribor  
Sponsor Name : BINDHU PALACHUVATTIL KRISHNANKUTTY  
End Date: mid-night on: :01/10/2025  
No. of Days: 365  
Geographical Coverage : Excluding USA and CANADA  
Relation : Mother  
University Address: UNIVERSITY OF MARIBOR , SLOVENIA , Slomškov trg 15, 2000 Maribor, Slovenia  
Relation with Sponsor : MOTHER

**Coverages**

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
Emergency Medical Expenses Medical Evacuation Repatriation of Mortal remains	USD 50000	USD 100	Personal Accident Accidental Death Permanent Total Disability(PTD) Permanent Partial Disability(PPD)	USD 25000	NA
Total Loss of checked in Baggage	USD 750	USD 100	Personal Liability	USD 100000	USD 100
Study Interruption	USD 7500	NA	Sponsor Protection	USD 7500	NA
Compassionate Visit	USD 5000	USD 100	Dental Treatment Expenses	USD 300	USD 50

**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 10000per 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

insider and in patient medical expenses related to pregnancy/childbirth (after a waiting period of 10 months) will be sub limited 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 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 in the extent that the provision 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 Iran/its and its countries places prohibited by COI & 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 to authenticate policy

Gaurav Anora

Authorized 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	<ul style="list-style-type: none"> <li>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 is travelling against the advice of a Medical Practitioner, is receiving, or is on a waiting list to receive, specified medical treatment declared in the Medical Practitioner's report or certificate.</li> <li>Has received terminations for a medical condition; is taking part in a naval, military or air force operation; congenital external diseases, defects 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 requisitioning of or destruction of or damage to property by or under the order of any government or local authority.</li> </ul>
2	Notice of Claim	<p>For any claim related query, intimation of claim and submission of claim related documents you may contact our Emergency Assistance Service Provider.</p> <p>In case of a claim, you may reach us at 844 691 8883 (For Canada), 844 661 8888 (For USA) or 191 11 4221403 (For other parts of the world) or email us at <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a></p> <p>Alternatively you can contact us through: Toll Free: 1800 2666</p> <p>Email: <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a> Post/courier to Company, ICICI Lombard General Insurance Company Ltd., ICICI Bank Tower, Plot No. 13, Financial District, Nanakram Buda Parkhori, Hyderabad 500033</p>
3	Claim Procedure & Documentation	<p><b>Claims Procedure:</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> </ol> <p><b>Claim Service Guarantee:</b> 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 37 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 3% above the bank rate.</p> <p><b>Claims Documentation:</b></p> <ul style="list-style-type: none"> <li>Duly filled in and signed claim forms 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.</li> </ul>

For Detailed Terms & Conditions of your travel insurance Policy kindly click here  
or paste the link <https://www.icicilombard.com/asset/travel/new/travel-claims-overseas-travel-insurance-policy-wordings.pdf> on your browser.  
Website: [www.icicilombard.com](http://www.icicilombard.com), IRDAI Registration No: 115, Email: [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)  
ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025  
DIN: IC1GDP2201V02132, CIN: 167200MH2000PLC129408

