

GROUP OVERSEAS TRAVEL GUARD

Certificate Of Insurance

Intermediary/ Broker Name: PHONEPE INSURANCE BROKING SERVICES PRIVATE LIMITED

Intermediary/Broker License Number: 766

Intermediary/Broker Contact No.: 022-68727888

Issuing Office : MUMBAI
 Servicing Office: MUMBAI
 Partner Application number : VF2410131726069319517965

Policyholder name & Correspondence Address:
 PHONEPE PRIVATE LIMITED
 4 5 6 7, BUILDING 1 WING A, SALARPURIA
 SOFTZONE TECH PARK,BELLANDUR, BENGALURU
 BENGALURU URBAN, KARNATAKA
 BANGALORE
 KARNATAKA
 560103
 INDIA

Policy Number : 0239787893

Insured Person Name & Correspondence Address:
 VARUN NAHAR
 Bellandur, Karnataka
 Bellandur, Karnataka
 HYDERABAD
 TELANGANA
 500090
 INDIA

Certificate Number : 50002922

Insured Person E-mail Id: gantasunil40@gmail.com

Age : 20

Insured Person Date Of Birth: 24-09-2004

Insured Person Passport Number: X9631326

Insured Person Contact No. : 9063627212

Purpose Of Trip: Leisure

Nature of Trip: Single Trip

Number of Travel days : 365

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

Policy Period Start date from: 10-04-2024

Policy Period End Date To : 09-04-2025

Certificate Issue Date: 13-10-2024

Cover Period From: 02-10-2024

Cover Period To: 31-09-2024

Premium Details

Net Premium (Rs.)	14,430.00
IGST 18% (Rs.)	2,595.48
Gross Premium (Rs.)	17,025.00

Insured Person

SR No.	Name Of Insured Person	GENDER	DOB	PASSPORT	NOMINEE
1	VARUN NAHAR	Others	24-09-2004	X9631326	Legal heir

Nominee Details

SR No.	Name Of NOMINEE	GENDER	DOB	Relationship with Insured Person	Address
1	Legal heir	Others	01-01-1990	Legal heir	Bellandur, Karnataka

Plan Name:R10P-EX-37(31-180 days)-50K

Coverage Details:

Sr No.	Coverage	Overseas Trip / Trip	Sum Insured INR	Sum Insured USD	Aggregate Limit INR	Aggregate Limit USD	Deductible INR	Deductible USD	Copay	Sub limits	Conditions
1	Add on-Trip Cancellation	Overseas Trip	0.00	500	0	0	0	200	0		

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

2	Add on-Loss of Checked-in Baggage	Overseas Trip	0.00	1000	0	0	0	100	0		Per Article Per Baggage Limit - 10per 50per
3	Add on-Hijack Daily Allowance	Overseas Trip	0.00	500	0	0	0	0	0		50 per day Max upto 10 days Deductible 24 hrs
4	Base Cover-Medical Expenses - Accident and Illness	Overseas Trip	0.00	50000	0	0	0	100	0		
5	Extension-Emergency Dental Expense	Overseas Trip	0.00	500	0	0	0	100	0		
6	Add on-Adventure Sports Cover	Overseas Trip	0.00	0	0	0	0	0	0		Included In Medical Expenses - Accident and Illness
7	Add on-Delay of Checked-in baggage	Overseas Trip	0.00	75	0	0	0	0	0		Deductible 12 hours
8	Add on-Bounced Bookings Of Accommodation	Overseas Trip	0.00	500	0	0	0	0	0		
9	Add on-Key Replacement	Overseas Trip	0.00	300	0	0	0	0	0		
10	Add on-Loss of Passport	Overseas Trip	0.00	250	0	0	0	0	0		
11	Extension-Permanent Total Disability	Overseas Trip	0.00	10000	0	0	0	0	0		
12	Add on-Compassionate Visit Travel	Overseas Trip	0.00	1000	0	0	0	0	0		
13	Extension-Repatriation of Mortal Remains	Overseas Trip	0.00	50000	0	0	0	0	0		Included Medical Expenses - Accident and Illness
14	Base Cover-Accidental Death(24 Hours)	Overseas Trip	0.00	20000	0	100000	0	0	0		
15	Add on-Common Carrier Delay	Overseas Trip	0.00	100	0	0	0	0	0		Deductible 12 hours
16	Add on-Bounced Booking of Airline	Overseas Trip	0.00	500	0	0	0	0	0		
17	Base Cover-Hospital Daily Cash	Overseas Trip	0.00	3000	0	0	0	0	0		50 per day Max upto 10 days Deductible 24 hrs
18	Add on-Trip Interruption	Overseas Trip	0.00	200	0	0	0	100	0		
19	Extension-Outpatient expenses	Overseas Trip	0.00	2500	0	0	0	0	0		

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

20	Add on-Major Travel Event Cover	Overseas Trip	0.00	0	0	0	0	0	0	0	Included Medical Expenses - Accident and Illness
21	Add on-Personal Liability	Overseas Trip	0.00	100000	0	0	0	0	0	0	
22	Extension-Emergency Medical Evacuation	Overseas Trip	0.00	50000	0	0	0	0	0	0	Included Medical Expenses - Accident and Illness
23	Add on-Home Content Burglary	Overseas Trip	1,00,000.00	0	0	0	0	0	0	0	
24	Add on-Pandemic Cover	Overseas Trip	0.00	200	0	0	0	0	0	0	

Conditions (if any):- AGGREGATE LIMIT (PER INCIDENT) FOR ACCIDENTAL DEATH IS \$100000 GROUP DEFINITION: REGISTERED CUSTOMERS OF PHONEPE MAXIMUM TRIP DURATION IS 7/15/30/180 DAYS PER PERSON PER TRIP AS PER PLAN OPTED THE END INSURED MUST BE COMPLETELY VACCINATED(2 DOSES COMPLETED) PRIOR TO SCHEDULED TRAVEL EXCEPT FOR THE CHILDREN AGED 18 YEARS OR LESS FOR COVID RELATED CLAIMS TO BE PAYABLE, THE COVID SHOULD BE DIAGNOSED ON THE OVERSEAS JOURNEY ONLY(POSITIVE RT-PCR REPORT DURING THE OVERSEAS JOURNEY ONLY) CUSTOMERS MUST CARRY A NEGATIVE PCR CERTIFICATE IN PRINTED FORM, FROM A GOVERNMENT-APPROVED LABORATORY IN INDIA (ICMR) OR A CERTIFIED DESIGNATED LABORATORY ISSUED NO MORE THAN 72 HOURS BEFORE DEPARTURE. 72HOURS IS CALCULATED FROM THE TIME OF SAMPLE COLLECTION IN NO CASE, TATA AIG'S LIABILITY UNDER BOUNCED BOOKING OF ACCOMMODATION SHALL EXCEED TWICE THE VALUE OF THE ORIGINAL ROOM RENT BOOKED PRE-EXISTING DISEASE AND MATERNITY RELATED CLAIMS NOT TO BE COVERED ANY E VOUCHER,CREDIT SHELL OR ANY OTHER COUPON RECEIVED ON THE ACCOUNT OF TRIP CANCELLATION ETC. FROM THE SERVICE PROVIDER WILL BE CONSIDERED AS REFUNDED PORTION. ANY QUARANTINE/TRIP INTERRUPTION INDUCED BY GOVT OR AUTHORITIES OR AIRLINES IS NOT VALID.ANY COVERAGE VALID ONLY IF THE PERSON HIMSELF IS COVID POSITIVE ANY TRAVEL TO GROUP EVENTS FOR EXAMPLE DESTINATIONWEDDINGS,MICE EVENTS ETC. WILL NOT BE COVERED EXCEPT FOR THE SELF AND IMMEDIATE FAMILY MEMBERS TRAVEL ANY COVID CONTINGENCY RELATED COVER WILL TRIGGER ONLY IF SELF TEST COVID POSITIVE AND NOT THE TRAVELLING COMPANION OR ANY OTHER FAMILY MEMBER. OVERSEAS ASSISTANCE SERVICE INCLUDED IN MEDICAL EXPENSES - ACCIDENT AND ILLNESS

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

"For complete benefits, terms & conditions please refer the below link.

https://www.tataaig.com/s3/GROUP_OVERSEAS_TRAVEL_GUARD_Policy_Wordings_1b2f2fce02.pdf

The Certificate of Insurance has to read in conjunction with the Policy Wordings. Only the benefits/covers opted and mentioned in this Certificate of Insurance will be applicable.

Claims Administrators Details

Address for Reimbursement Claim(For Insured only)	Assistance Contact (For Insured only)	US Medical Claims (For Providers Only)
<p>Claims Department 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 : www.tataaig.com OR Email at customersupport@tataaig.com 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>For excluding the Americas Policies: Call: +91 – 22 68227600 (Call back facility Available) Email - ea.tataclaims@europ-assistance.in</p> <p>For the Americas Policies: Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - tata.aig@europ-assistance.in</p>	<p>Plan Type:R10P-EX-37(31-180 days)-50K Policy Certificate #:50002922 Mail Medical Claims to:</p>  <p>Europe 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 - tata.aig@europassistance.in</p>

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 24X7 Toll free number 1800-266-7780/022-66939500 (toll) or you may email to the customer service desk at 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 I 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

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

Place : MUMBAI

Consolidated Stamp Duty has been paid to the State Exchequer

Policy Servicing Office

BUILDING NO. 28,GROUND AND MEZZANINE FLOOR, DR. ERNEST BORGES ROAD, PAREL EAST, OPP. SHIRODKAR HIGH, MUMBAI - 400012,

MUMBAI-400012 Tel No: 62606600

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

Table of Losses - A

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%

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

RECEIPT

Receipt No. : 202400007860049

Receipt Date : 13/10/2024

Policy No : 0239787893 50002922

Received with thanks from VARUN NAHAR a sum of 17,025.00 (Rupees Seventeen Thousand Twenty Five only) vide instaPolicy, towards

Serial. no	Policy Number	Total Premium ₹	Utilized from the receipt for policy ₹	Balance ₹
1	50002922	17,025.00	17,025.00	0.00

Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realization.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN : 27AABCT3518Q1ZW-MAHARASHTRA Service Accounting Code : 997136

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