

NEWPOLICY_TRACKON_1_



**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 :

DEEPAK REDDY GORISI
 9-17-23, FLAT NO-402, GGM REDDY ESTATES, AMAR
 R NAGAR, DOWN OF NARAYANA COLLEGE, CBM COMPOU
 VISAKHAPATNAM
 VISAKHAPATNAM
 VISAKHAPATNAM
 530003
 INDIA

Insured Person E-mail id: thedeepakreddy1@gmail.com

Insured Person Contact No. : 6301513027

Insured Person Date of Birth : 05/07/2000

Age : 24

Insured Person Passport Number : V7820428

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: KARNATAKA

State Code: 29

Issuing Office : KARNATAKA

Servicing Office code: 90500

Policy Number: 0239782960

Certificate Number :00001169

Partner Application number : A2406030231

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: 19/07/2024

Cover Period From : 01/08/2024

Cover Period To : 31/07/2025

Premium Details

Net Premium (Rs.)	42,686
IGST 18% (Rs.)	7,683.56
Gross Premium(Rs.)	50,370

Insured Person

SR NO.	Name Of Insured Person	GENDER	DOB	PASSPORT	Nominee
1	DEEPAK REDDY GORISI	Male	05/07/2000	V7820428	JAGADEESWARI GORISI

Nominee Details

SR NO.	Name Of NOMINEE	GENDER	DOB	Relationship with Insured Person	Address
1	JAGADEESWARI GORISI	Female	02/05/1968	MOTHER	9-17-23, FLAT NO-402, GGM REDDY ESTATES, AMAR NAGA

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-US138-5											
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		1000		0		50			
2	Bail Bond	Overseas Trip		5000		0		0			
3	Common Carrier Delay	Overseas Trip		100		0		0			Flight delay only Deductible 8 Hours
4	Compassionate Visit Travel	Overseas Trip		10000		0		0			
5	Delay of Checked-in baggage	Overseas Trip		100		0		0			Deductible 7 Hours
6	Hijack Daily Allowance	Overseas Trip		1000		0		0			USD 100 per day Deductible 24 hours
7	International Driving License	Overseas Trip		250		0		0			
8	Loss of Checked-in Baggage	Overseas Trip		2500		0		0			Per Baggage Per Article Limit 10per 50per
9	Loss of Passport	Overseas Trip		300		0		25			
10	Missed Connection	Overseas Trip		1000		0		0			
11	Personal Liability	Overseas Trip		225000		0		200			
12	Sponsor Protection	Overseas Trip		25000		0		0			
13	Study Interruption	Overseas Trip		25000		0		0			
14	Trip Cancellation	Overseas Trip		1000		0		50			
15	Add-on -Terrorism Cover	Overseas Trip		0		0		0			Included Accident and Illness
16	Accidental Death(24 Hours)	Overseas Trip		50000		200000		0			

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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

17	Hospital Daily Cash	Overseas Trip		500		0		0			USD 50 per day Deductible 24 hours
18	Medical Expenses - Accident and Illness	Overseas Trip		50000		0		100			
19	Emergency Dental Expense	Overseas Trip		500		0		50			Maximum Number of Visits 2 Per occurrence 250USD
20	Emergency Medical Evacuation	Overseas Trip		30000		0		0			
21	Maternity Expenses	Overseas Trip		3500		0		0			Waiting 9 Months
22	Outpatient expenses	Overseas Trip		1000		0		100			
23	Permanent Total Disability	Overseas Trip		25000		0		0			
24	Post-Hospitalisation expenses	Overseas Trip		1000		0		0			Upto 10 Days
25	Recuperation expenses	Overseas Trip		1000		0		0			Maximum 10 Visits Per Visit Limit 100 USD
26	Repatriation of Mortal Remains	Overseas Trip		30000		0		0			

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

AMBULANCE CHARGES USD 600

PRE EXISTING DISEASE USD 5000

OVERSEAS ASSISTANCE SERVICES INCLUDED ACCIDENT AND ILLNESS

AGGREGATE LIMIT PER INCIDENT FOR ACCIDENTAL DEATH IS USD 200000

MAXIMUM TRIP DURATION IS 365 DAYS PER PERSON PER TRIP. 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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● 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

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: HDFC Cred Fi-US138-5 Policy Certificate #: 00001169 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 - tata.aig@europassistance.in</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 (tolled) 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

For Tata AIG General Insurance Company Limited

Place : KARNATAKA

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:-2ND FLOOR, JP & DEVI JAMBUKESWAR ARCADE ,NO.69 MILLERS ROAD, BANGALORE, BANGALORE, KARNATAKA, 560052.

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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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