

THE ORIENTAL INSURANCE COMPANY LIMITED

Regd. Office : 'ORIENTAL HOUSE' P.B. No.7037, A 25/27, Asaf Ali Road, New Delhi - 110 002

Endorsement to be attached with D-1 plan under E & S

Notwithstanding anything to the contrary, this policy for students follows the main E & S policy for world wide cover, including USA/Canada, with the Sum Insured under section (Medical Expenses) & sub section B (Medical Evacuation Expenses) being US \$ 5,00,000/- for which adequate premium has been charged.

This policy is also extended to cover the following

SECTION 3-LOSS OF CHECKED BAGGAGE

This insurance will pay up to US \$ 1,000 the limit of cover shown in the Schedule in the event of the Insured Person suffering total loss of Checked Baggage, as defined. The insurers reserve the right to replace or pay the intrinsic value of any lost article.

Specific conditions:

1. The amount payable in respect of any one article, pair or set is limited to the amount stated in the Schedule .
2. In the event of loss of property whilst in the custody of a carrier, a Property Irregularity Report must be obtained from the carrier immediately upon discovering the loss which must be submitted to APRIL USA in the event of a claim hereunder.
3. No partial loss or damage shall become payable. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion.
4. No claim will be paid for items valued in excess of US \$ 100 without proof of ownership. Such proof shall be presented to APRIL USA in the event of a claim hereunder.
5. No claim will be paid for Valuables as defined. Such items should at all times be carried by the Insured Person and not packed as part of checked baggage.
6. Any recovery from a carrier or an airline including under the terms of the Warsaw Convention, shall become the property of insurers.

SECTION 4- DELAY OF CHECKED BAGGAGE

This insurance will pay up to US \$ 100, the limit of cover shown in the Schedule for necessary emergency purchase of replacement items in the event that the Insured Person suffers a delay of more than 12 hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by International Airline for and International outbound flight from the Republic of India.

Specific Conditions:

- 1 A non-delivery certificate must be obtained immediately from airline which must be submitted to 'APRIL USA' in the event of a claim hereunder.
- 2 Proof of purchase must be provided for all items reimbursed under this section.

- 3 Any payment under section 4 shall be offset against any claim ultimately payable under section 3.

Definition: CHECKED BAGGAGE means the baggage handed over by the Insured Person and accepted by an International Airlines/carrier outside India for transportation in the same mode of conveyance as the Insured Person travels and for which the carrier has issued a baggage receipt.

All other terms and conditions remain the same as the standard E & S Policy.

Authorised Signatory

Policy issuing office.