

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

(This document provides key information about your policy. You are also advised to go through your policy document)

Sl. No.	TITLE	DESCRIPTION	Refer to Policy Clause No.
1.	Product Name	OVERSEAS MEDICLAIM POLICY: BUSINESS AND HOLIDAY	
2.	Policy Number		
3.	Type Of Insurance Product/Policy	<ul style="list-style-type: none"> • Individual Plan • Family Plan 	
4.	Sum Insured (Basis)	<ul style="list-style-type: none"> • Silver Plan - With Base Sum Insured limit of \$25,000 with an option to increase SI limit in steps of \$ 5,000 up to \$ 1,00,000 (Not including \$1,00,000). • Gold Plan - With Base Sum Insured limit of \$1,00,000 with an option to increase SI limit in steps of \$50,000 up to \$10,00,000 (Including \$10,00,000) 	
5.	Policy Coverage (What the Policy Covers?)	<ul style="list-style-type: none"> • Emergency Accident & Sickness Medical Expenses Reimbursement – coverage for Accident and/or Sickness when insured is abroad. • Accidental Death and Dismemberment – coverage for Death and Dismemberment arising due to an Accident while the insured is abroad. • Accidental Death and Dismemberment (Common Carrier) – coverage for Death and Dismemberment arising due to an Accident while riding as a passenger in or on, boarding or alighting from, a Common Carrier. • Sickness Dental Relief–coverage for Emergency dental sickness. • Emergency Medical Evacuation – Medical evacuation of insured to nearest hospital or back to India for medical treatment. • Repatriation of Remains – covers cost of repatriating mortal remains of the insured to India. • Baggage Loss – covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non- delivery at its destination while insured is a ticketed passenger on the Common Carrier. • Baggage Delay – We will reimburse you 	Section 1 to 26 of the Policy Wordings.

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		<p>for the expense of necessary personal effects, if Your Checked Baggage is delayed or misdirected by a Common Carrier from the time you arrive at the destination stated on your ticket.</p> <ul style="list-style-type: none"> • Loss of Passport—coverage for necessary and reasonable expenses for obtaining a duplicate or new passport. • Personal Liability – covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident. • Flight Delay – coverage for additional expenses if insured trip is delayed for more than 12 hours due to inclement weather, strike with common carrier or equipment failure of the common carrier. • Hijack – distress allowance if insured's common carrier has been hijacked. • Automatic extension of policy – Automatic extension of the period of insurance is granted up to a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by the Scheduled Airlines by a minimum of 6 hours, which is beyond the control of the Insured, and no alternative air transportation is made available to the Insured. • Trip curtailment- Converge for necessary curtailment (Shortening and / or alteration) of the insured journey and you have to directly return to the country of usual residence, where you started Your Insured Journey. • Trip Cancellation-In case of your trip cancellation we will reimburse you for the unused, non- refundable cancellation portion of the hotel cost and/or the Common Carrier ticket cancellation charges. • Missed Connections/Departure – We will reimburse Reasonable Additional Expenses due to Missed Connections, or missed departure by your scheduled airline, on your return journey. • Financial emergency assistance cover • Difference in Airfare due to delayed/early 	
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		<p>return.</p> <ul style="list-style-type: none"> • Compassionate visit/medical reunion • Loss of International Driving license • Bounced bookings of Hotel and Airline – We will reimburse you the hotel booking / airline ticket in case it is bounced due to over booking. • Home Burglary – Coverage for damage disappearance or destruction due to burglary at your residence during your personal trip /travel time. • Laptop/Tab Cover • Adventurous Sports Cover 	
6.	<p>Exclusions (What the Policy does not cover)</p>	<p>Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions.</p> <ul style="list-style-type: none"> • where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or • any Pre-existing Condition or any complication arising from it; or • suicide, attempted suicide (whether sane or insane) or willfully self-inflicted injury or illness, sexually transmitted conditions, venereal disease, alcoholism, drunkenness or the abuse of the drugs, or any loss arising directly or indirectly from any injury, illness, death, loss or expenses. or • serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or • being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or • participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or • operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled 	<p>General Exclusions applicable to all sections.</p>

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	<p>Airline; or</p> <ul style="list-style-type: none"> • any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether war be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or • any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. • The warranty also excludes loss, damage, cost or expenses of what so ever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. • If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured. • any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or • the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident); or • The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or • performance of manual work for employment or any other hazardous 	
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		<p>occupation, self-exposure to needless peril (except in an attempt to save human life); or</p> <ul style="list-style-type: none"> • congenital anomalies or any complications or conditions arising there from; or • participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained. • the Insured Person riding on a motorcycle or any other two wheeled motorized mode of conveyance as driver or as passenger. • any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or • for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; • This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, Chemical or biological weapons. 	
7.	<p>Waiting period: Time period during which specified diseases/ treatments are not covered It is counted from the beginning of the policy coverage</p>	Not Applicable.	

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8	<p>Financial Limit of Coverage .</p> <p>i) Sub-Limit (it is pre defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii) Co-payment (it is a specified amount /percentage of the admissible claim amount to be paid by policy holder/insured</p> <p>iii) Deductible (it is a specified amount :</p> <ul style="list-style-type: none"> - Upto which an insurance company will not pay any claim and - Which will be deducted from total claim amount (if claim amount is more than the specified amount) <p>iv) any other limit (as applicable)</p>	<ul style="list-style-type: none"> • Baggage Loss 50% of Sum Insured per bag and 10% of Sum Insured per article in the bag. • Loss of Passport-\$50. • Personal Liability-\$200. • Flightdelay–12hours, \$50/\$30 per every12hours up to maximum\$200/\$180. • Hijack–\$125/\$50per day with a maximum of \$500/\$200. • Emergency Accident &Sickness Medical Expenses Reimbursement - Deductibleof\$100. • Sickness Dental Relief-Deductible of \$150. • Accident & Sickness Medical Expense is limited to \$10000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable. • Pre existing Condition or any complication arising from it in a Lifesaving unforeseen emergency condition would be reimburse up to\$ 1500per policy. <p>Deductibles under policy schedule</p> <ul style="list-style-type: none"> • MEDICAL EXPENSES: \$100 • DENTAL EMERGENCY EXPENSES: \$100 • LOSS OF PASSPORT: \$50 • PERSONAL LIABILITY: \$200 • TRIP CURTAILMENT: \$100 • COMPASSIONATE VISIT/ MEDICAL REUNION: \$100 • LAPTOP / TAB COVER: \$100 <p>For Details, please refer Deductible under policy schedule</p>	<p>Please refer Deductible under policy schedule</p>
9	<p>Claims/ Claims Procedure</p>	<p>For Cashless Service: The Insured Person, or his representative, must notify 'WTA Travel Services' immediately and quote as much information concerning the illness, accident or occurrence as is available, including the name of the treating doctor, name and telephone number of the hospital, the OMP policy number and its date of issue.</p> <p>For Reimbursement of Claim: For claims exceeding deductible, 'WTA Travel Services'/ 'Heritage' should be contacted upon return to the Republic of India Completed Claim forms together</p>	<p>For details kindly refer Point 4 of General Condition</p>

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		with invoices, travel documents and any other relevant details must be sent to 'WTA Travel Services'/ 'Heritage',	
10	Policy servicing	1. Call Center Toll free : 1800118485/011-33208485 2. Company Website : www.orientalinsurance.org.in 3. Policy Issuing Office	
11	Grievances/Complaints	1. Company website: www.orientalinsurance.org.in 2. Toll free: 1800118485Or011- 33208485 3. E-mail: csd@orientalinsurance.co.in 4. Contact address of the grievance officer at: Customer Service Department4thFloor,AgarwalHouseAsafAli Road, NewDelhi-110002. 5. Ombudsmanwebsite: http://ecoi.co.in/ombudsman.html . 6. IRDAI Integrated Grievance Management System :- https://igms.irda.gov.in/	
12	Things to Remember	No Health Check up required below the age of 60. The maximum persons covered under policy shall be 7 inclusive of the insured and the sum insured is applicable separately to each and every Insured Person of the family. The policy will be valid only if the insured journey commences within 14 days of the first day of Insurance as indicated in the policy schedule. Cancellation of the policy may be done ONLY in cases where a journey is not undertaken and ONLY on production of the Insured person's PASSPORT as a proof that the journey has not been undertaken. Any request for cancellation will be entertained not less than 14 days after the First Day of Insurance The maximum number of travel days under a single trip shall be 180 days. However, the policy may be extended beyond the initial period of 180 days during the same trip duration by a maximum of up to an additional 180 days i.e. 360 days in total, by collecting additional premium. Single Trip Insurance - Free look period is not applicable. Annual Multi Trip Insurance – Free Look period of 15 days from the date of receipt of the policy document	General Condition
13	Insured's Obligations	Insured should not travel against the advice of a physician or has received a terminal prognosis for a medical condition.	General Conditions

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		Non-disclosure may result in claim not being paid	
		Claim to be notified within 30 days after the end of an insured trip.	
		Any medical services or series of services with a cost greater than \$ US 100 should be consult and get authorized with the 'WTA Travel Services' / 'Heritage'.	

Declaration by the Policy Holder :

I have read the above and confirm having noted the details

Place:

Date:

Signature of the Policy Holder