

Dear Customer,

Greetings from Tata AIG.

Thank you for choosing us for your Travel Insurance Policy and we wish you a safe and pleasant trip. We invite your attention to the table given below, which will help you in the event of any loss, accident or sickness. Our Service Center is equipped to provide you with the necessary guidance in your situation, and will direct you on claims procedure.

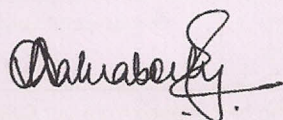
24 hour Assistance Contact	
For Rest of the world policies excluding the Americas:	For the Americas Policies:
Telephone: +603-8991-2012 or (Toll Worldwide) +603-8991-2014 (Toll Worldwide)	Telephone: +1-866-866-2619 (Toll Free within US & Canada) +1-817-826-7017 (Reverse Charge/Collect from other places)
Email (assistance): TGAP.TATAmmedical@travelguard.com	Email (assistance): tata.aig@aig.com

For all reimbursement claims, please send your documents at the address mentioned below. A general checklist of documents is attached with this letter for your reference however, please check for availability of coverage under the policy.

Claims Department
Tata AIG General Insurance Co. Ltd.,
A-501, 5th Floor, Building No.4, Infinity Park,
Gen. A.K. Vaidya Marg, Dindoshi, Malad (East)
Mumbai - 400 097.

Assuring you of our best service always.

Regards



Atri Chakraborty.
National Head – Operations & Systems

Type of claim	Documents required *	Procedure
Accident & Sickness Medical Expenses** (Outside India)	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Treating Doctor's report 3. Original Admission/discharge card, if applicable 4. Original Bills/Receipts/Prescription 5. Original X-ray reports/Pathological/ Investigative reports, if any 6. Copy of passport/Visa with Entry & exit stamp 	<ol style="list-style-type: none"> 1. Please contact our Service Center at the number given above and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form.*** 2. Please collect all bills/receipts/invoices 3. Send all documents to our Claims Office at the address given herein.
Sickness Dental Relief**	DOCUMENTS REQUIRED ARE AS IN ACCIDENT & SICKNESS MEDICAL EXPENSES	<ol style="list-style-type: none"> 1. Please contact our Service Center at the number given above and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form. 2. Please collect all bills/receipts/invoices 3. Send all documents to our Claims Office at the address given below
Emergency Medical Evacuation	DOCUMENTS REQUIRED ARE AS IN ACCIDENT & SICKNESS MEDICAL EXPENSES	<ol style="list-style-type: none"> 1. For any Assistance/Guidance, please contact the Assistance Company immediately at the number given above. Assistance Company will provide all guidance/advise and their decision is final in this regard.
Repatriation of remains	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Hospital admission/discharge card, if hospitalized 1. Medical Reports/Investigative (coroners/Post mortem) Reports (if conducted) 2. Death Certificate 3. Funeral Certificate along with original bills/receipt towards funeral expenses. 4. Copy of passport/ Visa 	<ol style="list-style-type: none"> 1. For any Assistance/ Guidance, immediate contact with the Assistance Company at the number given above should be made as soon as possible. Assistance company will provide all guidance/advise
Loss of Baggage	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Property Irregularity Report (obtained from Airline) 3. Copies of Correspondence with the Airline authorities/Others confirming the loss and details of compensation. 4. Individual list of items in each baggage with approximate cost of each item. 5. Copy of the passport/Visa with Entry & exit stamp 	<ol style="list-style-type: none"> 1. Intimate the airline about your loss and lodge complaint; obtain the PIR Property Irregularity report. 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to our Corporate Office at the address given above.
Delay of Baggage	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Property Irregularity Report (obtained from Airline) 3. Original bills/receipts/invoices pertaining to expenses incurred/purchases made towards necessary personal effects, during the delay period 4. Copy of the passport/Visa with Entry & exit stamp 	<ol style="list-style-type: none"> 1. Obtain confirmation of the delay from the airline 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to our Corporate Office at the address given above. 4. NOTE: Baggage delay in the Republic of India is not covered
Flight Delay	<ol style="list-style-type: none"> 1. Claim Form (Overseas Travel claim form, as attached) 2. Original Bills of purchases made/Expenses incurred during the period of delay 3. Copy of Ticket & Boarding Pass 4. Copies of Correspondence with the Airline authorities certifying about the delay 5. Copy of passport with entry/ exit stamp 	<ol style="list-style-type: none"> 1. Claim Form can be obtained from our Service Center. 2. Fill in the Claim Form and send all documents to our Claims Office at the address given below
Trip Cancellation	<ol style="list-style-type: none"> 1. Claim Form 2. Medical reports/Death certificate of insured, companion, immediate family member or traveling Companion's Immediate Family Member. 3. Details/supporting documents of amount refunded by common carrier and Hotel. 	<ol style="list-style-type: none"> 1. Claim Form can be obtained from our Call center/Assistance service Center. 2. Fill in the Claim Form and send all documents to our Claims Office at the address given below.

Type of claim	Documents required *	Procedure
	<ol style="list-style-type: none"> 4. Copy of Ticket and copies of Correspondence with the Airline related to trip cancellation. 5. Copy of passport with entry/exit 	
Trip Curtailment	<ol style="list-style-type: none"> 1. Claim Form 2. Details of Circumstances leading to trip curtailment along with supporting documents. 3. Details/supporting documents of amount refunded by common carrier and Hotel. 4. Common Carrier Ticket Cancellation Charges 5. Invoices/Bills of Additional travel expenses, if any 6. Copy of Ticket & Boarding Pass 7. Copy of passport with entry/exit 	<ol style="list-style-type: none"> 1. Claim Form can be obtained from our Call center/Assistance service Center. 2. Fill in the Claim Form and send all documents to our Claims Office at the address given below.
Loss of Passport	<ol style="list-style-type: none"> 1. Claim form 2. Copy of new passport 3. Copy of previous passport (if available) 4. Original bills/invoices of expenses incurred for obtaining a new passport 5. Copy of FIR/Police Report 	<ol style="list-style-type: none"> 1. File a complaint with the local police 2. Contact with the Indian Embassy, wherever necessary 3. Submit all documents to our Claims office at the address given below, along with a detailed statement.
Personal Liability	<ol style="list-style-type: none"> 1. Full statement of the facts in writing along with Witness statements 2. Any other documents relevant to the incident, including Summons, Legal Notice etc. 3. Any other information you would like to share with us. 4. Copy of passport with entry/exit 	<ol style="list-style-type: none"> 1. Inform our Claims Dept. immediately (at the address given below) giving full details of the incident. 2. Do not commit any benefit/compensation or enter into any agreement.
Hijack	<ol style="list-style-type: none"> 1. Claim Form (Overseas Travel claim form, as attached) 2. Full statement of the events in writing 3. Airline correspondence (copy of Passenger List etc.) 4. Copy of ticket/Boarding Pass 5. Copy of passport with entry/exit 	<ol style="list-style-type: none"> 1. Claim Form can be obtained from our Service Center. 2. Fill in the Claim Form and send all documents to our Claims Office
Accidental Death & Dismemberment	<p>ACCIDENTAL DEATH</p> <ol style="list-style-type: none"> 1. Claim form (Personal Accident claim form as attached) 2. Original Death Certificate 3. Original/Attested Post Mortem (if conducted)/Coroner's report) 4. Attested copy of FIR/Police Inquest report, where applicable 5. Copy of Passport/visa <p>For Dismemberment</p> <ol style="list-style-type: none"> 1. Claim form (Personal Accident claim form as attached) 2. Medical/Investigation/Lab reports (x-ray etc.) 3. Admission/discharge card, if hospitalized 4. Attested copy of FIR/Police Inquest report, where applicable 5. Copy of Passport/visa 	<ol style="list-style-type: none"> 1. Collect all documents pertaining to the loss including correspondence with Carrier and send to our Claims Office at the address given below. 2. Claim Form can be obtained from our Service Center.
Compassionate Visit	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Medical records for the hospitalization of insured/immediate family members. 3. Copy of Ticket & Boarding Pass. 4. Copy of passport with entry/exit 	<ol style="list-style-type: none"> 1. Please contact our Service Center at the number given above and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form. 2. Send all documents to our Claims Office at the address given below
Study Interruption	<ol style="list-style-type: none"> 1. Claim form (Overseas Travel claim form, as attached) 2. Copy of Medical records for the hospitalization of insured/immediate family members/death certificate. 3. Invoice/receipts of the Tuition fee paid in advance and is non refundable. 4. Letter from institution confirming the interruption. 	<p>Please contact our Service Center at the number given above and obtain a Claim Form from them and fill in. It is necessary to obtain the attending physician's signature on the Form.</p> <p>Send all documents to our Claims Office at the address given below</p>

Type of claim	Documents required *	Procedure
	5. Details of the program (brochure) 6. Copy of Passport/visa.	
Missed Connections	1. Claim form (Overseas Travel claim form, as attached) 2. Written confirmation from Police or emergency break down services of the location. 3. Any other documents evidences, like news paper cutting etc. if any. 4. Original Bills and receipts for tickets/Expenses incurred for additional accommodation during the period of delay 5. Copy of Ticket & Boarding Pass 6. Copies of Correspondence with the Airline authorities certifying about the delay 7. Copy of passport with entry/exit	1. File a complaint with the local police 2. Claim Form can be obtained from our Service Center. 3. Fill in the Claim Form and send all documents to our Claims Office at the address given below
Bounced bookings of Hotel and airline	1. Claim form (Overseas Travel claim form, as attached) 2. Correspondence with airline or Hotel for advance booking 3. Original bills and receipts of payment to airline/hotel 4. Copy of Ticket & Boarding Pass 5. Copy of passport with entry/exit	1. Claim Form can be obtained from our Service Center. 2. Fill in the Claim Form and send all documents to our Claims Office at the address given below
Home Secure Policy Burglary	1. Claim form 2. Incident details 3. Copy of FIR, Panchanama etc 4. Copy of estimate loss acknowledged by Police 5. Any other documentary evidences, like news paper cutting etc. if any.	1. File a complaint with the local police 2. Submit all documents to our Claims office at the address given below, along with a detailed statement.

Note:

- * We may call for additional documents/information as relevant.
- ** If any hospital does not submit a bill to you for the treatment/ service rendered, please intimate our Service Center before you leave the hospital.
- *** Direct settlement with the provider may be initiated in case of in-patient hospital treatment, subject to determination of benefits as per terms and conditions of the policy upon submission of all required medical records/invoices, by the insured.

If the service provider does not accept the guarantee of payment/direct settlement through the Assistance Co., the Company cannot be held liable for the same. The cost will then have to be borne by the Insured. These costs will then be reimbursed by the Company/the Assistance Co subject to policy terms and provisions, on submission of required documents.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.

Tata AIG General Insurance Co. Ltd.

Registered Office: Peninsula Business Park, Tower A, 15th floor,
 G. K. Marg, Lower Parel, Mumbai- 400 013.
 Toll Free No.: 1800 266 7780. Visit us at www.tataaiginsurance.in