

Renewal Conditions:

• **The Single Trip Insurance** - is non-renewable, not cancelable and not refundable while effective. • **The Annual Multi Trip Insurance** - The Policy is renewable for life upon payment of premium. Unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest, fraudulent or misrepresentation manner or non-co-operation by the insured or the Policy poses a moral hazard. • Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA of India. Premium will also change if you move into a higher age group, or change the plan. • Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance. • We will not apply any additional loading on your policy premium at renewal based on your claim experience. • In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. • **Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal. subject to no claim have been lodged/ paid under the policy. However the quantum of increase shall be subject to underwriting guidelines of the company. • **Free Look Period** - 15 days Free look period from date of receipt of Policy documents is given under the Annual Multi Trip policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us. • **Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.

Cancellation of the Annual Multi Trip Policy:

This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving 15 Days notice. In such a case, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or if you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

General Exclusions:

1. Insured Person is traveling against the advice of a Physician; or is travelling for the purpose of obtaining treatment. 2. Any Pre-existing Condition or any complication arising from it; or 3. Suicide, attempted suicide (whether sane or insane) or intentionally self inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immuno Deficiency Syndrome (AIDS), Human Immuno deficiency Virus (HIV) infection; or 4. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, 5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens, 6. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 7. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, 8. Performance of manual work for employment or any other potentially dangerous occupation, 9. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, 10. Pregnancy and all related conditions. This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician, 11. Any non medical expenses (Refer list enclosed as Annexure-1 in policy wordings). For complete list of detailed exclusions, please refer policy wordings.

Section 41 of Insurance Act 1938 (Prohibition of rebates)

1. 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 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 prospectus or tables of the insurer.

2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.



Claims Registration
SMS 'CLAIM' to 5616181,
e-mail:
general.claims@tata-aig.com



Call
24x7 Toll Free helpline
18002667780
Or 1800 22 9966
(only for senior citizen policy holders)



Write to us
Accident and Health Claims,
Tata AIG General Insurance Company Limited
A-501, 5th Floor, Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.

IRDA of India REGULATION NO 5: This policy is subject to regulation 5 of IRDA of India (Protection of Policyholder's Interests) Regulation. Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

Tata AIG General Insurance Company Limited

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai- 400013.
Visit us at www.tataaiginsurance.in Toll Free Number: 1800 266 7780 Fax: 022 6693 8170

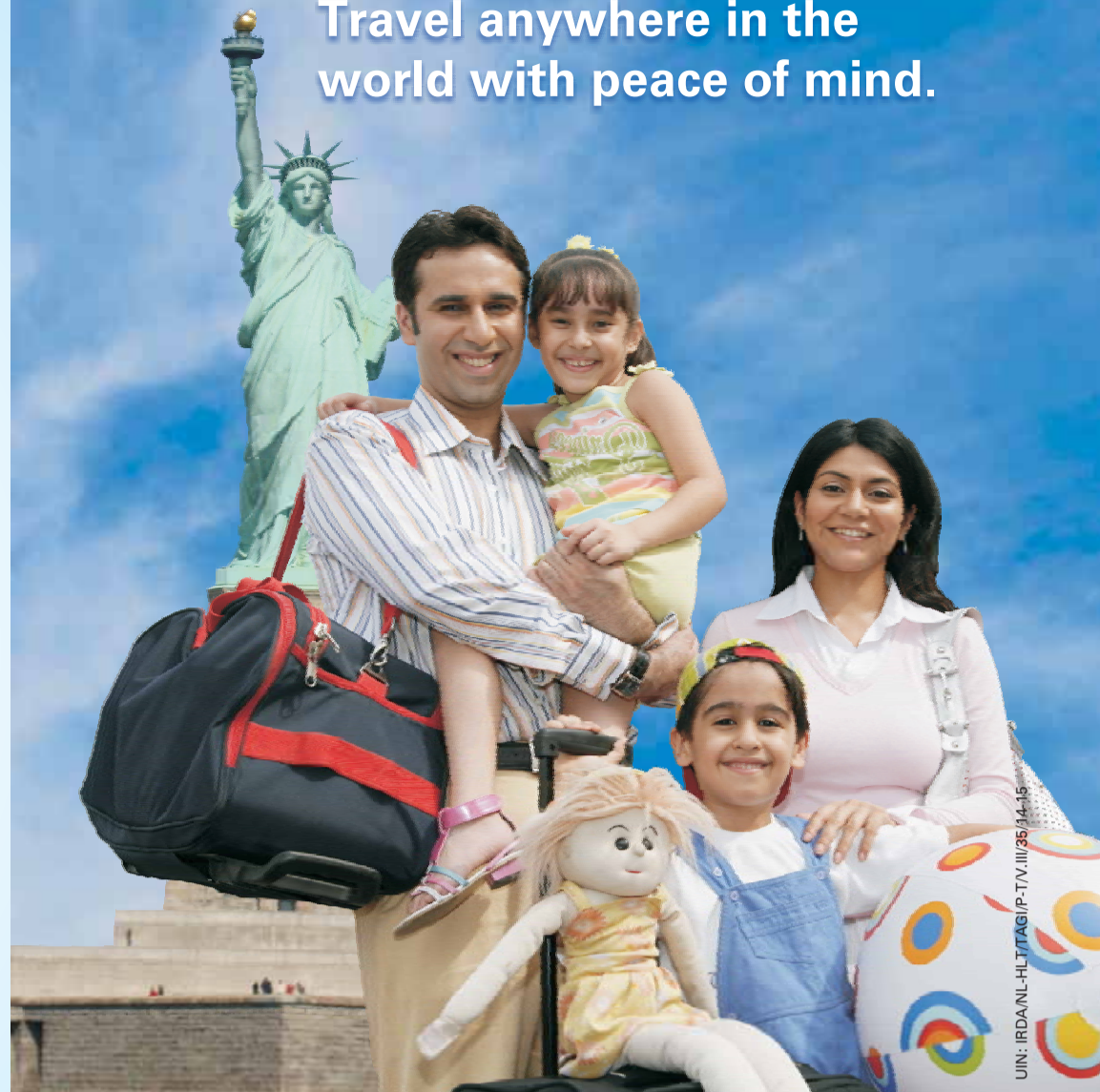
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TAGIC/IBT/Jan 15/6

UIN: IRDA/NL-HLT/TAGI/P-TV.III/35/14-15

Travel anywhere in the world with peace of mind.



Travel Guard



WITH YOU ALWAYS

Benefits	Single Trip					Annual Multi Trip	
	Silver	Silver Plus	Gold	Platinum	Senior Plan	Gold	Platinum
Age Band	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	71 Yrs & above	19-70 Yrs and >71 Yrs**	19-70 Yrs and >71 Yrs**
Sum(s) Insured in US \$	(Including and Excluding the Americas)					(Worldwide)	
Accidental Death and Dismemberment Benefit (24 hrs) ¹	10,000	10,000	15,000	25,000	10,000	15,000	25,000
Accidental Death and Dismemberment Benefit (Common Carrier)	NA	5,000	5,000	5,000	NA	5,000	5,000
Accident and Sickness Medical Expense Reimbursement ²	50,000	100,000	250,000	500,000	50,000	250,000	500,000
Deductible	100	100	100	100	100	100	100
Sickness Dental Relief	300	400	500	1,000	300	500	1,000
Deductible	150	150	150	150	150	150	150
Emergency Medical Evacuation Benefit	Included*	Included*	Included*	Included*	Included*	Included*	Included*
Repatriation of Remains	Included*	Included*	Included*	Included*	Included*	Included*	Included*
Baggage Delay Benefit (After first 12 hrs.) ³	50	100	200	500	50	100	200
Checked Baggage Loss Benefit ³	500	750	1,000	1,000	500	1,000	1,000
Loss of Passport Benefit	250	250	250	250	250	250	250
Deductible	30	30	30	30	30	30	30
Personal Liability Benefit	100,000	150,000	200,000	500,000	100,000	200,000	200,000
Deductible	200	200	200	200	200	200	200
Flight Delay ⁸	NA	Included	Included	Included	NA	Included	Included
Hijack ^{^^}	NA	Included	Included	Included	NA	Included	Included
Automatic extension of policy upto 7 days	Available	Available	Available	Available	Available	Available	Available
Emergency cash advance	500	750	1,000	1,500	500	1,000	1,500
Fraudulent Charges (Payment Card Security)	500	500	1,000	2,000		1,000	2,000
Home Burglary (In Rs.) ⁴	₹100,000	₹100,000	₹200,000	₹200,000		₹200,000	₹200,000
Trip Cancellation ⁵	500	500	750	1,000		750	1,000
Deductible	50	50	75	100		75	100
Trip Curtailment	500	500	750	1,000		750	1,000
Deductible	50	50	75	100		75	100
Missed Connection / Missed Departure ⁶	500	500	750	1,000		750	1,000
Deductible	50	50	75	100		75	100
Bounced Hotel / Airline booking ⁷	500	500	750	1,000		750	1,000
Deductible	50	50	75	100		75	100

** Annual Multi trip policies are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with Tata AIG continuously. Renewal Terms and Conditions would be applicable as per the policy wordings.
* Included under the benefit limit of Accident and Sickness Medical Expense Reimbursement.
Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum(s) Insured.
^ Flight Delay - Deductible of 12 hrs. \$10 per 12 hours and Maximum \$100.
^^ Hijack - Deductible of 1 day, \$100 per day and Maximum \$500

Note: The above plans are with sub-limits. Sub-limits can be waived by paying additional premium.

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Travel in peace anywhere in the world. Travel with Tata AIG TravelGuard.

While you are vacationing abroad, any unforeseen contingency should be the last thing on your mind. However, you cannot ignore this aspect, as traveling abroad involves a certain degree of risk, right from falling ill, having a flight delay, to baggage loss or having met with an accident. To remove the stress out of traveling, all you need is Tata AIG Travel Guard. It just takes one single phone call and our worldwide assistance company, will swing into action and take care of you, should there be an exigency.

SALIENT FEATURE AND BENEFITS



Accidental Death and Dismemberment Benefit (24hrs) ¹



Accident and Sickness Medical Expense Reimbursement ²



Baggage Delay Benefit (After first 12hrs) and Checked Baggage Loss Benefit ³



Home Burglary ⁴



Trip Cancellation ⁵



Missed Connection / Missed Departure ⁶



Bounced Hotel / Airline Booking ⁷



Flight Delay ⁸

How to lodge a claim:

Claims for which prior intimation has not been given to the Assistance Company must be lodged with Tata AIG General Insurance Company within 30 days. However it is advisable to register a claim abroad by informing the assistance company.

Call these local helpline numbers in India, in your respective cities from any other line:
Mumbai - +91-022-66939500, Delhi - +91-011-66603500, Bengaluru - +91-080-6650001,
Pune - +91-020-66014156, Chennai - +91-044-66841050, Hyderabad - +91-040 66629882.
Ahmedabad - +91-079-66610201.

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With Sub Limits

Premium Table -	Travel Guard Silver Plan						Amount in INR ^
	(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)			
	Age Band	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	
1-7	616	659	1,090	919	1,070	1,653	
8-14	865	940	1,471	1,306	1,480	2,307	
15-21	978	1,084	1,980	1,370	1,799	3,099	
22-28	1,114	1,343	2,404	1,646	2,064	3,900	
29-35	1,313	1,536	2,979	2,046	2,542	4,752	
36-47	1,558	1,892	3,764	2,506	3,284	6,132	
48-60	1,893	2,206	4,927	3,483	5,013	7,942	
61-75	2,252	2,793	6,456	5,126	8,104	9,739	
76-90	2,880	3,633	9,269	6,130	8,898	17,087	
91-120	3,606	4,278	11,691	6,368	9,910	21,198	
121-150	4,646	5,878	16,023	8,384	11,311	29,366	
151-180	5,698	7,030	17,217	10,566	13,039	31,428	

Premium Table -	Travel Guard Gold Plan						Amount in INR ^
	(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)			
	Age Band	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	
1-7	853	1,024	1,550	1,193	1,428	2,220	
8-14	1,087	1,375	2,200	1,569	2,015	3,199	
15-21	1,290	1,666	2,892	1,806	2,410	4,488	
22-28	1,498	2,014	3,521	2,139	2,919	5,366	
29-35	1,764	2,283	4,300	2,562	3,551	6,855	
36-47	2,040	2,816	5,303	3,212	4,529	8,840	
48-60	2,451	3,623	6,495	4,202	6,655	11,443	
61-75	3,107	4,245	8,160	6,089	9,649	14,669	
76-90	4,079	6,040	12,340	7,635	10,978	23,622	
91-120	5,342	7,482	14,404	8,569	12,636	28,579	
121-150	6,471	9,713	20,103	11,697	17,571	41,164	
151-180	8,111	11,492	24,255	14,871	20,059	46,189	

Premium Table -	Annual Multi-Trip										Amount in INR ^	
	Plan	Gold					Platinum					
		Age Band	19-40 Yrs	41-60 Yrs	61-70 Yrs	71-79 Yrs**	> 80 Yrs**	19-40 Yrs	41-60 Yrs	61-70 Yrs		71-79 Yrs**
1-30	3,764	4,597	9,086	13,085	15,356	4,152	5,768	10,514	17,665	26,918		
1-45	4,164	4,785	14,511	20,896	24,523	4,733	5,866	16,965	27,143	56,459		

Annual Multi trip policies are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with Tata AIG continuously. Renewal Terms and conditions would be applicable as per the policy wordings.

^ Premium mentioned is (in Rs) & Inclusive of applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess @ 15%.

Sub-limits - * Pre-existing condition or any complication arising from it in a Life saving unforeseen emergency condition would be reimbursed up to \$1500 per policy. * The following Maximum eligible expenses per Disease/Illness/Injury are automatically applicable to Insured Persons Aged 56 years onwards, regardless of the plan/option purchased at the inception of the policy and its subsequent renewals if applicable. * Hospital Room rent, Board and Hospital misc. maximum \$1500 per day up to 30 days. * Intensive Care Unit-Maximum \$3000 per day up to 7 days. * Surgical Treatment-Maximum USD \$10000. * Anesthetist Services-Maximum up to 25% of Surgical treatment. * Physician's Visit-Maximum \$75 per day up to 10 visits. * Diagnostic and Pre-admission testing-Maximum up to \$500. * Ambulance Service-Maximum upto \$400. * Accidental Death and Dismemberment Benefit is limited to \$5000 for two wheeled motorised mode of conveyance irrespective of any Plan and age wherever applicable. * Accident and Sickness Medical Expense is limited to \$10000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable. * Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below.

Restriction of Sum Insured - Under renewal's of Annual Multi trip from 71 years onwards, the amount payable for any illness/disease/injury/condition including its consequences will be restricted to 10% of the Sum Insured as shown in the policy schedule in case such claim arises due to the same illness/disease/injury/condition which had been incurred and paid in any of the prior policies issued by Us to the same insured.

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With Sub Limits

Premium Table -	Travel Guard Silver Plus Plan						Amount in INR ^
	(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)			
	Age Band	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	
1-7	735	787	1,427	1,071	1,247	2,017	
8-14	1,032	1,121	1,926	1,524	1,726	2,816	
15-21	1,165	1,294	2,475	1,596	2,004	3,618	
22-28	1,327	1,602	3,005	1,916	2,301	4,553	
29-35	1,562	1,830	3,558	2,382	2,830	5,545	
36-47	1,853	2,253	4,497	2,918	3,659	7,156	
48-60	2,251	2,627	5,642	4,057	5,845	8,884	
61-75	2,677	3,327	7,396	5,974	8,669	10,896	
76-90	3,424	4,327	10,878	7,145	9,321	18,776	
91-120	4,296	5,103	12,871	7,422	10,274	21,910	
121-150	5,544	7,022	17,654	9,781	12,630	30,363	
151-180	6,807	8,404	21,564	12,335	15,581	36,086	

Premium Table -	Travel Guard Platinum Plan						Amount in INR ^
	(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)			
	Age Band	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	
1-7	1,004	1,130	2,011	1,219	1,585	2,745	
8-14	1,239	1,705	2,692	1,702	2,713	3,888	
15-21	1,495	1,823	3,591	2,041	2,939	4,968	
22-28	1,812	2,119	4,316	2,283	3,398	6,039	
29-35	1,994	2,497	5,157	2,835	4,080	7,666	
36-47	2,333	2,995	6,361	3,391	4,991	9,745	
48-60	3,298	4,786	7,796	4,779	7,999	12,198	
61-75	4,681	6,410	9,870	6,769	11,145	15,464	
76-90	5,698	7,752	15,116	8,175	12,674	25,920	
91-120	6,255	8,571	16,927	9,070	13,847	30,244	
121-150	8,085	10,059	24,324	12,272	18,852	42,445	
151-180	10,035	12,238	29,995	15,344	21,943	51,180	

Premium Table -	Travel Guard 70+ Senior Plan								Amount in INR ^
	(Worldwide Excluding USA/Canada)				(Worldwide Including USA/Canada)				
	Age Band	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs	71-75 Yrs	76-79 Yrs	80-85 Yrs	
1-7	1,907	2,542	5,083	8,642	2,601	3,468	6,070	10,319	
8-14	2,569	3,426	6,852	11,648	3,629	4,839	8,469	14,397	
15-21	3,211	4,281	8,562	14,556	4,753	6,337	11,089	18,851	
22-28	3,861	5,147	10,294	17,500	5,981	7,974	13,955	23,725	
29-35	4,679	6,239	13,725	23,334	7,268	9,691	19,672	33,443	
36-47	5,974	7,966	17,525	29,792	9,387	12,517	25,409	43,195	
48-60	7,503	10,003	21,806	37,071	11,769	15,692	31,854	54,152	
61-75	10,511	14,452	30,638	52,085	15,400	21,175	42,986	73,076	
76-90	13,441	18,482	36,963	62,837	19,451	26,746	48,676	82,749	
91-120	19,543	27,590	55,179	93,804	33,697	47,572	83,251	141,527	
121-150	26,908	37,988	75,976	129,159	46,805	66,078	115,636	196,582	
151-180	34,867	50,363	100,726	171,234	62,789	90,695	158,715	269,816	

^ Premium mentioned is (in Rs) & Inclusive of applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess @ 15%.

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Without Sub Limits

Premium Table -	Travel Guard Silver Plan (without Sublimits)				Amount in INR ^
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)		
	Age Band	56-60 Yrs	61-70 Yrs	56-60 Yrs	
1-7	791	1,308	2,673	4,132	
8-14	1,127	1,765	3,701	5,767	
15-21	1,302	2,376	4,495	7,748	
22-28	1,612	2,885	5,162	9,749	
29-35	1,843	3,574	6,353	11,880	
36-47	2,270	4,517	8,210	15,328	
48-60	2,647	5,912	12,532	19,854	
61-75	3,352	7,748	20,262	24,349	
76-90	4,359	11,123	22,243	42,718	
91-120	5,134	14,029	24,773	52,995	
121-150	7,053	19,227	28,279	73,415	
151-180	8,435	20,660	32,598	78,571	

Premium Table -	Travel Guard Gold Plan (without sublimits)				Amount in INR ^
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)		
	Age Band	56-60 Yrs	61-70 Yrs	56-60 Yrs 364 days	
1-7	1,331	2,016	3,571	5,549	
8-14	1,788	2,860	5,037	7,997	
15-21	2,167	3,759	6,026	11,222	
22-28	2,619	4,578	7,297	13,415	
29-35	2,968	5,590	8,878	17,138	
36-47	3,662	6,893	11,322	22,101	
48-60	4,709	8,444	16,637	28,607	
61-75	5,518	10,609	24,121	36,674	
76-90	7,852	16,043	27,445	59,055	
91-120	9,726	18,724	31,589	71,446	
121-150	12,626	26,134	43,928	102,910	
151-180	14,940	31,531	50,149	115,473	

Premium Table -	Travel Guard 70+ Senior Plan (without sublimits)								Amount in INR ^
	(Worldwide Excluding USA/Canada)				(Worldwide Including USA/Canada)				
	Age Band	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs	71-75 Yrs	76-79 Yrs	80-85 Yrs	
1-7	2,574	3,432	6,608	11,234	6,503	8,671	15,174	25,797	
8-14	3,468	4,625	8,908	15,143	9,074	12,099	21,173	35,994	
15-21	4,334	5,780	11,131	18,922	11,881	15,841	27,723	47,128	
22-28	5,212	6,948	13,381	22,749	14,952	19,936	34,889	59,310	
29-35	6,317	8,423	17,843	30,334	18,170	24,227	49,181	83,607	
36-47	8,065	10,754	22,783	38,730	23,469	31,292	63,521	107,987	
48-60	10,128	13,504	28,349	48,193	29,422	39,230	79,636	135,381	
61-75	14,189	19,510	39,829	67,710	38,500	52,938	107,463	182,688	
76-90	18,146	24,950	48,053	81,689	48,628	66,863	121,691	206,875	
91-120	26,382	37,246	71,734	121,946	84,242	118,931	208,128	353,817	
121-150	36,326	51,284	98,769	167,907	117,013	165,195	289,090	491,454	
151-180	47,070	67,990	130,944	222,603	156,972	226,736	396,788	674,539	

^ Premium mentioned is (in Rs) & Inclusive of applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess @ 15%.

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Without Sub Limits

Premium Table -	Travel Guard Silver Plus Plan (without Sublimits)				Amount in INR ^
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)		
	Age Band	56-60 Yrs	61-70 Yrs	56-60 Yrs	
1-7	1,022	1,856	3,118	5,044	
8-14	1,458	2,504	4,316	7,040	
15-21	1,681	3,218	5,012	9,046	
22-28	2,083	3,907	5,753	11,382	
29-35	2,378	4,625	7,077	13,863	
36-47	2,929	5,845	9,147	17,892	
48-60	3,414	7,335	14,614	22,210	
61-75	4,325	9,615	21,672	27,240	
76-90	5,625	14,142	23,301	46,941	
91-120	6,633	16,731	25,684	54,775	
121-150	9,128	22,949	31,576	75,908	
151-180	10,926	28,032	38,953	90,215	

Premium Table -	Travel Guard Platinum Plan (without sublimits)				Amount in INR ^
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)		
	Age Band	56-60 Yrs	61-70 Yrs	56-60 Yrs	
1-7	1,471	2,614	3,962	6,863	
8-14	2,217	3,499	6,783	9,721	
15-21	2,369	4,669	7,350	12,419	
22-28	2,755	5,611	8,494	15,096	
29-35	3,245	6,705			