

# **The New India Assurance Company Limited**

Regd. & Head Office :  
New India Assurance Bldg., 87 Mahatma Gandhi Road, Fort Mumbai - 400001

## **DESTINATION INDIA (Short period Travel Insurance)**

WHEREAS THE INSURED PERSON is designated in the DESTINATION INDIA POLICY SCHEDULE hereto having by a proposal and declaration (and Medical History and Physician's Report and Certificate, if any) which shall be the basis of the contract and shall be deemed to be incorporated therein, applied to THE NEW INDIA ASSURANCE COMPANY LTD. (hereinafter called the COMPANY) as hereinafter set forth and having paid the premium for the insurance specified hereinafter for the number of days stated in DESTINATION INDIA Policy Schedule.

Now this policy provides as follows :

### **DEFINITIONS**

#### **GEOGRAPHICAL LIMITS : Republic of India**

#### **VALIDITY OF INSURANCE**

This certificate is not valid

1. For Trips exceeding 180 days.
2. For Trips commencing in India.
3. For one-way trips
4. Unless validated by the authorised agent as per the validation Certificates.

The coverage and limits provided by this Insurance are in strict accordance with the schedule and forming part of this certificate of insurance and is subject to payment of the correct premium at the date of validation.

We, Our, Us - The New India Assurance Co. Ltd.,

INSURED PERSON,- Person(s) who are noted in the DESTINATION INDIA Schedule for whom the appropriate premium has been paid.

You Or Your(s) - Validation Certificate as persons(s) to be insured. (Each person is considered to be separately insured)

MEDICAL ADVISORS are Medical Practitioners registered in their respective countries.

PHYSICIAN means a person legally qualified to practice in medicine or surgery including other legally qualified medical practitioner duly licensed by their respective jurisdiction which person is not a member of the Insured Person's family.

MEDICAL RELATED EXPENSES REASONABLY AND NECESSARILY INCURRED means expenses that in the opinion of the treating Physician and The New India Assurance Co. Ltd. are

medically necessary in order to maintain life and/or relieve immediate pain or distress for illness/disease/accident first manifested/ occurring during the period of insurance.

**LOSS OF EYE(S)** - Means total irrecoverable loss of sight from one or more eye(s).

**LOSS OF LIMB(S)** - Means loss of hand or foot by permanent physical severance at or above the wrist or ankle or total and permanent loss of use of hand or foot.

**PERSONAL BAGGAGE**- Means your suitcases and similar containers, their contents and articles carried or worn by you including your valuables (as defined below).

**VALUABLES** means photographic audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches jewellery, furs and articles made of precious stones and metals.

**PERIOD OF INSURANCE** –The Period of insurance shall not for any purpose commence until a person has become an Insured Person. Subjected there to the period of insurance shall commence (other than under Section 4 ) once the insured person boards the aircraft or any conveyance on the outbound flight (or voyage or journey) Destination India at the place of immigration clearance and shall terminate on return to the country of origin. On inbound immigration clearance has been completed. In no case shall the period exceed the period stated in the schedule and no coverage will be afforded in the event any trip/ journey exceeds 180 days, except when your return journey is delayed beyond your control.

Under section 4 (cancellation) the period of insurance starts on the date shown on the validation certificate and ends immediately and your trip commences as the date stated on the validation certificate.

When injury/illness/ accident covered under this policy is contracted during the policy period and treatment for same commences during the policy period and continues beyond the expiry date this policy, only emergency expenses would be paid up to 45 days from the date of expiry of the policy provided the insured is medically incapable to travel. The New India Assurance Co. Ltd. must be notified immediately as soon as it is known that insured is unfit to return to country of origin, If any new injury/illness/ accident is contracted beyond the expiry date of the policy, treatment for same would not be covered.

**TRIP** - Means of holiday or journey which starts from countries within the geographical areas stated in the validation certificate and ends on return to country of origin during the period of insurance stated in the validation certificate.

**PERSONAL BAGGAGE**- Means your suitcases and similar containers, their contents and articles carried or worn by you including your valuables (as defined below).

**INTRINSIC VALUE** - Means the actual cash value of the item at the time of loss or damage including appropriate deduction for wear and tear.

**PERSONAL MONEY** - Means Indian bank notes and coins, foreign currency, travellers cheques, cheques, postal and money orders, passport, driving licence, travel tickets, petrol coupons and credit vouchers being carried by you or whilst in a locked safe or safety deposit box.

PERMANENT TOTAL DISABLEMENT - Means disablement which entirely prevents you from engaging in or attending to any occupation whatsoever for at least 12 months after the date of the accident causing the disablement at the expiry of that period being beyond hope of improvement.

HOME - Your usual place of domicile in country of origin other than India.

COUNTRY OF ORIGIN - Any country other than India, from where your journey starts and ends.

## **SECTION 1 - PERSONAL ACCIDENT**

### **You are covered for**

We will pay the following benefits if you sustain bodily injury during the Trip caused solely and directly by accidental external violent and visible means and such bodily injury within 12 months of the date of the injury is the sole and direct cause of death or loss of eye(s) or limb(s) or permanent total disablement.

(A) Death	INR 10,00,000
(B) Loss of one or more limbs or eye(s)	INR 5,00,000
(C) Permanent total disablement.	INR 10,00,000

### **You are not covered for**

- (1) More than INR 50,000/- when your age is under 16 years or over 70 years or over at the validation date shown on the validation certificate.
- (2) Any claim in excess of the amount stated in above schedule in respect of any one insured person.

## **SECTION 2 MEDICAL HOSPITALISATION AND REPATRIATION**

### **YOU ARE COVERED FOR**

2 We will pay up to the amounts stated in the schedule if you sustain bodily injury or suffer illness during the Trips that result in;

2.1 Medical related expenses reasonably and necessarily incurred, hospital, and treatment expenses, the costs of emergency dental treatment to relieve pain, doctors fees and transportation charges for sending you to hospital.

2.2 Reasonable additional accommodation and travelling costs for one persons required upon medical advice to stay with, travel to or escort you home.

2.3. Reasonable transportation costs for repatriation to country of origin which is deemed necessary by The New India Assurance Co. Ltd.

2.4 In the event of death, we will also pay the reasonable cost of conveying your body or ashes to country of origin, or alternatively to pay up to INR 10,000/- towards the cost of burial or cremation in India .

### **YOU ARE NOT COVERED FOR**

1. The first INR 2,500/- of each and every claim, in respect of section 2.
2. Any treatment or aid obtained outside INDIA.
3. Any treatment or medication which at the time of departure is known to be required or continued during the Trip.
4. Any medical and Repatriation incurred more than 6 months after the date of the injury or the illness to which the claim refers.
5. The cost of dentures, dental appliances, false limbs, hearing aids, contact or corneal lenses or spectacles (prescription or otherwise).
6. Any in-patient hospital, clinic or repatriation costs not authorised by The New India Assurance Co.Ltd.
7. No claim in respect of cosmetic surgery will be paid, unless such cosmetic surgery is rendered necessary as a result of a covered accident.
8. The insurance will not cover pregnancy of the Insured Person including resulting childbirth, miscarriage, abortion or complication of any of these.
9. Children below 5 years are not covered for treatment relating to Mumps, Chicken Pox, Measles, German Measles, Spina Bifida, Whooping Cough, Diptheria, Poliomyelitis, Meningitis and Scarlet Fever and for consequences attributable thereto, accelerated thereby or arising therefrom.

### **SECTION 3 PERSONAL BAGGAGE**

#### **YOU ARE COVERED FOR**

We will pay to the amount stated in the schedule for loss of or damage to Personal Baggage during the Trip which is your property subject to proof of ownership for valuables. The insurers reserve the right to replace or pay the intrinsic value of any lost article.

The amount we will pay in respect of any article, pair or set is limited to the amount stated in the schedule except in respect of valuable where our overall payment limit is stated in the schedule.

Children under the age of 16 years at the validation date shown on the certificate are restricted to 50% of the amount stated in the schedule.

*Specific Conditions*

No claim will be paid for valuable items as defined. Such items should at all times be carried by the Insured Person and not packed as part of personal baggage.

#### **SECTION 4 DELAY OF PERSONAL BAGGAGE**

##### **YOU ARE COVERED FOR**

We will pay up to the amount stated in the schedule for the necessary emergency purchase of replacement items provided we received proof of expenditure if your personal baggage is misplaced on the outward journey for at least 12 hours from the time of arrival at your trip destination.

##### *Specific Conditions*

1. A non-delivery certificate must be obtained immediately from the airline which must be submitted to The New India Assurance Co. Ltd. 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.

#### **SECTION 5 LOSS OF PASSPORT**

##### **YOU ARE COVERED FOR**

We will pay up to the amount stated in the schedule for the loss of passport during the trip whilst carried by you or whilst in locked safe or safely deposit box.

##### *Specific Conditions*

##### **YOU ARE NOT COVERED FOR ( THE FOLLOWING EXCLUSIONS APPLY TO SECTION 3,4 AND 5)**

1. The first INR 500/- each and every claim in respect of section 3. The excess will apply separately to each section except where you are claiming for one loss under both section, then only one excess will apply.
2. Any loss not reported to the police within 24 hours of discovery and a written police report obtained and sent to us.
3. Any loss of Personal Baggage or Valuables whilst in the custody of an airline or other carrier unless immediately upon discovery of the loss or damage you notify the carrier and sent their property Irregularity report (PIR) to us.
4. Any loss of personal baggage or valuable whilst left unattended at any time unless you have left them secure in a locked hotel room, locked apartment, locked holiday residence or other locked and secure self-contained accommodation.

5. Loss of personal Baggage or Valuable from an unattended vehicle other than personal Baggage from a locked enclosed boot or concealed by the parcel shelf in the fixed position in a hatchback or estate and there is evidence that entry was effected by violent and forcible means.
6. Any loss of personal money or document whilst left unattended at any time or whilst in a suitcase or in the custody of another person.
7. Any loss or damage to sports equipment whilst in use.
8. Any loss or damage due to delay or confiscation by Customs or other officials.
9. Any loss or damage to stamps, documents, contact or corneal lenses, dentures, hearing aids, fragile articles or business goods and samples.
10. Any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric condition or mechanical or electrical breakdown.
11. Any loss or damage due to staining or any process of dyeing or cleaning or water damage however caused.
12. Any loss or damage to pedal or motorcycle, water craft, prams, buggies, push chair or wheelchairs.
13. Any loss of travellers cheques or cheques not immediately reported to the local bank or agent of the supplier in accordance with their instructions.
14. Any shortages due to error, omission, exchange or depreciation in value.
15. Any loss resulting from loss of theft or credit cards.

## **SECTION 6 PERSONAL LIABILITY**

### **You are covered for**

We will pay up to the amount stated in the schedule (inclusive of costs) if you in your private capacity become legally liable to pay for accidental bodily injury to third parties or accidental damage to the third parties property, arising from an incident occurring during the trip.

### **You are not covered for**

The first of each and every claim other than claim for damage to furnitures fixtures or fittings for which you are not covered for the first

Employers or Contractual Liability.

Liability to any member of your family or to a travelling companions friend or colleague.

### **We will not pay for any liability directly or indirectly from or due to:**

Animals belonging to you or in your care, custody of control.

Any willful, malicious or unlawful act.

Pursuit of a trade, business or profession, employment or occupation.

Ownership, possession use of vehicles, aircraft, watercraft ,parachuting , hang-gliding, hot air ballooning or use of firearms.

Legal costs of any proceedings that result from any criminal or illegal act.

Insanity, the use of any alcohol, drugs (except as medically prescribed ) or drugs addition.

The supply of goods and services.

Ownership or occupation of land or building (other than occupation only of any temporary residence.

### **Section 7 HI-jack**

#### **You are covered for**

We will pay upto the amount stated in the schedule for each complete day you are detained in excess of 24 hours upto maximum of 5 consecutive days should your means of transport be subjected to a Hi-jack during a planned trip.

The Period of Insurance is automatically extended in the event of hi-jack.

### **EXCLUSIONS THAT APPLY TO ALL SECTION OF THIS INSURANCE**

We will not pay for any claim arising directly or indirectly from :-

1. Your failure to seek medical advice on the advisability of undertaking the Trip when you have received in-patient hospital treatment during the 6 month prior to the Validation date shown on the validation certificate, or where at such date of validation you or any person whose condition gives rise to a claim :
2. is expected to give birth within two month of the expiry date of this Insurance or
3. is receiving or on a waiting list for, in-patient hospital or clinic treatment or
4. is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad or
5. has received a terminal prognosis.
6. Ski jumping/ flying / acrobatics / stunting / mountaineering/ randonee, helisking , bungee jumping, rock climbing or mountaineering normally requiring the use of ropes and guides, caving or potholing, rafting or grade 5, parachuting, paragliding, parascending , handling motorsports or competitions yachting or boating outside coastal water (12 miles), scuba diving at a depth of more than 30 meters, professional sports.

7. Aviation (other than solely as a fare paying passenger in a duly certified multi engine passenger carrying aircraft flown in the course of licensed operation for the transportation of passengers or cargo by air by a properly licenced crew ) ,losses arising from accident on two wheeled motorised vehicles unless at the time of the accident the drivers is duly qualified, is in possession of a current full Indian driving licence and the driver and passenger are wearing a safety crash helmet, losses arising from accidents on two wheeled motorised vehicles over 125cc.
8. Suicide or willfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered medical practitioner but not for the treatment of drug addiction), or any loss arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immuno deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome)and/or any mutant derivation or variation thereof however caused.
9. Manual work or hazardous occupation, self exposure to needless peril (except in an attempt to save human life) or you engaging in any criminal or illegal act.
10. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to or local authority (except in respect of claims arising under Section 7, Hi-jack benefit) or radioactive contamination of any description however caused.
11. Loss or damage in respect of any property more specifically insured elsewhere or any claim recoverable under the insurance.
12. Claims increased by your own act or omission.
13. Consequential loss of any nature.

## **GENERAL CONDITIONS OF THE INSURANCE**

The payment of claims under this Insurance is dependent on the following : -

1. That you observe and fulfill all the terms and conditions of this Insurance by completing with by you or anyone acting on your behalf.
2. That you immediately notify us in the event of any occurrence likely to give rise to a claim under this Insurance in accordance with the instructions contained in this Insurance but in any event within 31 days of the end of the Trip.



3. That you provide at your own expense, all certificates, information and evidence required by us or our appointed representatives.
4. That no person will admit liability or make any offer or promise of payment without our prior written consent.
5. That you acknowledge that we may at our own expense take proceedings in your name to recover compensation from a third party in respect of any cover provided by this Insurance, and that any amount recovered shall belong to us.
6. That in the event of your death, we shall have the right to have a post mortem carried out at our expense.
7. That you will take all reasonable and proper care to safeguard against accident or illness or loss of or damage to your property, as if this Insurance was not in force. Failure to do so will prejudice your position under this Insurance.
8. That you may not transfer your interest in the Insurance.
9. That this Insurance, is governed at all times solely by the Laws prevalent in Republic of India.
10. That in the event of a fraudulent claim being made by you or anyone acting on your behalf all cover under this Insurance shall be forfeited, and no refund of premium will be made.
11. All claim payments will be made in Indian Rupees only.

#### **MAKING A CLAIM**

If you wish to make a claim, on your return home write or telephone for a claim from to:

**The New India Assurance Company Limited**

**POLICY ISSUING OFFICE AND / OR**

Regd. & Head Office :

New India Assurance Bldg., 87 Mahatma Gandhi Road, Fort Mumbai - 400 001.

**Tel No : (+91 022)2267 4617, (+91 022) 2267 4622, Fax- (+91 022)2265 9637**

When writing you must enclose this Insurance and appropriate validation certificate and state under which section a claim is being made please also note that if medical treatment has been received you must obtain medical certificate showing the nature of the injury or illness together with all bills which should if possible be paid and a receipt obtained. In no event should a claim be notified later than 31 days after the end of the trip.

#### **CLAIM HANDLING SERVICE**

The New India Assurance Co.Ltd. promise to use their best endeavours to settle valid substantiated claims within 30 working days of receipt of your completed claim form with all necessary information. If additional information is required, or there is to be any unforeseen delay in considering your claim, a notification will be sent to you within 10 working days.

**Please read carefully and have this insurance available in case of an emergency.**

**TEN IMPORTANT POINTS TO HELP YOU**

- 1) The Emergency Medical Service must be contacted if you require in-patient hospital treatment or if you need to curtail your trip and return home.
  - 2) If you must cancel your trip, you should contact your travel agent or tour operator without delay.
  - 3) Any loss or damage to your property while in the custody of an airline or other carrier must be immediately reported to the carrier when the loss or damage is discovered and always within 3 days of your journey and a written report (Property Irregularity Report) obtained.
  - 4) All loss or theft must be reported to the police within 24 hours of discovery and a written report obtained.
  - 5) Most claims of theft of property arises when items are left unattended or do not receive proper care. In these cases your claim could be turned down.
  - 6) Your personal baggage and valuables are only covered when left unattended if left in a secure locked hotel room, apartment, holiday residence or other locked and secure self contained accommodation.
  - 7) This Insurance provides limited cover for your for your baggage (excluding valuables) from an unattended vehicle provider it is in a locked enclosed boot or concealed by a parcel shelf and there is evidence of forcible entry.
  - 8). Your money is covered only while being carried by you or in a locked safe or safety deposit box.
  - 9) Your property is covered for the actual cash value of the item at the date of the loss or damage. Therefore age, wear and tear must be taken into account when making your claim.
  - 10) The baggage, valuables and money cover provided is limited to the sums insured in the Schedule. We strongly recommend you have full cover for all your items of value under an extension of a household policy or separate all risks cover.
- The above points are only intended to reflect some of the important aspects to note concerning your travel insurance and are not exhaustive.**

**DESTINATION INDIA**  
**(TRAVELLERS SHORT PERIOD POLICY)**

POLICY	D.O. Code	Plan	Category	Sr. No.
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**SCHEDULE**

**DESTINATION INDIA BENEFITS**

1. Personal Accident	INR 10,00,000
2. Medical and repatriation	INR 5,00,000
3. Personal Baggage	INR 25,000
Single Article Limit	INR 5,000
Valuables Limit	INR 5,000
4. Delayed Baggage	INR 2,500
5. Loss Of Passport	INR 2,500
6. Personal Liability	INR 10,00,000
7. Hijack Benefit	INR 1,000

(Per day upto 5 days)

1. Name of Insured Person

(Mr. /Mrs/ Miss/ Master)

(Surname) (Initials)

(as indicated on passport)

2. Age (in completed years) :

4. Home Address :

4. Insured Person's Actual Occupation (Specify) :

5. Passport No.

6. Name & Address of the usual physician :

7. Tel. No. Office :

Home :

Plan Type : WITH MEDICAL

WITHOUT MEDICAL

DEDUCTIBLE

EXAMINATION

EXAMINATION

a) Amt.

b) % of claim

AMOUNT OF PREMIUM (Standard) :

(Extra) :

(Total) :

Date of Purchase

Date

Month

Year

First Day of Insurance

(cover commences from time of boarding the aircraft or other mode of transport from India)

No. of days covered

Original of Physician's Report & Certificate

Address of issuing office

Telephone No.

Telex No.

In the event of death of the insured person(s) due to an insured peril all benefits payable, in respect thereof under this insurance, shall become payable to the assignee declared in the proposal (incorporated herein as Schedule) and the assignee's receipt shall be construed as full and final discharge to the company, in respect of all liability under this policy.

For and on behalf of The New India Assurance Co. Ltd.

Duly Constituted Attorney(s)

N.B. IN THE EVENT OF DISHONOUR OF PREMIUM CHEQUE THE POLICY  
AUTOMATICALLY STANDS CANCELLED AS FROM INCEPTION.