

Protecting your business from international travel risks

Business TravelGuard
GLOBAL TRAVEL PROTECTION



WITH YOU ALWAYS

Business Travel Guard

Today's global business opportunities require you and your employees to make frequent international trips. Unlike holiday travel, you and your employees have a greater exposure to unforeseen risks like a loss of passport/baggage, delayed flights or a medical emergency.

Unpleasant events like these lead to financial and mental burden which eventually makes any business trip unproductive.

That's why you need one insurance plan that takes care of all your globe trotting employees. You need Tata AIG's Business Travel Guard. A simplified, low-cost insurance protection that provides complete peace of mind to you and your employees, and shows you care for them.

With a 'single window' insurance and cost benefits of a group insurance, the Business Travel Guard is the ultimate productivity tool for your business.



Unique Features

- 24 Hour protection while on business trip
- A single plan can insure minimum 5 employees
- Minimum administrative burdens and cost savings to you
- Choice of 3 attractive covers
- Option to choose different insurance plans for employees and different AD&D coverage limits
- No trip declaration
- No medical examination
- Direct settlement for in-hospital medical expenses
- Covers valid for multiple trips
- Covers valid up to 90 days per trip, per employee
- Fixed Premium payable once annually
- Pro-rata premium payable to bring new employees and older, non Tata AIG covers on par

COVERAGES	Silver	Gold	Platinum
Sum(s) insured in US\$			
Hospitalization & Personal Liability			
Assistance Services	Included	Included	Included
Accident & Sickness Medical Expenses Reimbursement	50,000	100,000	200,000
<i>Deductible</i>	100	100	100
Emergency Evacuation*	Included	Included	Included
Repatriation of Remains*	Included	Included	Included
Personal Liability	100,000	200,000	500,000
<i>Deductible</i>	200	200	200
In-hospital Indemnity	0	Max. 200 / 20 per day	Max. 500 / 50 per day
<i>Deductible</i>	0	1 day	1 day
Accidental Death & Dismemberment			
AD&D 24 Hours - Insured Journey	0	15000	25000
AD&D Common Carrier**	5000	10000	25000
Travel Inconvenience			
Baggage Loss (Checked)	500	1000	1500
Baggage Delay (After 12 hours only)	50	100	150
Loss of Passport	250	250	250
<i>Deductible</i>	30	30	30
Trip delay	Maximum	250	500
<i>for every 8 hours</i>	0	10	10
Replacement & Rearrangement of Staff	1000	2500	5000

* Included under the benefit limits of Accident & Sickness Medical Expenses Reimbursements

** For Accidental Death & Dismemberment while travelling by a common carrier, this benefit get added to AD&D 24 hours benefit

Premium per employee (inclusive of 12.36% service tax) (18 to 65 years)	Silver	Gold	Platinum
	2201	3742	4471

Additional Add-on benefit (can be taken in units of US\$ 5000, maximum 10 units)

AD&D 24 Hours, Insured Journey \$ 5000

Premium per unit, per employee **Rs 62**

Discount Structure	
7 - 9 employees	5%
10 - 14 employees	10%
15+ employees	15%

The above discounts are post tax and applicable on the base price.

If additional add-on - AD&D is taken, the same discount structure, based on number of people, will be applicable.

Assistance Services for worry-free travel

- Medical services provider referral
- Arrangement of Hospital admissions
- Monitoring of Medical Condition during Hospitalization
- Arrangement of Emergency Medical Evacuation/Repatriation
- Lost luggage assistance
- Lost travel documents assistance
- Emergency Travel Services
- Emergency Message Transmission Services
- Embassy Referral Services
- Claim Procedures Information Services



24 Hours Emergency Assistance Service

Our Emergency Assistance Service is available 24 hours a day, 365 days a year, across the globe to all travellers insured under this policy. Just call the number on the pocket-sized Emergency Assistance Card provided along with your policy.

Tata AIG. With You Always.

Tata AIG is a joint venture that is backed by the Tata Group - one of India's most respected industrial conglomerates, with revenues exceeding \$8.4 billion, and American International Group, Inc. (AIG), the leading US based international insurance and financial services organization, with a presence in over 130 countries and jurisdictions throughout the world.

Tata AIG is one of the few partnerships in the Indian insurance industry that brings you a range of insurance products: from automobile to life insurance, from travel to personal accident coverage, and more.

MAIN EXCLUSIONS: You are not covered if any expenses incurred directly or indirectly in respect of: Travelling against the advice of a Physician; for obtaining treatment; Pre-existing ailments & complications arising out of them; Suicide or attempted suicide; War; Illegal Acts; Dangerous Sports; etc. For Other Exclusions please refer to the policy wordings.

Note: Coverage, terms and conditions and exclusions are only outlined briefly in this brochure. For complete details, please refer to the policy wordings available on request. Insurance is the subject matter of solicitation.

For more information, call the Tata AIG Toll-free 24 Hour Helpline at

 **1-800-119966**

(In India only)

Tata AIG General Insurance Company Ltd. Regd. Office: Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai 400 013. **Offices also at:** Ahmedabad, Bangalore, Chandigarh, Chennai, Delhi, Guwahati, Hyderabad, Jamshedpur, Kolkata and Pune. **Visit us at www.tata-aig.com**

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Enrollment Form

Please write in BLOCK letters and use black ink. To help us serve you better, kindly ensure that the form is completely filled in.



WITH YOU ALWAYS

Proposal No.: BTG 0043934

Producer Name: _____ Producer Code: _____

POLICY HOLDER DETAILS



Name of Policyholder: _____
 Address _____
 City _____
 State _____ PIN _____
 Tel. _____ Fax _____
 Contact Person _____
 Designation _____
 Tel No. _____ Fax _____
 Mobile _____ e-mail _____
 Total employees _____ Business Description _____

INSURED / PREMIUM DETAILS			PAYMENT DETAILS	
	Cost / Level (A) (Rs. - inclusive of taxes)	No. of Employees/ Units (B)	Premium (Rs.) (A x B)	Payment Mode: <input type="checkbox"/> Cheque <input type="checkbox"/> DD
	Silver 2201			Amount (Rs.) _____
	Gold 3742			Cheque / DD No. _____
	Platinum 4471			(Payable to Tata AIG General Insurance Company Ltd.)
Additional AD&D benefit @ Rs. 62 per unit				Bank Name: _____
Gross Premium				<p>Note: Names and details of the employees to be covered must be provided in the Medical Declaration Form which should be submitted for each individual employee along with this enrollment form.</p>
Discount as applicable				
Net Premium				
Age Band _____				

Declaration

This Policy does not cover pre-existing medical conditions that are declared or undeclared.

In the event of a claim, in order to determine eligibility for benefit payments under the Policy, I/We authorize any hospital, medical care institution, physician, medical professional, pharmacy or insurers to furnish to Tata AIG General Insurance Company Ltd. or its representatives any and all medical information or records with respect to any injury or sickness suffered by the person, whose, death, injury, sickness or loss is the basis of a claim against the Policy.

I/We understand that this authorization is valid during the pendency of the claim until all issues with regard thereto have been definitively resolved, either extra judicially or judicially.

I/We have read the Policy Prospectus and am/are willing to accept the insurance coverage, subject to all the terms, conditions and exceptions described in that Policy Prospectus.

I/We hereby declare and warrant that all of the statements in this and in the preceding paragraphs are true and complete. If it is found that the answers or particulars stated in this Proposal Form and Medical Declaration are incorrect or untrue in any respect, I/We hereby acknowledge that the insurance company shall incur no liability for any insurance coverage.

I/We have understood the terms and conditions of this insurance and agree that the insurance would be effective only on acceptance of this application by the company and the payment of premium by me/us in advance.

All individuals, for whom application for insurance is submitted during the continuance of the Policy, shall be full time salaried employees working for the applicant.



Date: _____
 D D M M Y Y

Authorised Applicant's Signature & Stamp

INSURANCE ACT 1938 Section 41 - Prohibition of Rebates

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 relation to lives or property in India, any rebate or the whole or part of the commission payable or any rebate of the premium shown on the policy, or 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 issuer. ANY DEFAULT IN COMPLYING WITH THE PROVISION OF THIS SECTION SHALL BE PUNISHED WITH FINE WHICH MAY EXTEND TO FIVE HUNDRED RUPEES.

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