



WITH YOU ALWAYS



**Travel anywhere in the
world with peace of mind**

Presenting

TRAVEL GUARD POLICY

UIN: TATTIOP23097V032223

#TrustedNaamFantasticKaam

Travel stress-free, around the world, with our Travel Guard Policy!

While you are on a vacation to your favourite destination abroad, stress should be the last thing on your mind. However, you have to consider certain factors such as - sudden illness, flight delay, baggage loss or meeting with an accident. To remove the stress out of travelling, all you need is our Travel Guard Policy.

Make a single phone call and our worldwide assistance company will be at your service.

SALIENT FEATURES AND BENEFITS^^



Accidental Death
and
Dismemberment



Accident & Sickness
Medical Expenses



Burglary



Trip Cancellation



Missed Connection /
Missed Departure



Bounced Bookings of
Hotel And Airline



Flight Delay



Baggage
Delay

^^Terms and conditions apply.

WITH SUB-LIMITS

Premium Table -		Travel Guard Silver Plan			Amount in ₹^		
	(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.	61-70 Yrs.	
1-7	632	676	1,119	943	1,097	1,696	
8-14	887	964	1,509	1,340	1,519	2,367	
15-21	1,003	1,113	2,032	1,405	1,846	3,180	
22-28	1,143	1,378	2,466	1,689	2,118	4,001	
29-35	1,348	1,576	3,056	2,099	2,608	4,876	
36-47	1,599	1,941	3,862	2,571	3,370	6,292	
48-60	1,942	2,263	5,055	3,574	5,144	8,149	
61-75	2,310	2,866	6,625	5,259	8,315	9,993	
76-90	2,955	3,728	9,511	6,289	9,130	17,532	
91-120	3,700	4,390	11,996	6,534	10,168	21,751	
121-150	4,767	6,031	16,441	8,602	11,606	30,132	
151-180	5,847	7,213	17,666	10,842	13,379	32,248	

Premium Table -		Travel Guard Gold Plan			Amount in ₹^		
	(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.	61-70 Yrs.	
1-7	876	1,050	1,591	1,224	1,466	2,277	
8-14	1,115	1,411	2,257	1,610	2,067	3,283	
15-21	1,324	1,710	2,968	1,853	2,473	4,606	
22-28	1,538	2,066	3,613	2,195	2,995	5,506	
29-35	1,810	2,342	4,412	2,629	3,644	7,034	
36-47	2,093	2,890	5,441	3,296	4,647	9,071	
48-60	2,515	3,717	6,665	4,312	6,829	11,741	
61-75	3,188	4,355	8,373	6,248	9,900	15,052	
76-90	4,185	6,197	12,661	7,834	11,264	24,238	
91-120	5,481	7,677	14,780	8,792	12,966	29,324	
121-150	6,640	9,966	20,628	12,002	18,029	42,238	
151-180	8,323	11,792	24,887	15,259	20,583	47,394	

Premium Table -		Annual Multi-Trip					Amount in ₹^				
Plan	Gold					Platinum					
	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.	>80 Yrs. & above	
1-30	3,862	4,716	9,323	13,426	15,757	4,260	5,919	10,789	18,126	27,620	
1-45	4,273	4,910	14,889	21,441	25,162	4,857	6,019	17,407	27,852	57,932	

Annual Multi Trip means two or more trips o a destination outside the Republic of India during the policy period.

^Premium Chart (inclusive of 18% GST)

Sub-limits - * Pre-existing condition or any complication arising from it in a lifesaving unforeseen emergency condition would be reimbursed up to \$1,500 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 \$1,500 per day up to 30 days. * Intensive Care Unit-Maximum \$3000 per day up to 7 days. * Surgical Treatment-Maximum US \$10,000. * 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 up to \$400.

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.

WITH SUB-LIMITS

Premium Table -		Travel Guard Silver Plus Plan			Amount in ₹^		
	(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.	61-70 Yrs.	
1-7	754	807	1,464	1,099	1,279	2,070	
8-14	1,058	1,151	1,977	1,564	1,771	2,890	
15-21	1,195	1,328	2,539	1,638	2,057	3,712	
22-28	1,362	1,644	3,083	1,966	2,361	4,672	
29-35	1,602	1,877	3,651	2,444	2,904	5,690	
36-47	1,901	2,312	4,614	2,994	3,755	7,343	
48-60	2,309	2,695	5,789	4,163	5,998	9,116	
61-75	2,747	3,414	7,589	6,130	8,895	11,181	
76-90	3,513	4,440	11,162	7,331	9,564	19,266	
91-120	4,408	5,236	13,207	7,616	10,542	22,481	
121-150	5,689	7,205	18,114	10,036	12,960	31,156	
151-180	6,984	8,623	22,126	12,657	15,988	37,027	

Premium Table -		Travel Guard Platinum Plan			Amount in ₹^		
	(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.	61-70 Yrs.	
1-7	1,030	1,160	2,064	1,251	1,626	2,817	
8-14	1,271	1,750	2,762	1,746	2,784	3,990	
15-21	1,534	1,870	3,685	2,095	3,016	5,098	
22-28	1,860	2,175	4,429	2,342	3,487	6,196	
29-35	2,046	2,562	5,291	2,909	4,187	7,866	
36-47	2,394	3,073	6,527	3,480	5,121	9,999	
48-60	3,384	4,911	7,999	4,904	8,208	12,516	
61-75	4,803	6,577	10,128	6,945	11,435	15,867	
76-90	5,847	7,954	15,510	8,389	13,005	26,596	
91-120	6,418	8,795	17,368	9,307	14,208	31,033	
121-150	8,295	10,321	24,958	12,592	19,344	43,553	
151-180	10,297	12,558	30,778	15,745	22,516	52,515	

Premium Table -		Travel Guard 70+ Senior Plan				Amount in ₹^			
	(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.	86+ Yrs.	
1-7	1,956	2,608	5,216	8,868	2,669	3,559	6,228	10,588	
8-14	2,636	3,515	7,030	11,952	3,724	4,965	8,690	14,772	
15-21	3,295	4,393	8,785	14,935	4,877	6,502	11,379	19,343	
22-28	3,961	5,282	10,562	17,956	6,137	8,182	14,319	24,343	
29-35	4,801	6,402	14,083	23,942	7,458	9,944	20,185	34,316	
36-47	6,130	8,174	17,982	30,569	9,632	12,843	26,072	44,322	
48-60	7,698	10,264	22,375	38,038	12,076	16,101	32,685	55,565	
61-75	10,785	14,829	31,438	53,443	15,801	21,727	44,107	74,982	
76-90	13,792	18,964	37,928	64,476	19,959	27,443	49,946	84,908	
91-120	20,053	28,309	56,619	96,251	34,576	48,813	85,423	145,219	
121-150	27,610	38,979	77,958	132,528	48,026	67,802	118,653	201,710	
151-180	35,776	51,677	103,354	175,701	64,427	93,061	162,855	276,855	

^Premium Chart (inclusive of 18%GST)

WITHOUT SUB-LIMITS

Premium Table -		Travel Guard Silver Plan (without sub-limits)		Amount in ₹^	
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)		
Age Band	56-60 Yrs.	61-70 Yrs.	56-60 Yrs.	61-70 Yrs.	
1-7	812	1,342	2,742	4,240	
8-14	1,156	1,811	3,797	5,918	
15-21	1,336	2,438	4,613	7,950	
22-28	1,654	2,961	5,297	10,003	
29-35	1,892	3,667	6,518	12,189	
36-47	2,329	4,635	8,424	15,728	
48-60	2,716	6,066	12,858	20,372	
61-75	3,440	7,950	20,790	24,984	
76-90	4,472	11,413	22,824	43,832	
91-120	5,268	14,395	25,420	54,378	
121-150	7,237	19,728	29,016	75,330	
151-180	8,655	21,199	33,448	80,621	

Premium Table -		Travel Guard Gold Plan (without sub-limits)		Amount in ₹^	
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)		
Age Band	56-60 Yrs.	61-70 Yrs.	56-60 Yrs.	61-70 Yrs.	
1-7	1,365	2,069	3,664	5,694	
8-14	1,835	2,935	5,168	8,206	
15-21	2,223	3,857	6,183	11,514	
22-28	2,687	4,698	7,487	13,765	
29-35	3,046	5,736	9,110	17,586	
36-47	3,757	7,073	11,617	22,677	
48-60	4,832	8,665	17,071	29,354	
61-75	5,662	10,886	24,751	37,630	
76-90	8,057	16,461	28,161	60,595	
91-120	9,979	19,213	32,413	73,310	
121-150	12,955	26,816	45,074	105,595	
151-180	15,329	32,353	51,457	118,485	

Premium Table -		Travel Guard 70+ Senior Plan (without-sublimits)				Amount in ₹^			
	(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.	86 + Yrs.	
1-7	2,641	3,521	6,780	11,527	6,673	8,897	15,570	26,470	
8-14	3,559	4,746	9,140	15,538	9,310	12,415	21,725	36,933	
15-21	4,447	5,931	11,421	19,416	12,191	16,255	28,446	48,358	
22-28	5,348	7,130	13,730	23,343	15,342	20,456	35,799	60,857	
29-35	6,482	8,642	18,309	31,125	18,644	24,859	50,464	85,788	
36-47	8,275	11,034	23,377	39,740	24,081	32,108	65,178	110,804	
48-60	10,392	13,857	29,088	49,450	30,189	40,253	81,714	138,913	
61-75	14,559	20,019	40,868	69,476	39,504	54,319	110,266	187,454	
76-90	18,619	25,601	49,306	83,820	49,896	68,608	124,865	212,271	
91-120	27,070	38,218	73,605	125,127	86,440	122,033	213,558	363,047	
121-150	37,274	52,622	101,345	172,287	120,065	169,505	296,632	504,274	
151-180	48,297	69,764	134,360	228,410	161,066	232,651	407,139	692,136	

^Premium Chart (inclusive of 18% GST)

WITHOUT SUB-LIMITS

Premium Table -		Travel Guard Silver Plus Plan (without sub-limits)		Amount in ₹ [^]	
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)		
Age Band	56-60 Yrs.	61-70 Yrs.	56-60 Yrs.	61-70 Yrs.	
1-7	1,049	1,905	3,199	5,175	
8-14	1,496	2,569	4,429	7,224	
15-21	1,725	3,302	5,142	9,282	
22-28	2,137	4,008	5,904	11,678	
29-35	2,440	4,746	7,262	14,225	
36-47	3,005	5,998	9,386	18,358	
48-60	3,503	7,526	14,995	22,789	
61-75	4,438	9,866	22,237	27,951	
76-90	5,771	14,510	23,909	48,165	
91-120	6,806	17,168	26,354	56,203	
121-150	9,366	23,548	32,399	77,888	
151-180	11,211	28,764	39,969	92,569	

Premium Table -		Travel Guard Platinum Plan (without sub-limits)		Amount in ₹ [^]	
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)		
Age Band	56-60 Yrs.	61-70 Yrs.	56-60 Yrs.	61-70 Yrs.	
1-7	1,509	2,682	4,065	7,042	
8-14	2,275	3,591	6,960	9,975	
15-21	2,431	4,791	7,541	12,743	
22-28	2,827	5,757	8,715	15,490	
29-35	3,330	6,879	10,468	19,664	
36-47	3,995	8,484	12,802	24,998	
48-60	6,384	10,399	20,519	31,291	
61-75	8,551	13,168	28,588	39,669	
76-90	10,340	20,164	32,510	66,491	
91-120	11,433	22,579	35,522	77,581	
121-150	13,418	32,445	48,358	108,881	
151-180	16,324	40,010	56,288	131,287	

Premium Table -		Annual Multi Trip (without sub-limits)				Amount in ₹ [^]			
Plan	Gold				Platinum				
	56-60 Yrs.	61-70 Yrs.	71-79 Yrs.	> 80 Yrs.	56-60 Yrs.	61-70 Yrs.	71-79 Yrs.	> 80 Yrs.	
1-30	11,793	23,310	33,565	39,393	14,798	26,972	45,313	69,049	
1-45	12,274	37,223	53,602	62,907	15,047	43,518	69,629	144,830	

Annual Multi Trip means two or more trips to a destination outside the Republic of India during the policy period.

[^]Premium Chart (inclusive of 18% GST)

Discount Matrix	
1 member	0
2 members	5%
3 members	10%

Discount Matrix	
4 members	15.0%
5 members	17.5%
6 members	20.0%

Discount Matrix in family option for Silver and Silver Plus plans only.

Note:

Discount rate is based on % of the summation of the premium mentioned above. Family means the Insured Person and / or the Insured Person's spouse and/or, the Insured Person's eligible children and / or Insured Person's parents. This is applied only for the same plan and same trip duration as per the family definition.

Benefits	Single Trip					Annual Multi Trip		
	Silver	Silver Plus	Gold	Platinum	Senior	Gold	Platinum	
Age Band	6 Months - 70 Years	6 Months - 70 Years	6 Months - 70 Years	6 Months - 70 Years	71 Years & Above	19-70 Years and >71 Years	19-70 Years and >71 Years	
Sum Insured in US \$	(Including and Excluding America)					(Worldwide)		
Accidental Death & Dismemberment	10,000	10,000	15,000	25,000	10,000	15,000	25,000	
Accidental Death & Dismemberment Benefit (Common Carrier)	NA	5,000	5,000	5,000	NA	5,000	5,000	
Accident & Sickness Medical Expenses		50,000	1,00,000	2,50,000	5,00,000	50,000	2,50,000	5,00,000
	Deductible	100	100	100	100	100	100	100
Sickness Dental Expense		300	400	500	1,000	300	500	1,000
	Deductible	150	150	150	150	150	150	150
Emergency Medical Evacuation	Included*	Included*	Included*	Included*	Included*	Included*	Included*	
Repatriation of Remains	Included*	Included*	Included*	Included*	Included*	Included*	Included*	
Baggage Delay (After first 12 hrs.)	50	100	200	500	50	100	200	
Baggage Loss* (Common Carrier)	500	750	1,000	1,000	500	1,000	1,000	
Loss of Passport		250	250	250	250	250	250	250
	Deductible	30	30	30	30	30	30	30
Personal Liability		1,00,000	1,50,000	2,00,000	5,00,000	1,00,000	2,00,000	2,00,000
	Deductible	200	200	200	200	200	200	200
Flight Delay [^]	NA	Included	Included	Included	NA	Included	Included	
Hijacking ^{^^}	NA	Included	Included	Included	NA	Included	Included	
Automatic extension of Policy (upto 7 days)	Available	Available	Available	Available	Available	Available	Available	
Emergency Cash Transfer and Advances	500	750	1,000	1,500	500	1,000	1,500	
Fraudulent Charges	500	500	1,000	2,000		1,000	2,000	
Burglary (In Rs.)	₹1,00,000	₹1,00,000	₹2,00,000	₹2,00,000		₹2,00,000	₹2,00,000	
Trip Cancellation		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		500	500	750	1,000		750	1,000
	Deductible	50	50	75	100		75	100
Bounced Bookings of Hotel and Airline		500	500	750	1,000		750	1,000
	Deductible	50	50	75	100		75	100

Annual Multi Trip means two or more trips to a destination outside the Republic of India during the policy period.

*Included under the benefit limit of Accident and Sickness Medical Expense Reimbursement.

Maximum amount to be reimbursed per basis 50% and maximum value per article contained in any bag is 10% of the 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 off by paying additional premium.

FREE LOOK PERIOD:

Single Trip Insurance - Free look period is not applicable.

Annual Multi Trip Insurance - You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy provided no trip has been commenced. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and you will be refunded the premium paid by You after adjusting the amounts spent on stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy.

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 Limited 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.

EXCLUSIONS:

- 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
- any Pre-existing Condition or any complication arising from it
- Any non medical expenses

For complete list of benefits and exclusions, please read policy wordings.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to takeout 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.

Section 64 VB of the Insurance Act, 1938:

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation, 2017



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



Call 24 x 7 Toll-free Helpline: 1800 266 7780 Or
1800 22 9966 (only for Senior Citizen Policyholders)



Write to us at: A&H Claims Department, Tata AIG General Insurance Co. Ltd.
7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway,
Goregaon(E), Mumbai, Maharashtra 400063

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400013
24x7 Toll Free No: **1800 266 7780** or **1800 22 9966** (For Senior Citizens) • Email: **customersupport@tataaig.com**
website: **www.tataaig.com** • IRDA of India Registration No: 108 • CIN: U85110MH2000PLC128425