

6. No claim will be paid which arises from the Insured person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.
7. No claim will be paid arising from the participation of the Insured person in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, caving or potholing, hunting or equestrian, skew diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles). Further no claim will be paid in case Insured person participates in professional sports or any other hazardous sports, unless specifically covered as an extension of the Policy.
8. No claim will be paid for losses arising from accidents on two wheeled motorised vehicles unless at the time of the accident the driver is duly qualified, is in possession of a current full International driving license and the Insured person is wearing a safety crash helmet.
9. No claim will be paid for losses arising directly or indirectly from manual work or hazardous occupation, or if engaging in any criminal or illegal act.
10. Pre-existing Disease: The Policy is not designed to provide an indemnity in respect of medical services, the need for which arises out of a pre-existing disease.

Disclaimer: The above information is only indicative in nature. For full details of the coverage & exclusions please contact our nearest office and refer to the policy documents.

What is the free-look period under this policy?

The insured will be allowed a period of at least 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If the insured has not made any claim during the free look period, the insured shall be entitled to-

A refund of the premium paid less any expenses incurred by the insurer on medical examination of the insured persons and the stamp duty charges or;

where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;

Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

This is condition is not applicable in case of single trip Insurance.

How to intimate a claim and what are the documents required?

It is a condition precedent to liability under the policy that in the event of any occurrence likely to give rise to a claim under this insurance, the Insured person or his representative, must notify Insurer / Service Provider immediately. The Insured person or his representative should quote Insurer / Service Provider as much information concerning the illness, accident or occurrence as is available, including the name of the treating Doctor, name and telephone number of the Hospital, the Policy number and its date of issue.

The policy document, together with invoices, travel documents and any other relevant details must be sent to Insurer / Service Provider, clearly stating under which Section of this Policy a claim is being made.

In case of a claim or assistance abroad, contact our Service Provider from anywhere in the world -

- Dedicated International toll free numbers for US & Canada:
US: 844-691-8884 | Canada: 844-691-8882
- For rest of the world:
SBI dedicated Hotline: **+91 11 45735511** (Call Back Facility)
Alarm Centre FAX: **+91 11 45070617**
Email: **sbitravel@axa-assistance.in**

Please note that if medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should be forwarded to Insurer / Service Provider.

In no event should a claim will be notified and documents will be submitted to Insurer / Service Provider later than 31 days after the end of an insured trip.

However the Insurer at his sole discretion may relax this condition subject to a satisfactory proof/evidence being produced on the reasons for such a delay for maximum 60 days.

The fast, fair & transparent Claim procedure that will keep you in control.

SBI General's dedicated and experienced claims team aim to deliver you a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim. At SBI General, our philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our claims service will:

- Provide assistance in emergency situations
- Keep you informed of the progress of your claim
- Provide you with the choice of accessing our preferred local service providers

What's more, our skilled staffs are empowered to act and make decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back in control as quickly as possible.

About SBI General Insurance

SBI General Insurance Company Limited is a joint venture between the State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its 5 Associate Banks, SBI Group has the unrivalled strength of over 19,000 branches across the country, arguably one of the largest in the world.

Insurance Australia Group Limited (IAG) is an international general insurance group, with operations in Australia, New Zealand and Asia. IAG's businesses underwrite around A\$11 billion of premium per annum.

SBI General's current geographical coverage extends to 60+ cities pan India. We are currently serving 3 key customer segments i.e. Retail Segment (catering to Individual & Families), Corporate Segment (catering mid to large size Companies) and SME Segment. Current Policy offering of SBI General covers Motor, Health, Personal Accident & Home Insurance for Individuals and Aviation, Fire, Marine, Package, Construction & Engineering, Liability, Group Health, Group Personal Accident & Credit Insurance for Businesses.

We also offer the following Policies:

- Private Car Insurance Policy- Package
- Two Wheeler Insurance Policy
- Health Insurance Policy - Retail
- Critical Illness Insurance Policy
- Hospital Daily Cash Insurance Policy
- Long Term Home Insurance Policy
- Individual Personal Accident
- Insurance Policy

For more details, contact:



Call Now (Toll Free)

1800 22 1111 | 1800 102 1111

sms 'TRAVEL' to 561612 | www.sbigeneral.in



SBIGeneral
INSURANCE

SBI General Insurance Company Limited
Corporate & Registered Office: 'Natraj', 101, 201 & 301,
Junction of Western Express Highway & Andheri - Kurla Road,
Andheri (East), Mumbai - 400 069.


IRDA Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license. | Insurance is the subject matter of the solicitation. | TBH0001 | IRDA/NL-HLT/SBIGI/P-T/V.I/36/13-14 ADBRO/0001/APR/14-15 | Version 1.3, Apr' 15 | Print_Sept 2015_1

You have earned the vacation.
We will protect it.

SBI General's Travel Insurance Policy
(Business & Holiday)



SBIGeneral
INSURANCE

Medical cover upto USD 0.5 million		No medical examination		Worldwide protection & round the clock assistance		Fair, transparent & quick cash-less claim settlement		Comprehensive coverage																							
<p>SBI GENERAL'S TRAVEL INSURANCE POLICY (Business & Holiday)</p> <p>Whether you travel alone, with family or business associates, you would certainly want your trip abroad to be as per your plan. Despite all that careful planning, there may be unforeseen events beyond your control. This may take your peace of mind and put you completely out of control.</p> <p>SBI General’s Travel Insurance (Business and Holiday) provides comprehensive cover for you and your family when you are globetrotting. It covers you against medical and other financial emergencies during your trip abroad and help restore your peace and be in control of the situation.</p> <p>Travel in peace anywhere in the world with SBI General’s Travel Insurance Policy.</p>		<p>Who should buy this policy?</p> <p>1) Indian Residents undertaking bonafide trips abroad for:</p> <p> a) business and official purposes</p> <p> b) holiday purpose</p> <p>2) Foreign Nationals working in India.</p> <p> Age Limit: - 6 months to 70 years.</p> <p>What are the major benefits provided by SBI General's Travel Insurance Policy?</p> <p>Our Travel Insurance is one of the most comprehensive policies in the industry. It covers expenses incurred for medical treatment of illness, disease contracted or injury sustained during an overseas travel and which is primarily in the nature of an emergency and necessary to be undertaken immediately along with other related coverages.</p>		<p>What is the period of insurance under this policy?</p> <p>a) Single Trip: - Policy can be issued for minimum 1 day up to a maximum of 180 days duration.</p> <p>b) Multi Trip: - Policy will be issued only for one year and not for any duration shorter or longer than one year.</p> <p>How to extend the policy duration?</p> <p>With prior approval of the Insurer and on payment of extra premium:- Extension in Policy duration is only permissible in single trip insurance for a maximum 180 days subject to the condition that total Policy duration after extension shall not be more than 270 days.</p> <p>The premium for extension of Policy duration will be difference of full extended period premium minus premium received till date.</p> <p>Automatic extension:- This extension is over and above extension of the Policy duration after prior approval for a period not exceeding 7 days if necessitated by delay of public transport services beyond the control of the Insured person. This automatic extension will be free of any charge.</p> <p>What is the renewal condition under this policy?</p> <p>Single Trip Insurance is non-renewable. Multi Trip Insurance may be renewed with the Insurer’s consent by paying the premium in force at the time of renewal. The Insurer however, shall not be bound to give notice that it is due for renewal.</p> <p>What is the cancellation and refund policy under SBI General's Travel Insurance Policy?</p> <p>Cancellation by Insured:-</p> <p>A Single Trip Insurance: Cancellation of the Policy may be done only in cases where a journey is not undertaken and only on production of the Insured person’s Passport as a proof that the journey has not been undertaken. Any request for cancellation will be entertained not less than 14 days after the First Day of Insurance as indicated in the Policy Schedule. Such cancellation will be subject to deduction of Rs 250/-. No refund of premium or part thereof will be allowed once the journey has commenced. Policy can be cancelled in full and cannot be cancelled with respect to only some of insured persons. Once any of insured</p>		<p>person starts journey, policy will not be cancelled with respect to remaining insured persons.</p> <p>B Multi Trip Insurance: The Insurance may be cancelled at any time at the request of the Insured person, in which case the Insurer will refund the premium as per the Table given below, provided that no claim has been made during the Period of Insurance.</p> <table><tr><th>Period of Insurance in force</th><th>% of Annual Premium Refundable</th></tr><tr><td>Up to one month</td><td>75% of annual rate</td></tr><tr><td>Up to three months</td><td>50%of annual rate</td></tr><tr><td>Up to six months</td><td>25% of annual rate</td></tr><tr><td>Exceeding six months</td><td>Nil</td></tr></table> <p>Policy can be cancelled in full and cannot be cancelled with respect to only some of insured persons. Once any of insured person starts journey, policy will not be cancelled with respect to remaining insured persons.</p> <p>Cancellation by Insurer:-</p> <p>The Insurance may also at any time be cancelled at the option of the Insurer, on 15 days' notice to that effect being given to the Insured person, in which case the Insurer shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. Such cancellation will be on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured person.</p>		Period of Insurance in force	% of Annual Premium Refundable	Up to one month	75% of annual rate	Up to three months	50%of annual rate	Up to six months	25% of annual rate	Exceeding six months	Nil	<p>What are the major exclusions under this policy?</p> <p>The Company shall not be liable to pay under the Policy for the following :</p> <p>1. No claim will be paid where the Insured person :</p> <ul style="list-style-type: none">• is travelling against the advice of a Physician: or• is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate; or• is travelling for the purpose of obtaining treatment; or• has received a terminal prognosis for a medical condition <p>2. No claim will be paid if arising from suicide, attempted suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the abuse of the drugs, or any loss arising directly or indirectly from any injury, illness, death, loss, expenses, or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused..</p> <p>3. No claim will be paid if arising from the Insured person taking part in Naval, Military or Airforce operations.</p> <p>4. No claim will be paid if arising from War, invasion, acts of foreign enemy, 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 property by or under the order of any government or local authority.</p> <p>5. The Insurance does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from</p> <ul style="list-style-type: none">• ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or• the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.													
Period of Insurance in force	% of Annual Premium Refundable																														
Up to one month	75% of annual rate																														
Up to three months	50%of annual rate																														
Up to six months	25% of annual rate																														
Exceeding six months	Nil																														
<table><tr><th>Section</th><th>Coverages</th><th></th><th>Benefits (in US \$)</th><th>Deductible</th></tr><tr><td>A</td><td>Medical Expenses including Evacuation & Repatriation</td><td></td><td>50,000 to 5,00,000</td><td>US \$ 100</td></tr><tr><td>A-i</td><td>Personal Accident</td><td></td><td>10% of Limit of cover under Section (A) subject to maximum 25,000</td><td>Nil</td></tr><tr><td>A-ii</td><td>Travel Support 1. Loss of Passport 2. Golfer’s Hole-In-One 3. Home Burglary Insurance 4. Loss of Checked Baggage 5. Trip Cancellation 6. Trip Curtailment 7. Missed Connection 8. Delay of Checked Baggage (Baggage delay payment at the rate of US \$ 200 per 12 hrs) 9. Hijack Cover (Hijack Cover at the rate of US \$ 200 per 24 hrs) 10. Trip Delay (Trip Delay at the rate of US \$ 200 per 12 hrs) 11. Hospitalisation Daily Allowance (cash at the rate of US \$ 50 per day) 12. Bail Bond 13. Emergency Cash Advance</td><td></td><td>2000 on Floater basis</td><td>5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount First 12 hrs First 24 Hrs First 12 hrs First one day Not Applicable Not Applicable</td></tr><tr><td>B</td><td>Personal Liability</td><td></td><td>50% of the Limit of cover under Section (A) or 2,00,000, whichever is lower.</td><td>US \$ 100</td></tr></table>	Section	Coverages		Benefits (in US \$)	Deductible	A	Medical Expenses including Evacuation & Repatriation		50,000 to 5,00,000	US \$ 100	A-i	Personal Accident		10% of Limit of cover under Section (A) subject to maximum 25,000	Nil	A-ii	Travel Support 1. Loss of Passport 2. Golfer’s Hole-In-One 3. Home Burglary Insurance 4. Loss of Checked Baggage 5. Trip Cancellation 6. Trip Curtailment 7. Missed Connection 8. Delay of Checked Baggage (Baggage delay payment at the rate of US \$ 200 per 12 hrs) 9. Hijack Cover (Hijack Cover at the rate of US \$ 200 per 24 hrs) 10. Trip Delay (Trip Delay at the rate of US \$ 200 per 12 hrs) 11. Hospitalisation Daily Allowance (cash at the rate of US \$ 50 per day) 12. Bail Bond 13. Emergency Cash Advance		2000 on Floater basis	5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount First 12 hrs First 24 Hrs First 12 hrs First one day Not Applicable Not Applicable	B	Personal Liability		50% of the Limit of cover under Section (A) or 2,00,000, whichever is lower.	US \$ 100						
Section	Coverages		Benefits (in US \$)	Deductible																											
A	Medical Expenses including Evacuation & Repatriation		50,000 to 5,00,000	US \$ 100																											
A-i	Personal Accident		10% of Limit of cover under Section (A) subject to maximum 25,000	Nil																											
A-ii	Travel Support 1. Loss of Passport 2. Golfer’s Hole-In-One 3. Home Burglary Insurance 4. Loss of Checked Baggage 5. Trip Cancellation 6. Trip Curtailment 7. Missed Connection 8. Delay of Checked Baggage (Baggage delay payment at the rate of US \$ 200 per 12 hrs) 9. Hijack Cover (Hijack Cover at the rate of US \$ 200 per 24 hrs) 10. Trip Delay (Trip Delay at the rate of US \$ 200 per 12 hrs) 11. Hospitalisation Daily Allowance (cash at the rate of US \$ 50 per day) 12. Bail Bond 13. Emergency Cash Advance		2000 on Floater basis	5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount 5% of claim amount First 12 hrs First 24 Hrs First 12 hrs First one day Not Applicable Not Applicable																											
B	Personal Liability		50% of the Limit of cover under Section (A) or 2,00,000, whichever is lower.	US \$ 100																											