

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.

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. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or 7. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 8. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy,
9. Any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism
10. Any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or 11. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
12. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or 13. Performance of manual work for employment or any other potentially dangerous occupation; or 14. Congenital anomalies or any complications or conditions arising therefrom; or 15. Osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone)
16. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing
17. 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; or 18. For any loss of which a contributing cause was your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest;
19. Any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo; or 20. Any loss, injury, damage or legal sustained directly or indirectly by: Any terrorist or member of a terrorist organisation, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.

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 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 - +91-080-66500001,
 Pune - +91-020-66014156, Chennai - +91-044-66841050, Hyderabad - +91-040-66629882,
 Ahmedabad - +91-079-66610201


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


Call
 24x7 Toll Free helpline
 18002667780


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

Tata AIG General Insurance Company Ltd.

Registered Office: Peninsula Corporate Park, 9th Floor, Piramal Tower, G.K. Marg, Lower Parel, Mumbai – 400013.

Insurance is the subject matter of the solicitation. For complete details on coverage, terms, conditions and exclusions, please read the policy wordings. Toll Free Helpline No.: **1800 266 7780**

Reach us at: www.tataaiginsurance.in

TAGIC/ITG/Jan13/06



Travel anywhere in the world with peace of mind.



CNBC Awaaz Travel Awards 2012*

*Refer to our website for complete details.

TravelGuard
 GLOBAL TRAVEL PROTECTION



WITH YOU ALWAYS

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

Benefits	Single Trip					Annual Multi Trip	
	Silver	Silver Plus	Gold	Platinum	Senior Plan	Gold	Platinum
AGE	6 Mths - 70 Yrs	6 Mths - 70 Yrs	6 Mths - 70 Yrs	6 Mths - 70 Yrs	71- 79 Yrs	19-70 Yrs	19-70 Yrs
Sum(s) Insured in US \$	(Including & Excluding the Americas)					(Worldwide)	
Accidental Death and Dismemberment Benefit (24 hrs)	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 & Sickness Medical Expense Reimbursement	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.)	50	100	200	500	50	100	200
Checked Baggage Loss Benefit*	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
Personnal 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	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	1000	1500	500	1000	1500
Fraudulent Charges (Payment Card Security)	500	500	1000	2000		1000	2000
Home Burglary (In Rs.)	₹100000	₹100000	₹200000	₹200000		₹200000	₹200000
Trip Cancellation	500	500	750	1000		750	1000
Deductible	50	50	75	100		75	100
Trip Curtailment	500	500	750	1000		750	1000
Deductible	50	50	75	100		75	100
Missed Connection/ Missed Departure	500	500	750	1000		750	1000
Deductible	50	50	75	100		75	100
Bounced Hotel /Airline booking	500	500	750	1000		750	1000
Deductible	50	50	75	100		75	100

* Included under the benefit limit of Accident & 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 & Maximum \$100
 ^^ Hijack - Deductible of 1 day, \$100 per day & Maximum \$500

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 Services-Maximum up to \$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 & Sickness Medical Expense is limited to \$10000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable.

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.

Premium Table

Premium Table - Travel Guard Silver Plan						
Age Band Days of Travel	(worldwide Excluding USA/Canada)			(worldwide Including USA/Canada)		
	6 Mths-40 Yrs	41-60 Yrs	61-70 Yrs	6 Mths-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	602	644	1014	855	950	1468
8-14	845	918	1369	1216	1315	2049
15-21	955	1060	1759	1275	1528	2633
22-28	1089	1312	2135	1531	1754	3313
29-35	1283	1501	2531	1904	2159	4037
36-47	1522	1849	3198	2332	2790	5209
48-60	1850	2155	4011	3241	4453	6466
61-75	2200	2729	5257	4770	6599	7930
76-90	2557	3226	6708	5703	7096	9820
91-120	3524	4180	9138	5925	7172	15932
121-150	4539	5742	12524	7801	9610	22071
151-180	5568	6868	15292	9832	11851	27417

Premium Table - Travel Guard Silver Plus Plan						
Age Band Days of Travel	(worldwide Excluding USA/Canada)			(worldwide Including USA/Canada)		
	6 Mths-40 Yrs	41-60 Yrs	61-70 Yrs	6 Mths-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	718	768	1213	997	1108	1714
8-14	1008	1096	1636	1418	1533	2392
15-21	1138	1264	2103	1485	1781	3074
22-28	1297	1565	2553	1783	2044	3868
29-35	1525	1788	3023	2216	2514	4711
36-47	1810	2201	3820	2714	3250	6080
48-60	2199	2566	4793	3775	5192	7548
61-75	2615	3251	6284	5560	7700	9257
76-90	3041	3843	8021	6649	8279	11466
91-120	4198	4985	10935	6907	8365	18615
121-150	5417	6860	14998	9101	11218	25797
151-180	6651	8212	18320	11478	13840	32052

Premium Table - Travel Guard Gold Plan						
Age Band Days of Travel	(worldwide Excluding USA/Canada)			(worldwide Including USA/Canada)		
	6 Mths-40 Yrs	41-60 Yrs	61-70 Yrs	6 Mths-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	834	909	1443	1110	1269	1971
8-14	1062	1222	2047	1460	1789	2841
15-21	1261	1480	2691	1680	2048	3814
22-28	1464	1789	3277	1991	2480	4559
29-35	1724	2028	4002	2384	3017	5824
36-47	1993	2502	4934	2989	3848	7511
48-60	2394	3217	6044	3911	5418	9317
61-75	3036	3770	7594	5409	7856	11944
76-90	3623	4918	9274	6487	7945	14890
91-120	5219	6645	13402	7973	9877	22338
121-150	6322	8627	18706	10884	13734	32175
151-180	7925	10207	22569	13838	17043	39242

Above Premium includes 12.36% Service Tax

Premium Table

Premium Table - Travel Guard Platinum Plan						
Age Band Days of Travel	(worldwide Excluding USA/Canada)			(worldwide Including USA/Canada)		
	6 Mths-40 Yrs	41-60 Yrs	61-70 Yrs	6 Mths-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	981	1105	1708	1191	1346	2235
8-14	1211	1666	2287	1663	2305	3166
15-21	1460	1781	3051	1994	2498	4045
22-28	1771	2071	3667	2231	2887	4917
29-35	1948	2439	4382	2770	3467	6241
36-47	2280	2926	5404	3313	4240	7934
48-60	3223	4676	6623	4670	6796	9932
61-75	4573	6263	8386	6613	9468	12591
76-90	5567	7574	10186	7988	10768	15828
91-120	6111	8374	14381	8861	11765	24624
121-150	7899	9828	20665	11990	16016	34559
151-180	9804	11957	25484	14993	18643	41671

Premium Table - Travel Guard 70+ Senior Plan				
Age Band Days of Travel	(worldwide Excluding USA/Canada)		(worldwide Including USA/Canada)	
	71-75 Yrs	76-79 Yrs	71-75 Yrs	76-79 Yrs
1-7	1490	1987	2033	2711
8-14	2008	2678	2837	3783
15-21	2510	3346	3715	4953
22-28	3017	4023	4675	6233
29-35	3657	4877	5681	7575
36-47	4670	6226	7338	9783
48-60	5864	7819	9199	12265
61-75	8215	11296	12037	16551
76-90	10506	14446	15204	20905
91-120	15275	21565	26339	37184
121-150	21032	29693	36585	51649
151-180	27253	39365	49078	70890

Annual Multi - Trip*										
Age Band	Gold					Platinum				
	19-40 Years	41 - 60 Years	61-70 Years	71 - 79 Years	> 80 Years	19-40 Years	41 - 60 Years	61-70 Years	71 - 79 Years	> 80 Years
1-30	3677	4492	8878	12784	15004	4056	5124	10273	16437	26300
1-45	4068	4675	14178	20416	23960	4625	5210	16575	26521	42433

Family Option applicable to Silver & Silver Plus Only

Discount Matrix	
1 member	0
2 member	5%
3 member	10%
4 member	15.0%
5 member	17.5%
6 member	20.0%

- Discount rate is based on % of the summation of the premium mentioned above.
- This is applied only for the same plan and same trip duration as per the family definition. However, if Family member falls under the Senior Plan for the same duration, family discount will be applicable.
- Under Annual Multi Trip, entry age is 19 years to 70 years. Renewals are applicable beyond age 71 years and policy terms / conditions shall commence only in case of renewals

Above Premium includes 12.36% Service Tax

