

Cancellation of the Policy:

We may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you a 15 Days notice, stating when such cancellation shall be effective. In the event of cancellation for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium.

If you cancel the Annual Trip Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim has occurred and/or no travel has happened up to the date of cancellation. In the event a claim has occurred and/or travel has happened there shall be no return of premium.

Exclusions:

This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of: • 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; or •any Pre-existing Condition or any complication arising there from it unless due to Life threatening unforeseen emergency subject to maximum amount shown in the table of benefits; or •being under the influence due to usage / abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion. For complete list of detailed exclusions, please refer policy wordings.

How to lodge a claim:

It is a condition precedent to Our liability hereunder that written notice of claim must be given by You to Us within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event no later than 30 Days after an actual or potential loss begins. 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, **Bengaluru** - +91-080-66500001, **Chennai** - +91-044-66841050, **Ahmedabad** - +91-079-66610201, **Delhi** - +91-011-66603500, **Pune** - +91-020-66014156, **Hyderabad** - +91-040-66629882.

 Claims Registration SMS 'CLAIM' to 5616181, e-mail: general.claims@tata-aig.com	 Call 24x7 Toll Free helpline 18002667780 Or 1800 22 9966 (only for senior citizen)	 Tata AIG General Insurance Company Limited Accident and Health Claims, A-501, 5th Floor, Building No. 4, Infinity Park, Dindoshi, Malad (E), Mumbai, India - 400 097.
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Section 41 of Insurance Act 1938 (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 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.
- Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

IRDA of India REGULATION NO 5: This policy is subject to regulation 5 of IRDA of India (Protection of Policyholder's Interests) Regulation.

Disclaimer: This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

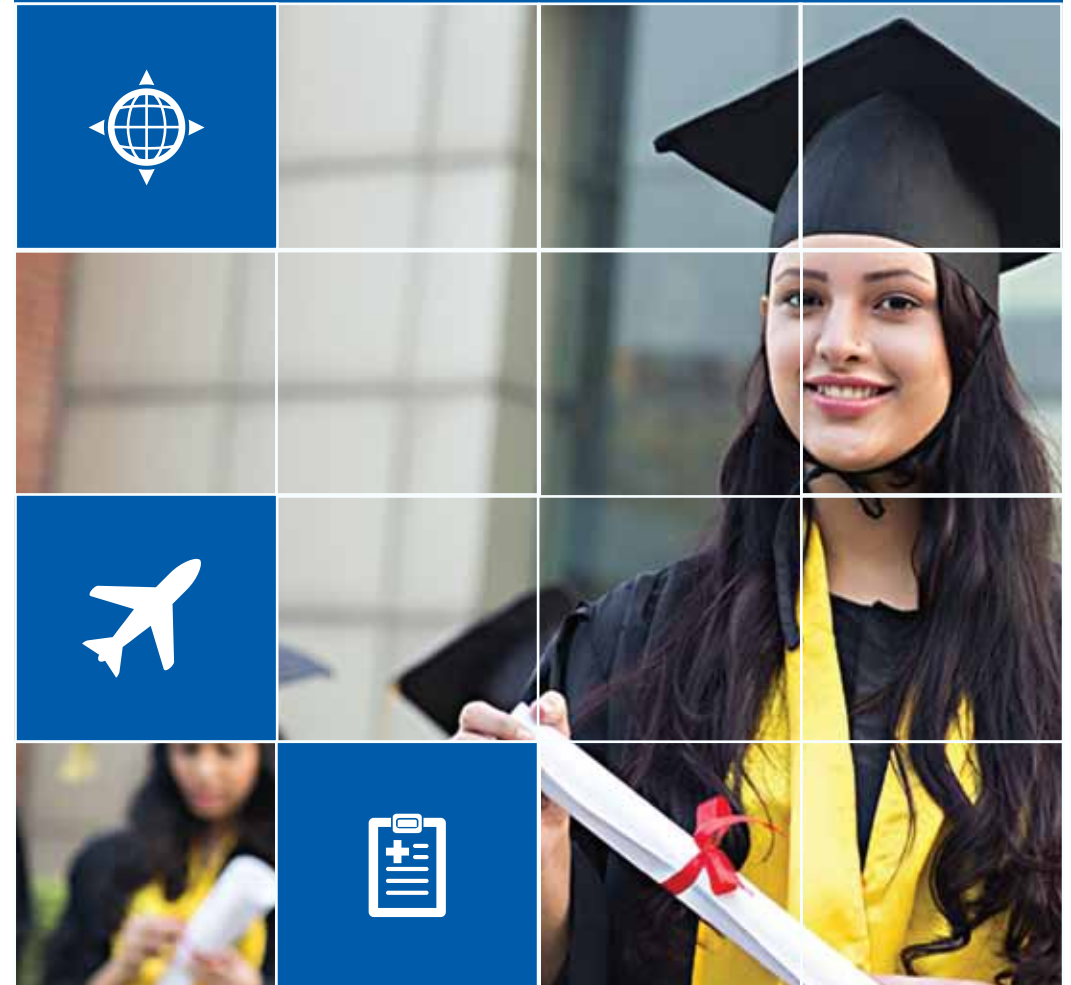
Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

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 Fax: 022 6693 8170 Email: customersupport@tata-aig.com
IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

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A NEW CHAPTER IS ABOUT TO UNFOLD. GET SET, WE'VE GOT YOU COVERED.



Student Guard Overseas Health Insurance Plan



UIN: IRDAI/NL-HLT/TAGI/P-T/V.II/237/14-15

WITH YOU ALWAYS

Student Guard - Overseas Health Insurance Plan UIN: IRDAI/NL-HLT/TAGI/P-T/V.II/237/14-15

Coverages	"SI" in US\$	Plan A	Plan B	Ultimate	Ultimate Plus	Supreme
AD & D 24 Hours		10,000	25,000	25,000	30,000	50,000
Felonious Assault (AD & D)		5,000	5,000	25,000	25,000	25,000
Accident & Sickness Medical Expenses Reimbursement ¹	Deductible	50,000	1,00,000	2,50,000	5,00,000	5,00,000
Child care benefits		250	500	1,000	1,250	1,500
Coverage for Pre existing Conditions under A&S**		500	1,000	2,500	5,000	5,000
Maternity Benefit (Only Inpatient Treatment incl 1 month post Natal Cover) - Waiting Period - 10 Months		500	1,000	2,000	2,500	3,000
Ambulance Charges		250	250	250	500	500
Treatment for mental and nervous disorders: including alcoholism and drug dependency.		-	500	1,000	2,000	2,500
Cancer screening and mammography examinations ²		250	500	1,500	2,500	3,000
Physiotherapy		500	500	500	500	500
Sickness Dental Relief ³	Deductible	250	300	400	500	500
Assistance Services		Included	Included	Included	Included	Included
Emergency Evacuation		5,000	10,000	15,000	25,000	25,000
Continuing Treatment (following Medical Repatriation to your Country of Origin)##		NA	NA	NA	NA	20,000
Repatriation of Remains		2,500	5,000	7,500	10,000	10,000
Checked Baggage Loss*		500	1,000	2,000	2,500	2,500
Checked Baggage Delay# (After 12 hours only)		-	50	150	250	250
Loss of passport	Deductible	250	250	250	250	250
Personal Liability	Deductible	30	30	30	30	30
Study Interruption ⁴		1,00,000	1,00,000	5,00,000	5,00,000	5,00,000
Sponsor Protection		200	200	200	200	200
Compassionate Visit (2-Way) Visit		7,500	7,500	15,000	25,000	25,000
Bail Bond ⁵		10,000	10,000	20,000	25,000	25,000
Hijack Cash Benefit		1,500	5,000	7,500	10,000	10,000
Missed Connection/ Missed Departure ⁶	Deductible	500	1,000	5,000	5,000	5,000
Trip Delay		100 per day (Max 500)	100 per day (Max 500)	100 per day (Max 500)	100 per day (Max 500)	100 per day (Max 500)
Fraudulent Charges(Payment Card Security)	Deductible	1 Day	1 Day	1 Day	1 Day	1 Day
		250	500	750	1,000	1,000
		25	50	75	100	100
		10 per 12 hr (Max 100)	10 per 12 hr (Max 100)	10 per 12 hr (Max 100)	10 per 12 hr (Max 100)	10 per 12 hr (Max 100)
	Deductible	12 Hrs	12 Hrs	12 Hrs	12 Hrs	12 Hrs

#Reimbursement of purchase of necessary personal effect, due to baggage delay overseas.

*The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%

** Pre-existing condition is covered only in case of life threatening unforeseen emergency.

##coverage is applicable within 60 days from the date of your return to your country of Origin.

Student Guard - Overseas Health Insurance Plan UIN: IRDAI/NL-HLT/TAGI/P-T/II/237/14-15

Premium Table

Amount in INR ^

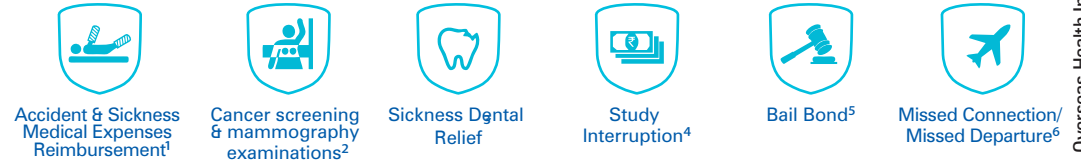
Trip Band	*Excluding Americas					*Including Americas				
	Plan A	Plan B	Ultimate	Ultimate Plus	Supreme	Plan A	Plan B	Ultimate	Ultimate Plus	Supreme
0-30	1,209	1,347	1,573	1,740	1,838	2,774	3,104	3,440	3,726	4,027
31-60	2,109	2,385	2,838	3,172	3,366	5,239	5,900	6,572	7,144	7,746
61-90	3,072	3,496	4,191	4,702	5,001	7,875	8,888	9,920	10,799	11,722
91-120	3,693	4,212	5,063	5,689	6,056	9,576	10,817	12,081	13,156	14,286
120-180	5,866	6,719	8,117	9,145	9,747	15,527	17,566	19,641	21,406	23,263
181-270	8,599	9,872	11,957	13,490	14,388	23,010	26,051	29,144	31,779	34,549
271-365	10,615	12,197	14,788	16,695	17,810	28,529	32,308	36,155	39,429	42,872

Premium mentioned is (in Rs) & Inclusive of applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess @ 15%.

Age Band – 16 to 35 years – Maximum Trip Duration 365 Days

Premium rates are subject to change with prior approval from IRDA of India

Salient Features & Benefits ^ ^



^ ^ For complete list of detailed benefits please refer to policy wordings.

Renewal Condition:

(i) **The Single Trip Insurance** – The Single Trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge of Rs 350/- by Us.

(ii) **Annual Trip Insurance** - The Annual Trip Insurance may be renewed with Our consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. • Cancellation of the Policy may be done prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge of Rs 350/- by Us • The policy shall be ordinarily renewable upon payment of premium unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or due to non cooperation by the Insured or any misrepresentation under or in relation to this policy or poses a moral hazard. • Grace period in payment up to 30 days from the premium due date is allowed where you can still pay your premium and continue your policy. Coverage would not be available for the period for which no premium has been received. • We may extend the renewal automatically if opted by You in the Proposal Form and provided You are eligible for renewal as per age criteria as per Policy terms and paid the premium. • You may enhance the sum insured only at the time of renewal of the policy. However the quantum of increase shall be subject to underwriting guidelines of the company. • We will not apply any additional loading on your policy premium at renewal based on claim experience. • Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from Authority. Your premium will also change if you move into a higher age group, or change the plan. • This policy will be renewed till the Insured attains a completed age of 35 years thereafter it will not be renewed • In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to any Travel insurance policy available with us. • Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority of India and will be intimated to You atleast 3 months in advance.

Free Look Period:

(i) **Single Trip Insurance** – Free look period is not applicable.

(ii) **Annual 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. Free look provision is not applicable and available at the time of renewal of the Policy.

Student Guard - Overseas Health Insurance Plan UIN: IRDAI/NL-HLT/TAGI/P-T/II/237/14-15