

## Edelweiss Group Domestic Travel Insurance

### Coverage

Section	Option 1
<b>Accidental Death</b>	Rs. 10,000
<b>Cancellation of Trip (Any Unavoidable circumstances)</b>	Cancellation penalty charged by the airline subject to maximum of Rs 3,500/-

### Coverage Description

**Accidental Death:** We will pay INR 10,000 to the Nominee or legal representative, if during the Trip an Insured Person sustains Bodily Injury which results in Death.

**Cancellation of Trip (Any Unavoidable circumstances) -** We will reimburse up to the limit of liability as mentioned above, following the necessary and unavoidable domestic flight cancellation due to any unavoidable reasons beyond ticket holder's control twenty-four (24) hours prior to scheduled flight departure.

### Key Exclusions:

- Any cancellation of the travel bookings by the Common Carrier;
- Any trip which is cancelled as a result of the insured or any other person with whom he/she have arranged to travel with failing to check-in in time as required by the airline or report in time at the place of departure of the common carrier due to which the Insured is unable to undertake the journey.
- Any trip cancellation caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.
- Any amount or refund received from common carrier
- Convenience and Cancellation fees charged by OTA, Coupon/promotional discounts
- Any claim arising out of financial default i.e. a complete suspension of operations by the airline due to financial circumstances whether or not a bankruptcy petition is filed.
- Ticket cancellation amount withheld by the airline/OTA in the form of credit shell with certain time validity

### Special Conditions:

- During the consequences of Pandemics, Epidemics, Lockdown or Quarantine period as declared by the respective Authority from time to time and/or when the Common Carrier is grounded off or not operating, the cover of 'Trip cancellation extension' is not payable by the Company

### Conditions:

Policy is valid for the Insured age between 1 day to 70 years

Policy is valid only for Indian Resident.

Policy is valid only for Domestic Air travel.

Nominee will be by default legal heir.

'Cancellation of Trip' cover can be claimed if you have cancelled your flight ticket at least twenty four (24) hours prior to scheduled departure time.

The Policy starts from the schedule departure date and time of flight from the originating airport to actual arrival date and time at the destination airport as mentioned in booked flight ticket through which insurance cover has been opted for which the Insured has paid the Premium.

A passenger cannot opt for the Product, if the

- booking for travel is for more than ninety (90) days in advance at the time of intending to
- purchase the Product; or
- booking is made for international destinations
- booking is being made for a foreign national

A passenger will be not be eligible to claim the benefit under this Product, if:

- the cancellation of the ticket is done within twenty-four (24) hours prior to the scheduled
- departure of the flight; or
- the passenger is a 'no-show' at the airport; or
- the passenger chooses to change its originally-booked flight

Note: Coverage's, Terms & Conditions are only outlined briefly in this document. For complete details, policy wording needs to be referred.

## **EDELWEISS GROUP DOMESTIC TRAVEL INSURANCE**

### **Accidental Death Benefit (ADB)**

If an Insured Person suffers an Accidental bodily Injury during the Policy Period, which is the sole and direct cause of his death within 365 days from the date of such Accident, then the Company will pay the Sum Insured, as specified in the Policy Schedule against this benefit, to the Claimant, subject to the terms & conditions of this Policy. Upon making payment against a Claim under this benefit, the Policy shall terminate for the Insured Person, in favour of whom such payment has been made.

### **Cancellation of Trip (Any Unavoidable circumstances)**

We will reimburse the cost for the difference between the original ticket and the refund amount received, following the necessary and unavoidable cancellation due to any unavoidable reasons beyond his/her control.

This In-built Benefit will be payable provided that:

- a. The Insured Person provides Us with a written confirmation from the Common Carrier of the cancelled booking unless this proof is available to Us directly from a reliable source in the public domain;
- b. We will reimburse only those expenses that are in excess of the Deductible;
- c. We will reimburse only those expenses, post deducting the refund if any received from the common carrier.
- d. We will reimburse only those expenses that are Reasonable and Customary Charges;

We shall not be liable to reimburse any expenses under this In-built Benefit for:

- a. Any cancellation of the travel bookings by the Common Carrier;
- b. Any trip which is cancelled as a result of the insured or any other person with whom he/she have arranged to travel with failing to check-in in time as required by the airline or report in time at the place of departure of the common carrier due to which the Insured is unable to undertake the journey.
- c. We shall not accept more than one claim under this In-built Benefit during the Coverage Period.
- d. Any trip cancellation caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.

Our maximum liability will be limited to the Sum Insured mentioned in the Policy Schedule, which is over and above the basic Sum Insured.

### **Trip Cancellation Sickness**

We will reimburse the cost for the difference between the original ticket and the refund amount received, following the necessary and unavoidable cancellation of the Journey because of:

- i. Death of insured or his/her family member 1 day prior to the trip start date or on the day of journey or during the trip;
- ii. Serious injury or sudden sickness resulting in hospitalization of insured or his/her family member, 1 day prior to the trip start date or on the day of journey or during the trip.

For the purpose of this Section Family means Spouse, Children, Parents, Parents in Law, Grand Parents, Brothers, Sisters residing with the Insured at the address stated in the Policy Schedule.

We will reimburse only those expenses that are in excess of the Deductible; We will reimburse only those expenses that are Reasonable and Customary Charges;

We shall not accept more than one claim under this Benefit during the Coverage Period. Our maximum liability will be limited to the Sum Insured mentioned in the Policy Schedule, which is over and above the basic Sum Insured

### **Trip Cancellation Calamity**

We will reimburse the cost for the difference between the original ticket and the refund amount received, following the necessary and unavoidable cancellation of the Journey because of: Inclement Weather conditions like Storm, flood, Hurricanes, or Natural Disaster on the trip start date or during the trip or at the place of origin of travel or the place of destination

We will reimburse only those expenses that are in excess of the Deductible; We will reimburse only those expenses that are Reasonable and Customary Charges;

We shall not accept more than one claim under this Benefit during the Coverage Period.

### **Specific Exclusion Applicable To Trip Cancellation**

However, the company will not pay for any loss of ticket charges in respect of any trip cancellation caused by any of the above mentioned perils known to exist or was anticipated at the time the trip was booked.

It is also hereby agreed and declared that the Insured shall bear a remaining percentage of the admissible claim amount in respect of each and every claim.

Our maximum liability will be limited to the Sum Insured mentioned in the Policy Schedule, which is over and above the basic Sum Insured

### **General Exclusions (Applicable to all benefits under the Policy)**

Unless the policy schedule or the terms and conditions actually say so, we can't cover any of the below conditions:

1. Any claim relating to events occurring before the commencement of the Trip unless specified and accepted by us;
2. Any claim relating to events covered hereunder and any time after the completion of the Trip;
3. Where the insured person is travelling against the advice of physician or receiving or on a waiting list for receiving specified medical treatment; or has received a terminal prognosis for a medical condition.
4. A claim which is fraudulent in any respect, or if any false declaration has been made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage is occasioned by the wilful act, or with the connivance of the Insured.
5. Any claim arising from any intentional self-Injury, suicide or attempted suicide, intoxication by liquor or drugs.
6. Involvement or participation of Insured directly or indirectly in murder, or criminal assault or the like.
7. Travel to areas where, at the time of booking the Journey or thereafter but prior to the insured's travel, the government authority has advised against all travel to that specific area,
8. Costs recoverable elsewhere.
9. Breach of law: Code-Excl10. Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
10. Indemnity claims where there is another insurance policy covering the same risk

11. Illness and Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
12. Any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
  - a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
  - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
13. Hazardous or Adventure Sports: Code – Excl 09: Expenses relating to any treatment necessitated due to participation as a professional in hazardous or adventurous sports, including but not limited to para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving unless specifically opted.
14. Payment of compensation in respect of Illness/ Injury arising or resulting from the Insured committing any breach of law with a criminal intent.
15. War, invasions, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not) or civil war. Permanent or temporary dispossessions resulting from confiscation, commandeering, requisition or destruction of or damage to property by order of the government de jure or de facto or by any public authority. Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, tribal rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or clauses which determine the proclamation or maintenance of martial law or state of siege: or
16. Any act of terrorism unless specifically covered.
17. Unproven Treatments: Code- Excl16: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness
18. Investigation & Evaluation- Code- Excl04:
  - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
  - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
19. Any declared Pre-existing Condition or any complication arising from it unless specifically covered
20. Any non – declared Pre-existing condition or any complication arising from it.
21. Non-prescription drugs or treatments.
22. The provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, unless it is used for and during the hospital stay.
23. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed; referral-fees or outstation consultations; treatments rendered by a Medical Practitioner who shares the same residence as an Insured Person or who is a member of an Insured Person's family, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
24. Items of personal comfort and convenience including but not limited to television, telephone, foodstuffs, cosmetics, hygiene articles, body care products and bath additive,

- barber or beauty service, guest service as well as similar incidental services and supplies, and vitamins and tonics, unless vitamins and tonics are certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
25. Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
  26. Obesity/ Weight Control: Code- Excl06  
Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
    - a. Surgery to be conducted is upon the advice of the Doctor
    - b. The surgery/Procedure conducted should be supported by clinical protocols
    - c. The member has to be 18 years of age or older and
    - d. Body Mass Index (BMI);
      - i. greater than or equal to 40 or
      - ii. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
      - iii. Obesity-related cardiomyopathy
      - iv. Coronary heart disease
      - v. Severe Sleep Apnea
      - vi. Uncontrolled Type2 Diabetes
  27. Treatment other than Allopathy and AYUSH
  28. No claim will be paid which arises from the insured Person engaging in Travel unless he or she travels as a passenger on a carrier properly licensed to carry passengers. For the purpose of this exclusion, Traveller means being in or on, or boarding a carrier for the purpose of travelling therein or alighting there from.
  29. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl 12.
  30. Felonious Assault, kidnapping /Hijack /Riots unless specifically opted.

### **Accidental Death:**

#### INTIMATION OF CLAIM

In the event of any claim, intimation to be sent to EGIC within 15 days of first diagnosis of the Illness, date of surgical procedure or date of occurrence of the medical event or Accident or loss covered, as the case may be, in order for us to provide prompt and effective assistance.

Edelweiss General Insurance Company can be contacted at:

- Toll Free number:1800 12000
- Email: support@edelweissfin.com

The following basic information should be provided while intimating the claim is as described in the coverage in the policy:

- Contact numbers of caller intimating the claim
- Policy Number
- Name of Injured person
- Date & Time of Loss
- Location of accident
- Nature of accident
- Nature of injury

- Place & contact details where insured person may be visited (home/ hospital)

If the Claim is not submitted to us within the time period specified above (within 15 days), then we shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

#### REGISTRATION OF CLAIM

Once a claim is registered, the EGIC Claims team endeavors to obtain the pertinent claim documents from the Insured/ Claimant depending on the type of claim preferred.

The process is as under:

- On receipt of all the claim documents, EGIC shall review the admissibility of the claim based on terms and conditions of the policy.
- In case the documents submitted by the insured are inadequate, the EGIC Claims Team sends a deficiency letter to the insured requesting for the balance documents within two days of receipt of the initial documents from the Insured. In case of no response from the insured, the EGIC Claims Team shall send two periodic reminders followed by a final reminder-cum-closure intimation letter to the Insured/ Claimant.

Indicative list of documents for Accidental Death:

#### **Personal Accident Death**

- FIR from police authorities wherever necessary (in case of accidents outside residence)
- Death Certificate from the Municipal Authorities
- Death Summary from the Hospital Authorities if death is confirmed by the Hospital
- First Assessment sheet of the treating doctor while insured was brought to the hospital prior to death
- Post Mortem Report, if conducted
- Documentary proof of accidental death
- Duly filled and signed claim form
- Policy Copy and Annexure
- Inquest / Panchnama Report
- Photographs of the insured
- Coroner's Report and / or Forensic Science Laboratory report
- Letter from HR stating the attendance closure to the incident (if applicable)
- Valid Photo Identification documents like Passport, PAN Card, Aadhar Card etc.
- Any other document that may be required for assessment of the claim.

#### **Frequently Asked Questions**

What are the benefits of this product?

Customer can claim reimbursement of flight cancellation charges maximum upto INR 3500/5000 per passenger per sector as per policy. Any amount payable by the common carrier shall not be paid by this insurance.

What are the charges which are not considered while processing the claim request?

The following amount paid would not be considered for the purpose of processing the claim

1. Convenience Fee

2. Any add-on purchased (for example meals, seats)
3. Amount paid for Insurance.
4. Any amount provided by common carrier

I have purchased this cover. How do I get the refund of the cancellation charges?

Claims are completely paper less. There is no requirement to submit any documents for claiming the expenses related to cancellation.

Is Flight Cancellation cover available for all flights?

Flight Cancellation Insurance cover is available for any of the following

1. Domestic flight booking on Intermiles website/mobile App.
2. Applicable for flights with a travel date should not beyond 90 days from the date of booking.

I have already booked my ticket, can I still add this product?

No, This product is available only in the booking flow and cannot be added once the flight ticket is booked.

What all documents are needed to claim refund?

Process is completely paperless and no requirement to submit any documents.

What will be the refund amount against the claim raised?

Customer will be refunded the cancellation charges (excluding convenience charges and any add-on) levied by common carrier, up to a maximum of INR 5000.

Are there any timelines for claiming the refund?

Yes, the claim should be submitted post cancellation of ticket on Intermiles website/mobile application and up to a maximum of 10 days from the date of travel.

Till when can I cancel my booking to claim refund?

To file a claim the cancellation of booked flight ticket must be done 24 hours prior to the scheduled departure time.

In what case will I not get a claim?

A customer is not eligible to receive the claim under following scenarios

1. Cancellation of ticket in less than 24 hours of travel
2. Customer registers the claim after 10 days from the date of travel

Is Flight Cancellation Insurance cover applicable for non-refundable flights?

Yes, Insurance cover is applicable for non-refundable flights as well.



Can I opt for this cover for all passengers travelling with me?

Yes, you can opt for this cover for all passengers on a PNR by adding it for all passengers and by making the complete payment

I am booking a round trip flight, can I take this product for both the flight together?

Yes.

I am cancelling my ticket partially, can I file the claim?

Yes, you can file the claim against the partial cancellation of booked flight ticket.

Is there any age restrictions to enroll for the Travel Insurance cover?

Cover is available for the Indian nationals for the age group from 1 day to 70 years.

What Is the maximum refund amount I can get against the claim?

The maximum amount that can be claimed is INR 3500/5000 under this product.

What happens if I am unable to catch my flight?

No amount is payable under this policy in case of a “No Show”.