

TRIP EFFECTS COVERAGE



PERSONAL EXTENDED PROTECTION POLICY

Whereas the Insured by a proposal and declaration which shall form the basis of this contract, has applied to Tata-AIG General Insurance Company Ltd. (hereinafter called the Company) and having paid the full Premium mentioned in the schedule as consideration for the insurance, The Company Agrees, (Subject to the Terms, Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) to pay the Insured, if the insured shall sustain loss, damage or liability during the period of insurance stated herein, the amount of benefits specified herein or liability incurred but not exceeding in any one period of insurance in respect of each of the several items specified herein the sum set opposite thereto respectively.

POLICY DEFINITIONS

This section is applicable to all coverage sections of the policy.

- A. You and Your means:
 - 1. The "named insured" shown in the Declaration page; and
 - 2. The legally married spouse or dependent children under age 21 (twenty-one), living with you in your home.
- B. We, Us, and Our means the Tata AIG General Insurance Company Ltd.
- C. Relative means your legally married spouse, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin.
- D. Policy period means the period of time you are covered by this insurance from the effective date to the expiration date.
- E. Money means currency, coins and bank notes in current use and having a face value.
- F. Payment card means an ATM card, credit card, charge card, prepaid card or debit card issued by a qualified financial institution for personal use only.
- G. SIM card means the Subscriber Identity Module (SIM) card that is delivered together with a subscription contract or pay-as-you-go contract used for the operating of mobile phones.
- H. ATM means automatic teller machine.
- I. Lost or Stolen means having been inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
- J. Cheque(s) means any bank draft drawn against deposited funds to pay a specific sum to a specified payee on demand other than drafts with a stamped signature.
- K. Residence means the place that is shown as the "insured mailing address" on the Policy Schedule.
- L. Business means:
 - 1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or
 - 2. Any other activity engaged in for money or other compensation.

Trip effects coverage

I. What We Cover

When the entire cost of the passenger fare(s) of a trip are charged to your payment card or paid otherwise while the insurance is effective, we will cover you during the trip travel time for:

1. The loss, theft or accidental damage to your personal luggage, personal effects and personal papers;
2. The loss, theft of your money and cheque(s);
3. The reasonable additional travel and accommodation expenses incurred that are necessary to obtain a replacement of your lost or stolen passport while abroad.

II. Coverage Exclusions

We will not pay for any bodily injury or property damage loss that:

1. occurred during a travel time that is longer than 31 days;
2. Are for any type of commercial and administrative documents, transportation tickets, transport vouchers;
3. Occur to prams, buggies, wheelchairs, pedal cycles, motor vehicles, or diving equipment and craft, surfboards or related equipment or fittings of any kind;
4. Occur to stamps, spectacles and contact lenses, sunglasses, antiques, furs, tape recorders, cassettes and players, radios, compact discs and players or other personal listening and recording devices, computer and telecommunication equipment of any kind, cellular telephones;
5. Occur to firearms, jewelry, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
6. Are for breakage of sports equipment whilst in use;
7. Are for household goods or anything shipped as freight;
8. Are for dentures or bridgework, artificial limbs or hearing aids of any kind;
9. Are for items carried on a bus roof rack;
10. Are for items that are left unattended in a place to which the general public has access;
11. Are for money and/or cheque(s) left in checked-in luggage;
12. Are from normal wear and tear, decay and manufacturing defects;
13. Are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
14. Are caused by cleaning, repairs or restoration;
15. Are caused by mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
16. Are caused by leakage of powder or liquid carried within personal effects or luggage;
17. Are due to or related to a nuclear, biological or chemical event.

III. Coverage Condition

1. For a covered trip, the coverage commences when you leave your place of residence to commence the trip and will terminate with whichever of the following occurs first: the time of return to your place of residence on completion of your trip or the expiry of the policy. In any event coverage will not commence more than 24 hours prior to the booked departure time and will cease 24 hours after your actual return time. In respect of one way trip only, the coverage will terminate with whichever of the following occurs first: the time a covered common carrier arrives at its destination or the expiry of the policy.
2. The luggage, money, and personal papers left in an unattended motor vehicle (fitted with an alarm) will be covered as long as the items are in the car trunk at the time of theft.
3. In no event will we pay more than the replacement cost of the covered item.

IV. Duties After An Accident or Loss

In the event of a covered loss:

1. You shall call us at 1800119966 or provide written intimation within 7 days of discovering the loss to report the claim and obtain the proper forms and instructions;
2. For theft claims, you need to report the incident to an appropriate police authority within 6 hours of discovery;
3. For loss or damage claims, you need to report the incident to an appropriate authority within 6 hours of discovery and obtain an official report (and specifically for claims arising against or on common carriers and in hotels);
4. You shall complete and return any necessary documents including but not limited to claim forms, police reports, demands, notices, and any other documents we may ask you to provide;
5. The claims form and accompanying documents must be returned to us within 3 days of making the original claim.

Coverage Definitions

1. Trip means any travel with a distance that is greater than 50 miles or 80 kilometers from your Residence.
2. Passenger fare(s) means the fare you paid to travel by a common carrier, and only includes a taxi for hire, bus, train, airplane, or ship.
3. Travel time means the time period from when you leave your place of residence to commence the trip to the time of return to your place of residence on completion of your trip. In respect of a one-way trip only, it will end at the time the common carrier you took arrives at its destination.
4. Bodily injury means bodily harm, sickness or disease, including required care, loss of services and death that results.
5. Property damage means physical damage to, destruction of, or loss of use of tangible property.
6. Luggage means your suitcases, hand-luggage and their contents, provided they contain clothing and personal effects you take on your trip, or clothing and personal effects you acquire during your trip.
7. Personal Papers means identification documents issued by your country, state or province including but not limited to your driver's license and passport.
8. Burglary means the taking of your property by a person or persons who illegally entered the premises using force or violence of which there shall be visible signs of entry.
9. Replacement cost means the amount it would cost to replace an item of similar specifications at current prices.
10. Theft means an act of directly or indirectly and illegally permanently depriving you and/or your family of the possession of the contents by any person by violent or forceful means or otherwise.
11. Personal effects means clothes and other articles of personal nature likely to be worn, used or carried but excluding money, jewellery and valuables.

POLICY EXCLUSIONS

This section is applicable to all coverage sections of the policy.

We will not cover the following:

- A. Losses that do not occur within the policy period;
- B. Losses that result from or related to business pursuits including your work or profession;
- C. Losses caused by illegal acts;
- D. Losses that you have intentionally caused;
- E. Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.
- F. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.
- G. Losses due to the order of any government, public authority, or customers' officials.
- H. Losses due to ionising radiations contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
- I. Losses due to the radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- J. Losses due to nuclear weapons material.
- K. Terrorism Exclusion Warranty Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.