

TATA AIG Travel Insurance - Group International

Certificate Of Insurance

Intermediary/ Broker Name: CREDILA FINANCIAL SERVICES LIMITED

Intermediary/Broker License Number: CA0093

Intermediary/Broker Contact No.: 1800 209 3636

Issuing Office : HYDERABAD
 Servicing Office: HYDERABAD
 Partner Application number : A2512125363

Policyholder name & Correspondence Address:
 CREDILA FINANCIAL SERVICES LIMITED
 B 301, CITI POINT
 ANDHERI-KURLA ROAD
 ANDHERI (EAST) NASHIK,
 MUMBAI
 MAHARASHTRA
 400059
 INDIA

Policy Number : 0239867565

Insured Person Name & Correspondence Address:
 Guda Rajendhar Reddy
 2-22, porandla, jagitial mandal, VTC: PORANDLA, PO
 : PORANDLA, JAGITIAL
 KARIMNAGAR
 JAGTIAL
 505529
 INDIA

Certificate Number : 00009849

Insured Person E-mail Id: rajendharreddyguda23@gmail.com

Age : 25

Insured Person Date Of Birth: 23/03/2000

Insured Person Passport Number: Z6967719

Insured Person Contact No. : 9666889658

Purpose Of Trip: Studies

Nature of Trip: Annual Multi Trip

Number of Travel days : 365

Country(ies)
 Zone of visit : WW IN US-CAN

Certificate Issue Date: 29/12/2025

Cover Period From: 30/12/2025

Cover Period To: 29/12/2026

Premium Details

Net Premium (Rs.)	30,313.56
GST as applicable (Rs.)	5,456.44
Gross Premium (Rs.)	35,770.00

Insured Person

SR No.	Name Of Insured Person	GENDER	DOB	PASSPORT	NOMINEE
1	Guda Rajendhar Reddy	Male	23/03/2000	Z6967719	Guda Ravinder Reddy

Nominee Details

SR No.	Name Of NOMINEE	GENDER	DOB	Relationship with Insured Person	Address
1	Guda Ravinder Reddy	Male	01/01/1966	FATHER	H NO 4-49/10, PORANDLA, JAGITYAL MANDAL, KARIM NAG

Plan Name: CREDILA1YW200K98

Coverage Details:

Sr No.	Coverage	Overseas Trip / Trip	Sum Insured INR	Sum Insured USD	Aggregate Limit INR	Aggregate Limit USD	Deductible INR	Deductible USD	Copay	Sub limits	Conditions
1	Accommodation cancellation	Overseas Trip		750		0		50			
2	Bail Bond	Overseas Trip		2500		0		0			
3	Bounced Booking of Airline	Overseas Trip		500		0		0			

TATA AIG General Insurance Company Limited

Registered office : Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai-400013

24*7 Customer Support No.: 022 6489 8282 or 1800 2671955 (Senior Citizen) Fax : 022 6693 8170 Email: customersupport@tataaig.com Website:

www.tataaig.com

IRDA of India Registration No : 108 CIN : U85110MH2000PLC128425 TATA AIG Travel Insurance - Group International PAN : AABCT3518Q

UIN : TATTGOP25046V032425

4	Common Carrier Delay	Overseas Trip		100		0		0			Flight delay only Deductible 12 Hours
5	Compassionate Visit Travel	Overseas Trip		7500		0		0			
6	Delay of Checked-in baggage	Overseas Trip		100		0		0			Deductible 7 Hours
7	Electronic Equipment Cover	Overseas Trip		150		0		0			
8	Hijack Daily Allowance	Overseas Trip		700		0		0			(USD 100 per day) Deductible 24 hours
9	International Driving License	Overseas Trip		250		0		0			
10	Loss of Checked-in Baggage	Overseas Trip		2000		0		0			(Per Baggage/Per Article Limit) (10%/50%)
11	Loss of Passport	Overseas Trip		300		0		25			
12	Missed Connection	Overseas Trip		750		0		0			
13	Personal Liability	Overseas Trip		200000		0		200			
14	Sponsor Protection	Overseas Trip		15000		0		0			
15	Study Interruption	Overseas Trip		25000		0		0			
16	Trip Cancellation	Overseas Trip		750		0		50			
17	Terrorism Cover	Overseas Trip		200000		0		0			Included in Medical Expenses - Accident and Illness
18	Accidental Death(24 Hours)	Overseas Trip		30000		100000		0			
19	Hospital Daily Cash	Overseas Trip		500		0		0			(USD 50 per day) Deductible 24 hours
20	Medical Expenses - Accident and Illness	Overseas Trip		200000		0		100			
21	Emergency Dental Expense	Overseas Trip		500		0		50			(Maximum Number of Vist 2 Per occurrence 250\$)
22	Emergency Medical Evacuation	Overseas Trip		50000		0		0			
23	Maternity Expenses	Overseas Trip		2500		0		0			Waiting 9 Months
24	Outpatient expenses	Overseas Trip		750		0		100			
25	Permanent Total Disability	Overseas Trip		20000		0		0			
26	Post-Hospitalisation expenses	Overseas Trip		800		0		0			(Upto 10 Days)

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27	Pre-Existing Disease Cover for a Life Threatening Condition	Overseas Trip		500		0		0		
28	Recuperation expenses	Overseas Trip		500		0		0		(Maximum 5 Visits)(Per Visit Limit 100 USD)
29	Repatriation of Mortal Remains	Overseas Trip		50000		0		0		
30	Routine Check-Up	Overseas Trip		1500		0		0		(Maximum 5 Visits)
31	Treatment of Mental and Nervous Disorders	Overseas Trip		400		0		0		

Conditions (if any):- AGE BRACKET 16 YEARS TO 45 YEARS. OVERSEAS ASSISTANCE SERVICES INCLUDED IN ACCIDENT AND ILLNESS. MAXIMUM TRIP DURATION IS 365 DAYS PER PERSON PER TRIP. POLICY WORDINGS ONLY OF OPTED BENEFITS AS SPECIFIED IN THIS CERTIFICATE OF INSURANCE, SHALL BE APPLICABLE AND MUST BE READ IN CONJUNCTION WITH THIS CERTIFICATE OF INSURANCE. PRE EXISTING DISEASE FOR 50K USD 750, PRE EXISTING DISEASE FOR 1L USD 1000, PRE EXISTING DISEASE FOR 2L USD 2500, PRE EXISTING DISEASE FOR 1.5L USD 1500, PRE EXISTING DISEASE FOR 5L USD 5000, AMBULANCE CHARGES FOR 50K USD 400, AMBULANCE CHARGES FOR 1L USD 400, AMBULANCE CHARGES FOR 2L USD 400, AMBULANCE CHARGES FOR 1.5L USD 400, AMBULANCE CHARGES FOR 5L USD 600. Well-being offering: Tele Doctor Consultations-General Physician: Unlimited. 2) Tele Doctor Consultations-Routine Specialists*: 4 Calls in a year. 3) Tele Doctor Consultations-Mental Health#: 4 Calls in a year. 4) Tele Doctor Consultations-Psychiatric: 4 Calls in a year. 5) Cashless In clinic OPD Consults- General Physician: 3 visits in a year. 6) Dietician Consultations: 1 in a quarter. 7) Health Check Up- Home visit- 78 Parameters: 1 every year. 8) Diabetologist Consultation + Rx with Lab tests and scans included: 4 max, 2 in a quarter. *Pediatrics, Dental, Dermatologist, Ophthalmologist, Ayurvedic, homeopathy, Dietician, Gynecologist. The services shall be provided on Cashless basis through empaneled service provider on request from the insured.

Insurance is the subject matter of solicitation. For complete details please refer to the Policy.

"For complete benefits, terms & conditions please refer the below link.

https://www.tataaig.com/s3/tata_aig_travel_insurance_group_international_policy_wordings_517f26e6b5.pdf

The Certificate of Insurance has to read in conjunction with the Policy Wordings. Only the benefits/covers opted and mentioned in this Certificate of Insurance will be applicable.

Claims Administrators Details

Address for Reimbursement Claim (For Insured only)	Assistance Contact (For Insured only)	US Medical Claims (For Providers Only)
Claims Department Tata AIG General Insurance Company Ltd 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 Visit our website : www.tataaig.com OR Email at general.claims@tataaig.com OR Call our 24*7 Customer Support no. 022 6489 8282 (Accessible from all lines) OR 1800-22-9966 (Accessible from BSNL/MTNL Lines)	For excluding the Americas Policies: Call: +91 – 22 68227600 (Call back facility Available) Email - ea.tataclaims@europ-assistance.in For the Americas Policies: Please call: +1-833-440-1575 (Tollfree within US and Canada) Email - tata.aig@europ-assistance.in	Plan Type: CREDILA1YW200K98 Policy Certificate #: 00009849 Mail Medical Claims to: Europe Assistance India Star Hub Building number 2, floor 7, Near ITC Maratha, Andheri E Mumbai – 400 059 Please call: +1- 833-440-1575 (Tollfree within US and Canada) Email - tata.aig@europassistance.in

Policy Servicing/Grievances/Complaints:

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our 24*7 Customer Support no. 022 6489 8282/022-66939500 (tolled) or you may email to the customer service desk at customersupport@tataaig.com. Senior citizens can call our dedicated line at 1800 2671955. Please refer The Company's website for the detailed grievance redressal policy.

Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws I Amendment) Act, 2015.

- 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 the 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 prospectuses or tables of the insurer
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

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UIN : TATTGOP25046V032425

Place : HYDERABAD

This certificate of insurance shall at all times be read in conjunction with Master Policy including as to the T of the master policy, the sum insured under the master policy and the premium payable under the master policy

Policy Servicing Office

TATA AIG General Insurance Company Ltd.

5TH AND 6TH FLOOR, IMPERIAL TOWERS, H.NO 7-1-6-617/A, GHMC NO - 615,616, AMEERPET, HYDERABAD - 500016 HYDERABAD
HYDERABAD TELANGANA - 500016

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Customer Information Sheet/Know Your Policy

This document provides key information about your Policy. You are also advised to go through your Policy Document.

Sr.No.	Title	Description	Policy Clause No.																																																																																																																																																																				
1.	Name of the Insurance Policy	TATA AIG Travel Insurance - Group International																																																																																																																																																																					
2.	Policy Number	0239867565-00009849																																																																																																																																																																					
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4.	Sum Insured	<p>Plan Type - CREDILA1YW200K98 Sum Insured</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Coverages</th> <th colspan="2">Sum Insured</th> <th colspan="2">Deductible Opted</th> </tr> <tr> <th>USD</th> <th>INR</th> <th>USD</th> <th>INR</th> </tr> </thead> <tbody> <tr><td>Accommodation cancellation</td><td>\$ 750.00</td><td></td><td>\$ 50.00</td><td></td></tr> <tr><td>Bail Bond</td><td>\$ 2,500.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Bounced Booking of Airline</td><td>\$ 500.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Common Carrier Delay</td><td>\$ 100.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Compassionate Visit Travel</td><td>\$ 7,500.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Delay of Checked-in baggage</td><td>\$ 100.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Electronic Equipment Cover</td><td>\$ 150.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Hijack Daily Allowance</td><td>\$ 700.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>International Driving License</td><td>\$ 250.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Loss of Checked-in Baggage</td><td>\$ 2,000.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Loss of Passport</td><td>\$ 300.00</td><td></td><td>\$ 25.00</td><td></td></tr> <tr><td>Missed Connection</td><td>\$ 750.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Personal Liability</td><td>\$ 200,000.00</td><td></td><td>\$ 200.00</td><td></td></tr> <tr><td>Sponsor Protection</td><td>\$ 15,000.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Study Interruption</td><td>\$ 25,000.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Trip Cancellation</td><td>\$ 750.00</td><td></td><td>\$ 50.00</td><td></td></tr> <tr><td>Terrorism Cover</td><td>\$ 200,000.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Accidental Death(24 Hours)</td><td>\$ 30,000.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Hospital Daily Cash</td><td>\$ 500.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Medical Expenses - Accident and Illness</td><td>\$ 200,000.00</td><td></td><td>\$ 100.00</td><td></td></tr> <tr><td>Emergency Dental Expense</td><td>\$ 500.00</td><td></td><td>\$ 50.00</td><td></td></tr> <tr><td>Emergency Medical Evacuation</td><td>\$ 50,000.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Maternity Expenses</td><td>\$ 2,500.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Outpatient expenses</td><td>\$ 750.00</td><td></td><td>\$ 100.00</td><td></td></tr> <tr><td>Permanent Total Disability</td><td>\$ 20,000.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Post-Hospitalisation expenses</td><td>\$ 800.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Pre-Existing Disease Cover for a Life Threatening Condition</td><td>\$ 500.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Recuperation expenses</td><td>\$ 500.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Repatriation of Mortal Remains</td><td>\$ 50,000.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Routine Check-Up</td><td>\$ 1,500.00</td><td></td><td>\$ 0.00</td><td></td></tr> <tr><td>Treatment of Mental and Nervous Disorders</td><td>\$ 400.00</td><td></td><td>\$ 0.00</td><td></td></tr> </tbody> </table> <p>Waiting Period, if any:</p>	Coverages	Sum Insured		Deductible Opted		USD	INR	USD	INR	Accommodation cancellation	\$ 750.00		\$ 50.00		Bail Bond	\$ 2,500.00		\$ 0.00		Bounced Booking of Airline	\$ 500.00		\$ 0.00		Common Carrier Delay	\$ 100.00		\$ 0.00		Compassionate Visit Travel	\$ 7,500.00		\$ 0.00		Delay of Checked-in baggage	\$ 100.00		\$ 0.00		Electronic Equipment Cover	\$ 150.00		\$ 0.00		Hijack Daily Allowance	\$ 700.00		\$ 0.00		International Driving License	\$ 250.00		\$ 0.00		Loss of Checked-in Baggage	\$ 2,000.00		\$ 0.00		Loss of Passport	\$ 300.00		\$ 25.00		Missed Connection	\$ 750.00		\$ 0.00		Personal Liability	\$ 200,000.00		\$ 200.00		Sponsor Protection	\$ 15,000.00		\$ 0.00		Study Interruption	\$ 25,000.00		\$ 0.00		Trip Cancellation	\$ 750.00		\$ 50.00		Terrorism Cover	\$ 200,000.00		\$ 0.00		Accidental Death(24 Hours)	\$ 30,000.00		\$ 0.00		Hospital Daily Cash	\$ 500.00		\$ 0.00		Medical Expenses - Accident and Illness	\$ 200,000.00		\$ 100.00		Emergency Dental Expense	\$ 500.00		\$ 50.00		Emergency Medical Evacuation	\$ 50,000.00		\$ 0.00		Maternity Expenses	\$ 2,500.00		\$ 0.00		Outpatient expenses	\$ 750.00		\$ 100.00		Permanent Total Disability	\$ 20,000.00		\$ 0.00		Post-Hospitalisation expenses	\$ 800.00		\$ 0.00		Pre-Existing Disease Cover for a Life Threatening Condition	\$ 500.00		\$ 0.00		Recuperation expenses	\$ 500.00		\$ 0.00		Repatriation of Mortal Remains	\$ 50,000.00		\$ 0.00		Routine Check-Up	\$ 1,500.00		\$ 0.00		Treatment of Mental and Nervous Disorders	\$ 400.00		\$ 0.00		
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5.	Policy Coverage (What the Policy Covers)	<p>The Customer Information Sheet should be read in conjunction with the Certificate of Insurance and Policy wordings. Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Certificate of Insurance.</p> <p>Base Covers:-</p> <p>Medical Expenses – Accident and Illness Coverage for Medical Expenses arising out of Hospitalization resulting from any Injury due to an Accident and/or Illness occurring whilst insured is on an Overseas Trip which is Medically Necessary and such Hospitalization is advised by treating Medical Practitioner.</p>	Benefits Covered Under the Policy																																																																																																																																																																				

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		<p>Emergency Medical Evacuation Coverage for Medical evacuation of insured to nearest hospital or back to India for medical treatment</p> <p>Repatriation of Mortal Remains Coverage for cost of repatriating mortal remains of the insured to India</p> <p>Treatment of Mental and Nervous Disorder Covers Medical Expenses related to mental and nervous disorders consequent to an Illness or Injury which results in a Hospitalization whilst insured is on an Overseas Trip and should be Medically Necessary and as advised by treating Medical Practitioner</p> <p>Hospital Daily Cash Coverage for each Day (of 24 Hours) of Insured Person's Hospitalization resulting from any Injury due to an Accident and/or Illness whilst insured is on an Overseas Trip which is Medically Necessary and such Hospitalization is advised by treating Medical Practitioner.</p> <p>Post Hospitalization Expenses Coverage for Post-Hospitalization expenses incurred for consultations, investigations and medicines</p> <p>Emergency Dental Expenses Coverage for Immediate Dental Treatment whilst insured is on an Overseas Trip which is Medically Necessary and as advised by treating Medical Practitioner.</p> <p>Outpatient Expenses Coverage for OPD Treatment per visit whilst on an Overseas Trip which are Medically Necessary and as prescribed by treating Medical Practitioner.</p> <p>Recuperation Expenses Coverage for recuperation expenses per session whilst on insured is on an Overseas Trip which are Medically Necessary and results from an Illness or Injury contracted/sustained whilst insured is on an Overseas Trip and is advised by treating Medical Practitioner.</p> <p>Routine Check-up Coverage for expenses incurred for preventive healthcare whilst on an Overseas Trip as advised by treating Medical Practitioner</p> <p>Maternity Expenses Coverage for Medical Expenses incurred by the female Insured Person, as a result of Pregnancy, childbirth, miscarriage, abortion and complications thereof whilst insured is on an Overseas Trip.</p> <p>Accidental Death Coverage for Death arising due to an Accident whilst insured is on an Overseas Trip/Trip</p> <p>Permanent Total Disability Coverage for Total Disability which is permanent in nature, due to accident during the Overseas Trip/Trip, if the accident is the sole and direct cause of such Disability and occurs within 365 days of the accident date.</p> <p>Inclusion of Covers Endorsements (Additional Covers):</p> <p>Common Carrier Delay We will reimburse you for the covered expenses if Insured Person's Overseas Trip is delayed due to late departure of a Common Carrier.</p> <p>Trip Cancellation We will reimburse Covered Expenses in the event of cancellation of Insured Person's Overseas Trip prior to commencement of such Overseas Trip.</p> <p>Missed Connection We will reimburse Covered Expenses arising out of missed connection during Trip.</p> <p>Bounced Booking of Airline We will reimburse Covered Expenses if the Insured Person is denied boarding of an aircraft, during Overseas Trip, in which the Insured Person had done a confirmed reservation prior to the check-in date.</p> <p>Hijack Daily Allowance We will pay a distress allowance per Day, if If the Common Carrier in which the Insured Person is traveling has been Hijacked during the course of an Insured Journey whilst on an Overseas Trip.</p> <p>International Driving License We will reimburse expenses in connection with obtaining a duplicate International driving License either overseas or within 30 days upon return to India, if the Insured Person's loses his International Driving License whilst on an Overseas Trip</p> <p>Loss of Passport We will reimburse expenses in connection with obtaining a duplicate or fresh Passport If the Insured Person loses his passport whilst on an Overseas Trip.</p> <p>Delay of Checked-in Baggage We will pay a benefit amount if Insured Person's Checked-in Baggage is delayed or misdirected by Common Carrier for more than the number of consecutive hours from the time Insured Person</p>	
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		<p>arrives at the destination stated on his ticket during Insured Journey whilst on Trip / Overseas Trip</p> <p>Loss of Checked-in Baggage We will reimburse non refundable cost of an entire piece of Checked-In Baggage and its contents, held in the care, custody and control of the Common Carrier, due to Theft or misdirection by the Common Carrier or due to non- delivery at its destination during Insured Journey whilst on Trip / Overseas Trip</p> <p>Accommodation Cancellation We will reimburse Covered Expenses in the event of cancellation of Insured Person's Overseas Trip before scheduled departure.</p> <p>Personal Liability We will reimburse up to The Company's limit of liability for the Property Damages for which Insured Person is legally liable whilst on an Overseas Trip. If a Claim is made and a suit is brought by a Third Party against Insured Person for Property Damage caused by an occurrence to which this coverage applies.</p> <p>Electronic Equipment Cover We will reimburse for loss incurred by the Insured Person arising out of Theft or accidental damage of the portable Electronic equipment, whilst on Overseas Trip</p> <p>Bail Bond We will reimburse bail bond costs incurred as a result of false arrest or wrongful detention by any government or foreign power whilst on an Overseas Trip.</p> <p>Compassionate Visit Travel We will reimburse actual cost of a round trip economy airfare ticket on a scheduled airline for an Immediate Family Member of the Insured Person to travel to the place of Hospitalization where Insured Person is under Emergency Care due to Illness/ Injury whilst on an Overseas Trip</p> <p>Terrorism Cover In lieu of payment of additional premium clause no: Section 4- Exclusion E.I4.A.4 under Policy Wordings stands deleted</p> <p>Study Interruption We will reimburse Tuition Fees paid in advance to the Institution in the event of any prolonged interruption / discontinuation of Studies which prevents the Insured Person from continuing his study for the remaining part of the term at the Institution during Overseas Trip</p> <p>Sponsor Protection We will reimburse Tuition fees incurred for the balance period of such course in case of Accidental Death or Permanent Total Disability of the Student's i.e. Insured Person's Education Sponsored during Overseas Trip.</p>	
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6.	Exclusions (What your Policy does not cover)	Specific Exclusions:	Exclusions
		<p>A. The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following, except where provided to the contrary under any coverage(s) within the Policy:</p> <ol style="list-style-type: none"> I. Life threatening condition due to pre-existing disease. II. Pre-existing disease or its complication excluding any life-threatening condition. III. Insured Person's participation in Adventure Sports for leisure performed under expert supervision of trained professional. IV. Loss, damage cost or expense of whatsoever nature 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. V. Loss resulting in or contributed or aggravated or prolonged by childbirth or from pregnancy. VI. Maternity expenses within nine (9) months waiting period within the Policy / Cover Period . VII. Vaccinations except post-bite treatment. <p>Standard Exclusions</p> <p>B. The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> I. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment. II. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel. III. Losses due to war or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, ionizing radiation. <p>C. The company will not be liable to make any payment for any claim under the Policy in respect of an Insured Person, caused by, arising from or in any way attributable to any of the following:</p> <ol style="list-style-type: none"> I. Where the Insured Person is travelling against the advice of a Medical Practitioner; 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. II. Any claim occurring in a geographic Zone/Country which is not specifically covered under the Policy and is not mentioned in the Policy Schedule/Certificate of Insurance. III. Any claim of Insured Person arising from: <ol style="list-style-type: none"> a. Suicide or attempted suicide b. Wilful self-inflicted illness or injury except injury in self-defence or to save life. IV. Certification / Diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis. V. Treatment that is not scientifically recognised or unproven / experimental treatment, or any form of clinical trials or any kind of self-medication and its complications. VI. Rest or recuperation at a spa or health resort, sanatorium, convalescence home or institution. VII. Any form of alternative treatment: AYUSH Treatment; Hydrotherapy, Acupuncture, Reflexology Treatment or any other form of indigenous system of medicine. VIII. Any expenses incurred in connection to Treatment for general debility, ageing, convalescence, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, health resort, rundown condition or rest cure. IX. Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident. X. Associated expenses for alopecia, baldness, wigs, or toupees and hair fall treatment and products, issue of medical certificates and examinations as to suitability for employment or travel. XI. Being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication. XII. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion. XIII. Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft or Scheduled Airline. XIV. Any loss due to the release, dispersal or application of pathogenic or poisonous biological or chemical materials. 	

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		<p>XV. External Congenital anomalies or any complications or conditions arising there from.</p> <p>XVI. Any Insured Person's participation in Adventure sports without expert supervision of trained professional or participation in Professional Sports.</p> <p>XVII. Insured Person's actual or willful participation in an illegal act or any violation or attempted violation of the law.</p> <p>XVIII. Any loss caused by Osteoporosis (porosity and brittleness of the bones due to loss of protein form the bones matrix) or Pathological Fracture (any fracture in an area where pre-existing disease has caused the weakening of the bone) if Osteoporosis or Bone Disease diagnosed prior to the Policy / Cover Period.</p> <p>XIX. Confinement in a hospital which is not medically necessary.</p> <p>XX. In respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be imposed such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.</p> <p>XXI. All sexually transmitted diseases including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis and any condition caused by or associated with them.</p> <p>XXII. Any non-medical expenses (mentioned on www.tataaig.com - Annexure I)</p>	
7.	Waiting Period	Please refer to Point No. 4	Benefits Covered Under the Policy
8.	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> •Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) •Deductible (It is a specified amount): <ul style="list-style-type: none"> -Up to which an insurance company will not pay any claim, and -Which will be deducted from total claim amount (if claim amount is more than the specified amount) 	Please refer to Point No. 4	General Terms and Clauses
9.	Claims/Claims Procedure	<p>Turnaround Time (TAT) for Claims Settlement:</p> <p>24-Hour Assistance Contact:</p> <p>1.For Excluding Americas Policies: Call: +91 – 22 68227600 Email: EA.TATAclaims@europ-assistance.in</p> <p>2. For the Americas Policies: Please Call: +1-833-440-1575 (Toll free within US and Canada) Email: tata.aig@europ-assistance.in</p> <p>Write to: A&H Claims Department Tata AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063 Visit the Website: www.tataaig.com</p> <p>Claims for which prior intimation has not been given to the Assistance Companies must be lodged with Tata AIG within 30 days. However, it is advisable to register a claim abroad by informing the assistance companies on the applicable numbers (refer the Policy Certificate or the numbers as given above for the same). Please note that issuance of Claim Reference Number and Claim Form is not an admission of liability for any claim.</p>	General Terms and Clauses

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10.	Policy Servicing	Company Officials: If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24*7 Customer Support no. 022 6489 8282 or Senior Citizen No. 1800 2671955 (tolled) or you may email to the customer service desk at customersupport@tataaig.com.	Redressal of Grievance
11.	Grievances/ Complaints	<ul style="list-style-type: none"> • IRDAI: In case of no reply from Us within 15 days, you can approach Grievance Redressal Cell of the Consumer Affairs Department of IRDA of India by calling toll free No. 155255 (or) 1800 4254 732 or send email to complaints@irdai.gov.in. • Ombudsman: Details as mentioned in the Policy Wordings or alternatively please refer our website (www.tataaig.com). 	Redressal of Grievance
12.	Things to remember	1. Cancellation/Termination of Policy: 2. Claim Payment:	General Terms and Clauses
13.	Your Obligations	<ul style="list-style-type: none"> • Please disclose all condition/s before buying a policy. Non-disclosure may result in claim not being paid and termination of your Policy. 	General Terms and Clauses
		Declaration by the Policy Holder: I have read the above and confirm having noted the details. Place:HYDERABAD Date:30/12/2025 <p style="text-align: right;">Guda Rajendhar Reddy (Signature of the Policyholder)</p> In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.	

Disclaimer: Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/policy wordings on www.tataaig.com carefully, before concluding a sale. The trade logo displayed above belongs to TATA Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License.

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Policy No.: 0239867565

Date : 29/12/2025

Certificate No.: 00009849

Coverage of COVID - 19

With reference to outbreak of COVID – 19, we wish to bring it to the notice of our Overseas Travel Insurance Customers, Intermediaries, Embassies and Consulates that this policy offers coverage towards **Medical expenses related to COVID – 19** , subject to policy terms and conditions.

Coverage for medical expenses is available up to the limits mentioned in the Policy Schedule for expenses incurred due to sudden and unexpected sickness or accident arising when insured is outside the Republic of India. Policy wordings can be referred for detailed terms and & conditions.

Medical Sum Insured : per person (Medical Sum Insured as per the plan opted)

Insured Name-1 : Guda Rajendhar Reddy

Please get in touch with our Customer Support team at customersupport@tataaig.com or call us at 022 6489 8282 for any clarifications/queries.

For Tata AIG General Insurance Company Limited

Digitally Signed By: Malpa Devi Maharana

Date: 29/12/2025

Location: Mumbai

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