



UNITED INDIA INSURANCE COMPANY LIMITED
HEAD OFFICE – TECHNICAL HEALTH DEPT.

UIN NO.

CUSTOMER INFORMATION SHEET

Description is illustrative and not exhaustive

S.No.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NO.
1	Product Name	OVERSEAS TRAVEL INSURANCE 2014 (Business and Holiday)	
2	What am I covered for	<ul style="list-style-type: none">a. Medical Expenses and repatriation– Medical expenses due to sudden, unexpected sickness and/or accident, when insured is outside republic of India.b. Personal accident – Death or Permanent disablement solely due to accident occurred outside India during the covered tripc. Total Loss of checked-in Baggaged. Delay of checked in baggage – Delay of more than 12 hours from the arrival time in receiving the checked in baggage in the outbound flight from the Republic of Indiae. Loss of Passport- reasonable expenses incurred in obtaining travel documents/ duplicate/ fresh passportf. Personal Liability – If the Insured person becomes legally liable to pay any accidental Third Party bodily injury claims or Third Party property damages arising from an incident during the covered tripg. Trip delay – Reasonable additional accommodation charges and travelling expenses incurred due to Delay of trip beyond 6 hours of scheduled departure.h. Pecuniary loss on account of Trip cancellation due to an insured perili. Distress allowance on account of Hijacking of the common carrier in which the insured is travellingj. Missed connection – In case of aircraft from India delayed beyond 12 hours from the scheduled time of arrival.k. Hospital Daily allowance in the event of hospitalisation	<ul style="list-style-type: none">5.A5.B5.C5.D5.E5.F5.G5.H5.I5.J5.K
3	What are the major exclusions in the policy	<ul style="list-style-type: none">a. Pre-existing illness/disease/injury/conditionb. Insured travelling against Doctor's advicec. Self-inflicted injury, attempted suicided. Insured taking part in Naval, Military or Airforce operationse. War, invasion, acts of foreign enemy, civil war and similar activitiesf. Ionising radiations, contamination by radioactivity, nuclear fuel and similar activitiesg. Insured participating in mountaineering, winter sports, manual work, hazardous occupation,etc.h. HIV,HIV related illness including AIDSi. Claims arising from Pregnancyj. Transmission of a communicable disease by insuredk. Sexual Molestation, Corporal Punishment	<ul style="list-style-type: none">2.1.10b3.13.23.33.43.53.73.103.113.143.15

		<ul style="list-style-type: none"> l. Suits or legal action by insured's family members m. Confiscation or detention by custom's officials n. Influence of drugs, alcohol or intoxicants <p>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</p>	<p>3.16</p> <p>3.17</p> <p>3.18</p>
4	Waiting period	Not applicable	
5	Payment basis	<ul style="list-style-type: none"> ➤ Reimbursement of covered expenses up to specified limits ➤ Cashless payment of covered expenses upto specified limits in the Hospitals under the network of Overseas Service Provider. 	
6	Cost sharing	In case of a claim, this policy requires you to share the costs as specified in the table of benefits under the column "Deductibles"	Table of Benefits
7	Renewal condition	The Policy is issued on per trip basis. It is renewable on mutual consent in the case of annual policies issued to Corporate Frequent Travelers.	
8	Renewal benefits	Does not apply.	
9	Cancellation	The Policy may be cancelled in cases where the journey is not undertaken, subject to the specified clause in the policy	2.1.1(ii)
10	Special condition and special benefit	Pre-acceptance Health check-up to be carried out for persons above 70 years seeking OMP cover	

LEGAL DISCLAIMER

The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information sheet and policy document the terms and conditions mentioned in the policy document shall prevail.

For details, please refer to policy clauses for full details.