

## With Sub Limits

Age Band	Travel Guard Silver Plan			Amount in INR ^		
	(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)		
	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	632	676	1,119	943	1,097	1,696
8-14	887	964	1,509	1,340	1,519	2,367
15-21	1,003	1,113	2,032	1,405	1,846	3,180
22-28	1,143	1,378	2,466	1,689	2,118	4,001
29-35	1,348	1,576	3,056	2,099	2,608	4,876
36-47	1,599	1,941	3,862	2,571	3,370	6,292
48-60	1,942	2,263	5,055	3,574	5,144	8,149
61-75	2,310	2,866	6,625	5,259	8,315	9,993
76-90	2,955	3,728	9,511	6,289	9,130	17,532
91-120	3,700	4,390	11,996	6,534	10,168	21,751
121-150	4,767	6,031	16,441	8,602	11,606	30,132
151-180	5,847	7,213	17,666	10,842	13,379	32,248

Age Band	Travel Guard Gold Plan			Amount in INR ^		
	(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)		
	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	876	1,050	1,591	1,224	1,466	2,277
8-14	1,115	1,411	2,257	1,610	2,067	3,283
15-21	1,324	1,710	2,968	1,853	2,473	4,606
22-28	1,538	2,066	3,613	2,195	2,995	5,506
29-35	1,810	2,342	4,412	2,629	3,644	7,034
36-47	2,093	2,890	5,441	3,296	4,647	9,071
48-60	2,515	3,717	6,665	4,312	6,829	11,741
61-75	3,188	4,355	8,373	6,248	9,900	15,052
76-90	4,185	6,197	12,661	7,834	11,264	24,238
91-120	5,481	7,677	14,780	8,792	12,966	29,324
121-150	6,640	9,966	20,628	12,002	18,029	42,238
151-180	8,323	11,792	24,887	15,259	20,583	47,394

Plan	Annual Multi-Trip					Amount in INR ^				
	Gold					Platinum				
Age Band	19-40 Yrs	41 - 60 Yrs	61-70 Yrs	71-79 Yrs**	> 80 Yrs**	19-40 Yrs	41 - 60 Yrs	61-70 Yrs	71-79 Yrs**	> 80 Yrs & above**
1-30	3,862	4,716	9,323	13,426	15,757	4,260	5,919	10,789	18,126	27,620
1-45	4,273	4,910	14,889	21,441	25,162	4,857	6,019	17,407	27,852	57,932

## Annual Multi trip policies are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with Tata AIG continuously. Renewal Terms and conditions would be applicable as per the policy wordings.

^ Premium Chart (inclusive of 18% GST)

**Sub-limits** - \* Pre-existing condition or any complication arising from it in a Life saving unforeseen emergency condition would be reimbursed up to \$1500 per policy. \* The following Maximum eligible expenses per Disease/Illness/Injury are automatically applicable to Insured Persons Aged 56 years onwards, regardless of the plan/option purchased at the inception of the policy and its subsequent renewals if applicable. \* Hospital Room rent, Board and Hospital misc. maximum \$1500 per day up to 30 days. \* Intensive Care Unit-Maximum \$3000 per day up to 7 days. \* Surgical Treatment-Maximum USD \$10000. \* Anesthetist Services-Maximum up to 25% of Surgical treatment. \* Physician's Visit-Maximum \$75 per day up to 10 visits. \* Diagnostic and Pre-admission testing-Maximum up to \$500. \* Ambulance Service-Maximum upto \$400. \* Accidental Death and Dismemberment Benefit is limited to \$5000 for two wheeled motorised mode of conveyance irrespective of any Plan and age wherever applicable. \* Accident and Sickness Medical Expense is limited to \$10000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable. \* Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below.

**Restriction of Sum Insured** - Under renewal of Annual Multi trip from 71 years onwards, the amount payable for any illness/disease/injury/condition including its consequences will be restricted to 10% of the Sum Insured as shown in the policy schedule in case such claim arises due to the same illness/disease/injury/condition which had been incurred and paid in any of the prior policies issued by Us to the same insured.

UIN: IRDA/NL/HLT/TAG/IP-TV/III/35/14-15

## With Sub Limits

Age Band	Travel Guard Silver Plus Plan			Amount in INR ^		
	(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)		
	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	754	807	1,464	1,099	1,279	2,070
8-14	1,058	1,151	1,977	1,564	1,771	2,890
15-21	1,195	1,328	2,539	1,638	2,057	3,712
22-28	1,362	1,644	3,083	1,966	2,361	4,672
29-35	1,602	1,877	3,651	2,444	2,904	5,690
36-47	1,901	2,312	4,614	2,994	3,755	7,343
48-60	2,309	2,695	5,789	4,163	5,998	9,116
61-75	2,747	3,414	7,589	6,130	8,895	11,181
76-90	3,513	4,440	11,162	7,331	9,564	19,266
91-120	4,408	5,236	13,207	7,616	10,542	22,481
121-150	5,689	7,205	18,114	10,036	12,960	31,156
151-180	6,984	8,623	22,126	12,657	15,988	37,027

Age Band	Travel Guard Platinum Plan			Amount in INR ^		
	(Worldwide Excluding USA/Canada)			(Worldwide Including USA/Canada)		
	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	1,030	1,160	2,064	1,251	1,626	2,817
8-14	1,271	1,750	2,762	1,746	2,784	3,990
15-21	1,534	1,870	3,685	2,095	3,016	5,098
22-28	1,860	2,175	4,429	2,342	3,487	6,196
29-35	2,046	2,562	5,291	2,909	4,187	7,866
36-47	2,394	3,073	6,527	3,480	5,121	9,999
48-60	3,384	4,911	7,999	4,904	8,208	12,516
61-75	4,803	6,577	10,128	6,945	11,435	15,867
76-90	5,847	7,954	15,510	8,389	13,005	26,596
91-120	6,418	8,795	17,368	9,307	14,208	31,033
121-150	8,295	10,321	24,958	12,592	19,344	43,553
151-180	10,297	12,558	30,778	15,745	22,516	52,515

Age Band	Travel Guard 70+ Senior Plan				Amount in INR ^			
	(Worldwide Excluding USA/Canada)				(Worldwide Including USA/Canada)			
	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs
1-7	1,956	2,608	5,216	8,868	2,669	3,559	6,228	10,588
8-14	2,636	3,515	7,030	11,952	3,724	4,965	8,690	14,772
15-21	3,295	4,393	8,785	14,935	4,877	6,502	11,379	19,343
22-28	3,961	5,282	10,562	17,956	6,137	8,182	14,319	24,343
29-35	4,801	6,402	14,083	23,942	7,458	9,944	20,185	34,316
36-47	6,130	8,174	17,982	30,569	9,632	12,843	26,072	44,322
48-60	7,698	10,264	22,375	38,038	12,076	16,101	32,685	55,565
61-75	10,785	14,829	31,438	53,443	15,801	21,727	44,107	74,982
76-90	13,792	18,964	37,928	64,476	19,959	27,443	49,946	84,908
91-120	20,053	28,309	56,619	96,251	34,576	48,813	85,423	145,219
121-150	27,610	38,979	77,958	132,528	48,026	67,802	118,653	201,710
151-180	35,776	51,677	103,354	175,701	64,427	93,061	162,855	276,855

^ Premium Chart (inclusive of 18% GST)

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## Without Sub Limits

Age Band	Travel Guard Silver Plan (without Sublimits)		Amount in INR ^	
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)	
	56-60 Yrs	61-70 Yrs	56-60 Yrs	61-70 Yrs
1-7	812	1,342	2,742	4,240
8-14	1,156	1,811	3,797	5,918
15-21	1,336	2,438	4,613	7,950
22-28	1,654	2,961	5,297	10,003
29-35	1,892	3,667	6,518	12,189
36-47	2,329	4,635	8,424	15,728
48-60	2,716	6,066	12,858	20,372
61-75	3,440	7,950	20,790	24,984
76-90	4,472	11,413	22,824	43,832
91-120	5,268	14,395	25,420	54,378
121-150	7,237	19,728	29,016	75,330
151-180	8,655	21,199	33,448	80,621

Age Band	Travel Guard Gold Plan (without sublimits)		Amount in INR ^	
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)	
	56-60 Yrs	61-70 Yrs	56-60 Yrs 364 days	61-70 Yrs
1-7	1,365	2,069	3,664	5,694
8-14	1,835	2,935	5,168	8,206
15-21	2,223	3,857	6,183	11,514
22-28	2,687	4,698	7,487	13,765
29-35	3,046	5,736	9,110	17,586
36-47	3,757	7,073	11,617	22,677
48-60	4,832	8,665	17,071	29,354
61-75	5,662	10,886	24,751	37,630
76-90	8,057	16,461	28,161	60,595
91-120	9,979	19,213	32,413	73,310
121-150	12,955	26,816	45,074	105,595
151-180	15,329	32,353	51,457	118,485

Age Band	Travel Guard 70+ Senior Plan (without sublimits)				Amount in INR ^			
	(Worldwide Excluding USA/Canada)				(Worldwide Including USA/Canada)			
	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs
1-7	2,641	3,521	6,780	11,527	6,673	8,897	15,570	26,470
8-14	3,559	4,746	9,140	15,538	9,310	12,415	21,725	36,933
15-21	4,447	5,931	11,421	19,416	12,191	16,255	28,446	48,358
22-28	5,348	7,130	13,730	23,343	15,342	20,456	35,799	60,857
29-35	6,482	8,642	18,309	31,125	18,644	24,859	50,464	85,788
36-47	8,275	11,034	23,377	39,740	24,081	32,108	65,178	110,804
48-60	10,392	13,857	29,088	49,450	30,189	40,253	81,714	138,913
61-75	14,559	20,019	40,868	69,476	39,504	54,319	110,266	187,454
76-90	18,619	25,601	49,306	83,820	49,896	68,608	124,865	212,271
91-120	27,070	38,218	73,605	125,127	86,440	122,033	213,558	363,047
121-150	37,274	52,622	101,345	172,287	120,065	169,505	296,632	504,274
151-180	48,297	69,764	134,360	228,410	161,066	232,651	407,139	692,136

^ Premium Chart (inclusive of 18% GST)

UIN: IRDA/NL/HLT/TAG/IP-TV/III/35/14-15

## Without Sub Limits

Age Band	Travel Guard Silver Plus Plan (without Sublimits)		Amount in INR ^	
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)	
	56-60 Yrs	61-70 Yrs	56-60 Yrs	61-70 Yrs
1-7	1049	1905	3,199	5,175
8-14	1496	2569	4,429	7,224
15-21	1725	3302	5,142	9,282
22-28	2137	4008	5,904	11,678
29-35	2440	4746	7,262	14,225
36-47	3005	5998	9,386	18,358
48-60	3503	7526	14,995	22,789
61-75	4438	9866	22,237	27,951
76-90	5771	14510	23,909	48,165
91-120	6806	17168	26,354	56,203
121-150	9366	23548	32,399	77,888
151-180	11211	28764	39,969	92,569

Age Band	Travel Guard Platinum Plan (without sublimits)		Amount in INR ^	
	(Worldwide Excluding USA/Canada)		(Worldwide Including USA/Canada)	
	56-60 Yrs	61-70 Yrs	56-60 Yrs	61-70 Yrs
1-7	1,509	2,682	4,065	7,042
8-14	2,275	3,591	6,960	9,975
15-21	2,431	4,791	7,541	12,743
22-28	2,827	5,757	8,715	15,490
29-35	3,330	6,879	10,468	19,664
36-47	3,995	8,484	12,802	24,998
48-60	6,384	10,399	20,519	31,291
61-75	8,55			



Benefits	Single Trip					Annual Multi Trip	
	Silver	Silver Plus	Gold	Platinum	Senior Plan	Gold	Platinum
Age Band	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	6 Months-70 Yrs	71 Yrs - 19-70 Yrs	71 Yrs - 19-70 Yrs
Sum(s) Insured in US \$	10,000	10,000	15,000	25,000	10,000	15,000	25,000
Accidental Death and Dismemberment Benefit (Common Carrier)	NA	5,000	5,000	5,000	NA	5,000	5,000
Accidental Death and Dismemberment Benefit (24 hrs) <sup>1</sup>	10,000	10,000	15,000	25,000	10,000	15,000	25,000
Reimbursement <sup>2</sup>	50,000	100,000	250,000	500,000	50,000	250,000	500,000
Deductible	100	100	100	100	100	100	100
Sickness Dental Relief	300	400	500	1,000	300	500	1,000
Deductible	150	150	150	150	150	150	150
Emergency Medical Evacuation Benefit	Included*	Included*	Included*	Included*	Included*	Included*	Included*
Reparation of Remains	Included*	Included*	Included*	Included*	Included*	Included*	Included*
Baggage Delay Benefit (After first 12 hrs.) <sup>3</sup>	50	100	200	500	50	100	200
Checked Baggage Loss Benefit <sup>3</sup>	500	750	1,000	1,000	500	1,000	1,000
Loss of Passport Benefit	250	250	250	250	250	250	250
Deductible	30	30	30	30	30	30	30
Personal Liability Benefit	100,000	150,000	200,000	500,000	100,000	200,000	200,000
Deductible	200	200	200	200	200	200	200
Flight Delay <sup>4</sup>	NA	Included	Included	Included	NA	Included	Included
Hijack <sup>5</sup>	NA	Included	Included	Included	NA	Included	Included
Automatic extension of policy upto 7 days	Available	Available	Available	Available	Available	Available	Available
Emergency cash advance	500	750	1,000	1,500	500	1,000	1,500
Fraudulent Charges (Payment Card Security)	500	500	500	500	1,000	2,000	2,000
Home Burglary (In Rs.) <sup>6</sup>	₹100,000	₹100,000	₹200,000	₹200,000	₹200,000	₹200,000	₹200,000
Trip Cancellation <sup>5</sup>	500	500	500	500	750	1,000	1,000
Deductible	50	50	50	50	75	100	100
Trip Curtailment	500	500	500	500	750	1,000	1,000
Deductible	50	50	50	50	75	100	100
Missed Connection / Missed Departure <sup>6</sup>	500	500	500	500	750	1,000	1,000
Deductible	50	50	50	50	75	100	100
Bounced Hotel / Airline Booking <sup>7</sup>	500	500	500	500	750	1,000	1,000
Deductible	50	50	50	50	75	100	100
Flight Delay <sup>8</sup>	500	500	500	500	750	1,000	1,000
Deductible	50	50	50	50	75	100	100

Note: The above plans are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with Tata AIG continuously. Renewal Terms and Conditions would be applicable as per the policy wordings.  
 \* Included under the benefit limit of Accident and Sickness Medical Expense Reimbursement.  
 # Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum(s) insured.  
 ~ Flight Delay - Deductible of 12 hrs. \$10 per 12 hours and Maximum \$100.  
 ~ Hijack - Deductible of 1 day, \$100 per day and Maximum \$500.

Claims for which prior intimation has not been given to the Assistance Company must be lodged with Tata AIG General Insurance Company within 30 days. 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, Delhi - +91-011-66603500, Bengaluru - +91-080-6650001,  
 Pune - +91-020-66014156, Chennai - +91-044-66841050, Hyderabad - +91-040-66629882.  
 Ahmedabad - +91-079-66610201.

**How to lodge a claim:**

Travel in peace anywhere in the world. Travel with Tata AIG TravelGuard.

While you are vacationing abroad, any unforeseen contingency should be the last thing on your mind. However, you cannot ignore this aspect, as traveling abroad involves a certain degree of risk, right from falling ill, having a flight delay, to baggage loss or having met with an accident. To remove the stress out of traveling, all you need is Tata AIG Travel Guard. It just takes one single phone call and our worldwide assistance company will swing into action and take care of you, should there be an exigency.

**SALIENT FEATURE AND BENEFITS**

- Home Burglary<sup>4</sup>
- Accidental Death and Dismemberment<sup>1</sup> Benefit (24hrs)
- Medical Expense Reimbursement<sup>2</sup>
- Accident and Sickness Baggage Delay Benefit (After first 12hrs) and Checked Baggage Loss Benefit<sup>3</sup>
- Trip Cancellation<sup>5</sup>
- Missed Connection / Missed Departure<sup>6</sup>
- Flight Delay<sup>8</sup>
- Bounced Hotel / Airline Booking<sup>7</sup>

**Renewal Conditions:**

- The Single Trip Insurance** - is non-renewable, not cancelable and not refundable while effective.
- The Annual Multi Trip Insurance** - The Policy is renewable for life upon payment of premium. Unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest, fraudulent or misrepresentation manner or non-co-operation by the insured or the Policy poses a moral hazard.
- Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA of India. Premium will also change if you move into a higher age group, or change the plan.
- Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance.
- We will not apply any additional loading on your policy premium at renewal based on your claim experience.
- 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.
- Sum Insured Enhancement** - Sum Insured can be enhanced only at the time of renewal, subject to no claim have been lodged/ paid under the policy. However the quantum of increase shall be subject to underwriting guidelines of the company.
- Free Look Period** - 15 days Free look period from date of receipt of Policy documents is given under the Annual Multi Trip policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us.
- Grace Period** - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.

**Cancellation of the Annual Multi Trip Policy:**

This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving 15 Days notice. In such a case, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or if you cancel the 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/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

**General Exclusions:**

- Insured Person is traveling against the advice of a Physician; or is travelling for the purpose of obtaining treatment.
- Any Pre-existing Condition or any complication arising from it; or 3. Suicide, attempted suicide (whether sane or insane) or intentionally self inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immuno Deficiency Syndrome (AIDS), Human Immuno deficiency Virus (HIV) infection; or 4. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War.
- Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens.
- Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 7. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy.
- Performance of manual work for employment, or any other potentially dangerous occupation.
- Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing.
- Pregnancy and all related conditions. This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician.
- Any non medical expenses (Refer list enclosed as Annexure-1 in policy wordings). For complete list of detailed exclusions, please refer policy wordings.

Section 41 of Insurance Act 1938 (Prohibition of rebates)

- No person shall allow or refer 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.



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 policy holders)



Write to us  
Accident and Health Claims,  
Tata AIG General Insurance Company Limited  
A-501, 5th Floor Building No. 4,  
Infinity Park, Dindoshi, Malad (E),  
Mumbai, India - 400 097.

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**Tata AIG General Insurance Company Limited**  
 Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai- 400013.  
 Visit us at www.tataaiginsurance.in Toll Free Number: 1800 266 7780 Fax: 022 6693 8170  
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Travel anywhere in the world with peace of mind.

Travel Guard



WITH YOU ALWAYS