



Q 1. Are pre-existing diseases covered, and under what conditions?

Pre-existing conditions are covered, but only under life-threatening conditions, as per the terms & conditions mentioned in the policy certificate.

Q 2. What does Travel Insurance not cover?

Travel insurance generally does not cover events such as pre-existing medical conditions unless specifically covered, suicide or self-inflicted injuries, travel against medical advice, intoxication, war, riots, nuclear risks, participation in hazardous activities(unless opted for), or fraudulent claims. It also excludes injuries from criminal acts and trips made for medical treatment purposes.

Q 3. In case of Flight Cancellation if Connecting flight is from another Airlines than do we cover ?

Yes, we cover flight cancellation if Connecting flight is from another Airlines- It's not airline specific. We shall pay the Sum Insured as mentioned in Part I of the Policy Schedule in case of cancellation of the scheduled departure of the flight during the Period of Insurance.

Q 4. How do we consider Delayed Baggage - How to claim & What are the docs required ?

Delayed baggage is covered if the receipt of Checked-In Baggage is delayed for more than six (6) consecutive hours or the minimum deductible time mentioned in the Policy Schedule.

To file a claim for delayed baggage, the Insured must:

1. Immediately report the delay to the Common Carrier/Public Carrier.
2. Notify the Assistance Service Provider/Insurer as per the claims procedure.

Documents necessary for the claim:

1. Property Irregularity Report (PIR)
2. Correspondence Copies: Any communication exchanged with the Common Carrier/Public Carrier regarding the delay.
3. Additional Documentation (if applicable) deemed necessary by the insurer.

Q 5. Missed Personal Belongings - What are the documents required Do we required Bills ? If it is gifted valuable item than how to claim?

To file a claim for missing personal belongings, you need the following documents:

1. Police Report: Copy of the letter/FIR lodged with the police within 24 hours of the loss.
2. Letters addressed to the hotel/accommodation provider or the Common Carrier/Public Carrier authorities, along with their acknowledgment of the complaint.

Proof of Ownership: If the value of the lost item is over \$100, an invoice or purchase bill for the items must be submitted.

The bills are not explicitly required. However, at least one invoice/purchase bill for each lost item valued over \$100 (even if it's a gift) is mandatory to prove ownership and value.

Q 6. Visa Cancellation covered only for Tourist Visa or for all type of Visa ?

It covers all types of visa.

Q 7. Loss of Personal Money. How to claim & Prove? What is the TAT for Claim Approval?

To claim for the loss of personal money under the "Loss of Valuables including Personal Money" extension, Contact the TPA details given in your policy document.

Documents required to settle the claim are-Copies of the letter addressed to the police authorities, hotel / guest house / accommodation provider with their acknowledgment/FIR

Reimbursement Claims will be settled within 15 days from the receipt of claim along with claim form. Reasons for rejections (if any) will be provided.

Q 8. Trip Interruption & Curtailment: Which events considered. Is it considered only for medical reasons?

Under Trip Interruption and curtailment-

A. If Your trip is disrupted and You have to shorten Your trip and return directly to the Home Country or the Country/ Port of Origin of the trip, due to

- a. You suffer a serious injury or serious sickness and receive medical advice to discontinue the trip
- b. The air craft or vessel on which you are onboard is hijacked
- c. Due to an unexpected death or injury or sickness of Your Close Relative or your Travel Companion
- d. In case of loss of passport due to theft/robbery/ burglary etc. (Applicable only to international travel)

B. If Your trip is disrupted and You have to remain Overseas before returning directly back to Home Country or the Country/ Port of Origin

- a. Hospital confinement of you, a family member, or travel companion overseas (5+ days or medically advised against travel).
- b. In case of loss of passport due to theft/robbery/ burglary etc. (Applicable only to international travel)

Q 9. Due to travel interruption or Cancellation in case we miss the connecting flight and we are not able to attend important business meeting than What are the proof required to Prove Meeting is important

Under Interruption and Curtailment, the policy covers financial losses for trip disruptions due to:

1. Trip Curtailment (Return to Home Country/Origin):

- Serious injury or sickness with medical advice to discontinue.
- Hijacking of your aircraft or vessel.
- Death, injury, or sickness of a close relative or travel companion.
- Loss of passport (international trips only).

2. Overseas Stay Extension:

- Hospital confinement of you, a family member, or travel companion overseas (5+ days or medically advised against travel).
- Loss of passport (international trips only).

Under Trip cancellation- We cover financial losses due to trip cancellation before departure caused by:

- Health Issues: Illness, injury, death, or quarantine of the insured, family, or travel companion.
- Emergencies: Hijack, quarantine, kidnapping, or legal obligations.
- Natural Calamities: Unforeseen events like floods, earthquakes, or similar at key locations.
- Terrorism: Attacks at residence, departure, or destination within 15 days of travel.
- Passport Loss: Delayed reissuance after theft or loss

Q 10. What is the criteria to avail domestic travel plan ?

We are offering a set of 8 coverages under Domestic Annual Multi trip in TripSecure+. Same will be live in 2nd phase.

Q11. How many days before we can extend the travel insurance

Extension under the policy shall only be possible 30 days prior to the expiry of the policy period

Q12. PED coverage madam. Full sum insured or any %

PED will be covered under Life threatening conditions on Sum Insured basis. SI will be mentioned on the policy certificate. For further details, check NYSA.

Q13. What is the Difference Between Hospitalisation Expenses for Injury /Illness & Hospitalisation Expenses for Injury?

Hospitalization expense for illness or injury cover provides coverage for medical expenses if the insured suffers from any illness or injury. Hospitalization expense of injury cover provides coverage for medical expenses only in case of injury.

Q14. Is there any co-pay for PED?

No, there is no co-pay. There is a deductible for Pre-existing cover. Same will be mentioned in the policy certificate.

Q 15. CAN WE GIVE THE POLICY TO ALL WHO HAVE PED OR THERE IS DECLINE PED ALSO

Policy can be issued to all who have PED/Declined PED. As per product, any kind of PED will be covered under Life threatening conditions if the customer has opted.

Q16. Which countries we are not covering

We can issue policy Worldwide across any geography.

Q 17. What is TAT for reimbursement claim?

Reimbursement Claims will be settled within 15 days from the receipt of claim along with claim form. Reasons for rejections (if any) will be provided.

Q 18. When will the multitrip option available for this product, currently we are offering single trip option only

Multi trip options will be live in Phase 2.

Q 19. Can you please explain the geographical scope

There are 4 basic Geographical scopes, for which policies can be issued-

1. Worldwide (Including USA Canada)
2. Rest of the world (Excluding USA Canada, Asia and Schengen)
3. Asia
4. Schengen

In TripSecure+, we have expanded and introduced one more Geo scope- Worldwide Excluding USA Canada and including Asia/Schengen. This will be live in Phase 2.

Q 20. Is there any easy way or portal to check cashless hospitals worldwide

List is available with our TPA i.e. Falck. Mail id- icicilombard@falck.com

Mention Postal code, country name , city name .

Q 21. If customer opted cruise drive in his trip. Is this covered

Customer should be a fare paying passenger and under cruise covers- we cover Hospitalization expense, daily allowance, medical evacuation and unused excursions.

Q22. Is there any sublimit in any age

There is a Sub limit for people above 50 years of age. Also, if customer wants there is another option to choose sub limit waiver, where sub limits can be waived off.

Q23. How can we pitch our product with other company

In this product, we have wider variety and SI range of covers. Not only covers, but the pricing is also very competitive compared to our competitors. Also, We are first in the industry to offer Multi Trip Total option.

Q24. If customer is travelling in multiple countries, like one in Asia and another one in schengen. Which zone we should prepare quote Worldwide

