

CUSTOMER INFORMATION SHEET

(Description is illustrative and not exhaustive)

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

Sl. No.	Title	Description	Policy Clause Number
1	Name of Insurance Product	Acko International Travel Insurance	
2	Policy Number	XXXXX	
3	Type of Insurance Product	Indemnity and Benefit	
4	Sum Insured (Basis)	Individual / Floater (Amount will be mentioned here)	
5	Policy Coverage		
Note that the actual policy coverage will be as per the CIS issued after the policy issuance.			
		Base Covers:	
		Accidental and Medical Benefits	Section 3.1
		Injury due to an Accident that occurs during the Travel Period that leads to Hospitalisation or Day Care Treatment	Section 3.1.1
		Illness during the Travel Period that leads to Hospitalisation	Section 3.1.2
		Pre-existing Disease Cover	Section 3.1.3
		Adventure Sports Injury	Section 3.1.4
		Daily allowance amount specified in the Policy Schedule for Hospitalisation	Section 3.1.5
		Physiotherapy	Section 3.1.6
		OPD Treatment for any of the treatments/tests/consultations due to Injury or Illness during Travel Period	Section 3.1.7
		Direct route two-way tickets up to Economy Class for an Immediate Relative of the Insured Person for Compassionate Visit	Section 3.1.8
		Return of Minor Child	Section 3.1.9
		Stay of the Insured Person in a hotel due to the Insured Person or a co-traveller suffering Injury in an Accident or Illness	Section 3.1.10
		Air or surface transportation of the Insured Person during the Travel Period including costs incurred for medical care during a situation which requires Evacuation	Section 3.1.11
		Accidental Death within 365 days because of Injury due to an Accident during Travel Period	Section 3.1.12
		Injury due to an Accident that occurs during the Travel Period that leads to Permanent Total Disability	Section 3.1.13
		Permanent Partial Disability	Section 3.1.14
		Transportation of mortal remains from the place of death of the Insured Person during the Travel Period to the residence of the Insured Person	Section 3.1.15
		Flight Related Benefits	Section 3.2

		Delay of Journey on a Booked Flight during Travel Period	Section 3.2.1
		Delayed Departure	Section 3.2.2
		Delayed Arrival	Section 3.2.3
		Missed Flight due to failure to reach the original departure point of the booked journey	Section 3.2.4
		Additional Travel and Accommodation Expenses due to a Missed Connection	Section 3.2.5
		Personal Accident (Common Carrier)	Section 3.2.6
		Permanent and Total loss of the Insured Person's Checked-in Baggage, by the Flight Operator	Section 3.2.7
		Damages Requiring Repairs OR Loss of Contents of the Insured Person's Checked-in Baggage	Section 3.2.8
		Delayed Delivery of the Insured Person's accompanying Checked-in Baggage for more than 3 Hours by the Flight operator	Section 3.2.9
		Delay of Sports Equipment	Section 3.2.10
		Other Trip Benefits	Section 3.3
		Kidnap / Hijack Coverage	Section 3.3.1
		Postponement or Reschedule of Insured Person's Common Carrier	Section 3.3.2
		Unavoidable Cancellation of Insured Person's Common Carrier	Section 3.3.3
		Unavoidable Cancellation of Insured Person's Common Carrier due to Insured Person being detected with Covid-19	Section 3.3.4
		Loss of original passport during the Travel Period	Section 3.3.5
		Financial Emergency Cash	Section 3.3.6
		Electronic Equipment Cover	Section 3.3.7
		Denied Boarding on a booked flight journey by a Common Carrier or Denied Hotel Accommodation on a paid booking by a Service Provider during the Travel Period	Section 3.3.8
		Legal Liability towards Defence of Litigation and Bail Bond during the Travel Period	Section 3.3.9
		Pet Cover	Section 3.3.10
		Fire and Allied Perils (Home Building & Contents)	Section 3.3.11
		Theft of Personal Possessions or Property Stored within the Insured Person's usual place of residence during Travel Period	Section 3.3.12
6	Exclusions	Suicide, Self-Inflicted Injury etc.	Section 4(a)
		Any Pre-Existing Disease unless disclosed to us in advance	Section 4(b)
		Abuse of any Substance, Intoxicant, Drug, Alcohol or Hallucinogen	Section 4(c)
		Any breach of law	Section 4(d)
		Certification of disability by a Medical Practitioner who shares the same residence as the Insured Person	Section 4(e)
		Childbirth or Pregnancy	Section 4(f)

		Participation of the Insured Person in any flying activity, except as a bona fide passenger on a public aircraft	Section 4(g)
		Any change of profession after inception of the Policy	Section 4(h)
		Engaging in any Hazardous Activities	Section 4(i)
		Any act of foreign invasion	Section 4(j)
		Ionizing radiation or contamination by radioactivity from any nuclear fuel	Section 4(k)
		Nuclear, chemical or biological attack	Section 4(l)
		Any physical or medical condition, or treatment, or service that is specifically excluded in the Policy Schedule under special conditions.	Section 4(m)
		Any form of non-allopathic treatment.	Section 4(n)
		Any loss of eye-glasses or power lenses in respect of any Insured Person.	Section 4(o)
		Any loss of Valuables, Money, any kinds of securities or tickets.	Section 4(p)
		Any journey where the Insured Person is travelling as a commercial driver, operator or crew member etc.	Section 4(q)
		Any intentional illegal or unlawful act	Section 4(r)
		Any failure to take reasonable precautions to avoid a claim	Section 4(s)
		<p>Any journey commenced with the Insured Person:</p> <ol style="list-style-type: none"> 1. Not being fit to travel or traveling against the advice of a Medical Practitioner; or 2. Receiving, or is supposed to receive, medical treatment; or 3. Having received terminal prognosis for a medical condition; or 4. Travelling for the purpose of obtaining medical care, treatment or advice of any kind whether this is the sole purpose of the journey or not; or <p>Traveling to any country for which his/her visa is not allotted.</p>	
For detailed exclusions please refer the policy wordings			
7	Waiting Period	Initial waiting Period: Not Applicable	
		Specific Illness (Standard list) waiting period: Not applicable	
		Pre-Existing Diseases exclusion / waiting period: As per Policy Schedule	Section 4 (b)
8	Financial limits of coverage	The co-pay or sub-limits will be mentioned in the policy schedule.	
	i. Sub-limit		

	<p>ii. Co-payment</p> <p>iii. Deductible</p> <p>iv. Any other limit (as applicable)</p>	Deductible of Rs. on aggregate claim basis as mentioned in the Policy schedule	
9	Claims/Claims Procedure	<p>Cashless claim facility can be availed in all network hospitals. The list of network hospitals are available on our website or can be checked at the customer care center.</p> <p>For reimbursement of a claim, please submit all necessary documents on our App or email to us. We may ask for original hard copy of the documents in some cases.</p> <p>Turn Around Time (TAT) for claims settlement:</p> <p>i. TAT for preauthorization of cashless facility: 1 hour</p> <p>ii. TAT for cashless final bill authorization: 3 hours</p> <p>Please find the important links/numbers below:-</p> <p>i. Network Hospital Details: Acko App or www.acko.com/gi</p> <p>ii. Helpline Number: 1800 266 2256</p> <p>iii. Hospitals which are backlisted or from where no claims will be accepted by the insurer: Acko App or www.acko.com/gi</p> <p>iv. Downloading getting the claim form: Acko App or www.acko.com/gi</p>	Section 5
10	Policy Servicing	<p>Contact Details of the Insurer:</p> <ul style="list-style-type: none"> • Call us on 1800 266 2256 or • Mail us on hello@acko.com or • Write to us at 2nd Floor, #36/5, Hustlehub One East, Somasandrapalya 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka, 560102 <p>Details of your policy must be provided along with the intimation.</p>	Section 7
11	Grievances/Complaints	<p>For resolution of any query, insured may contact the company on our helpline number 1800 266 2256 or may write an e-mail at hello@acko.com</p> <p>For resolution of grievance, insured may contact the company on our toll-free helpline number 1800 210 4990 (Operating hours: 10 AM – 7 PM, all days of the week).</p> <p>Senior Citizens Support: Phone: 080-62370023 Email: grievance.healthseniorcitizen@acko.com</p> <p>Complaints will be acknowledged within 24 hours of receipt. A final resolution will be provided within 14 days from receipt of the complaint</p> <p>you can also write to grievance@acko.com. Your complaint will be acknowledged by us within 24 working hours.</p> <p>If in case you are dissatisfied with the decision/resolution provided through details indicated above on your Complaint or have not received any response within 14 working days, you may write or email to Grievance Redressal Officer: Email: gro@acko.com Postal Address: Acko General Insurance Limited 2nd floor 36/5 Hustlehub One East, Somasandrapalya, 27th</p>	

		<p>Main Road Sector 2, HSR Layout, Karnataka Bangalore – 560102</p> <p>The Grievance Redressal Officer will provide a final response within 7 days of receipt of the escalation. If in case your issue remains unresolved and you wish to pursue other avenues for redressal of grievances, If You are not satisfied with the redressal of grievance, You may also approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or at their toll free no. 1800 4254 732 / 155255 or through email on complaints@irdai.gov.in. For more information, please visit https://irdai.gov.in/igms1</p> <p>Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: https://cioins.co.in/Ombudsman</p> <p>In the event of an unsatisfactory response from the Grievance Officer, You may register a complaint in the Integrated Grievance Management System (IGMS) of the IRDAI.</p>	
12	Things to remember	<p>You may cancel the policy within 30 days of receipt without any charges and if there are no claims during this period.</p> <p>We will not deny renewal of your policy if you wish to renew with us as long as the applicable premium is paid on time.</p>	
13	Insured's Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p>	
<p>Legal Disclaimer Note: The information must be read in conjunction with the policy document, policy wording and prospectus. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

Note: CIS issued to the policy holder will be modified as per the plan/ covers opted by them.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date:

Signature of the Policy Holder