

ACKO INTERNATIONAL TRAVEL INSURANCE

Why take Travel Insurance?

A Travel Insurance policy can protect the policy holder and his / her spouse from economic concerns such as loss of income, medicinal expenditure, loss of personal belongings, personal liability and inconvenience that may occur during travel. It is essential that people understand the features, advantages and the necessity of insurance policies in detail.

Acko General Insurance provides the following benefits to its customers:

- Wide range of Sum Insured Limit
- Easy & Transparent buying Process
- Guidance from Trained Professionals: Get unbiased insurance-related advice from Acko's trained professionals.
- Quick Claim Settlement: When a claim is filed, Acko tries to settle it in a quick and hassle free manner

Eligibility

Eligibility Criteria	Minimum	Maximum
Age at Entry	Proposer/Adult: 18 Years Child: 91 days	Proposer/Adult: 85 Years Child: 18 Years
Premium per Member	Re 1 (including taxes)	Rs 50,000 (including taxes)
Premium Payment Term	Single Payment	
Premium Mode	Single Payment	
Policy Period	1 Day	180 Days
Basic Sum Insured	Rs 50 (For any 1 cover)	Rs 5,00,00,000 (For any 1 cover)

TRAVEL WITHOUT WORRIES...Here's what's covered!

1. Accidental and Medical Benefits

1.1. Accidental Medical Expense Reimbursement – “Accidents can happen anytime. Here, we are to reduce the burden of your medical expenses.”

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and that Injury solely and directly requires the Insured Person to be Hospitalized or undergo Day Care Treatment, then We will reimburse the costs incurred on Medical Expenses up to limit specified in Policy Schedule.

1.2. Illness Medical Expense Reimbursement– “When “I” is replaced by “We”, even Illness becomes Wellness. So, here “We” are to support you”.

If an Insured Person suffers an Illness during the Travel Period and that Illness solely and directly requires the Insured Person to be Hospitalized or undergo day care treatment during the Travel Period, then We will reimburse the costs incurred on Medical Expenses up to limit specified in the Policy Schedule.

1.3. Pre- Existing Disease Cover – “Pre-existing health condition? That's not a deal-breaker. In fact, we cover complications that may result during your travel”.

We will reimburse the Medical Expenses incurred in respect of the Medically Necessary Treatment rendered on the Insured Person during the Travel Period on an emergency basis for a Life-Threatening Condition only for any sudden, unexpected or unforeseen development which is attributable to a Pre-Existing Disease, up to limit specified in the Policy Schedule.

1.4. Adventure Sports Injury – “Life is an adventure. An injury shouldn't stop us from exploring.”

If an Insured Person suffers an Injury while engaged in Adventure Sports during the Travel Period which

requires Hospitalization, then We shall indemnify the costs incurred on Medical Expenses as specified under Benefit (Accidental Medical Expenses Reimbursement).

1.5. Hospital Daily Allowance – “A friend in need is a friend indeed”. Here “We” are to support you with daily allowance in case of hospitalisation due to Injury.

In case of an Accident or Illness that occurs during the Travel Period and that solely and directly requires the Insured Person to be Hospitalized then We will pay the daily allowance amount specified in the Policy Schedule, for each continuous and completed period of 24 hours of Hospitalization for up to a maximum 10 days.

1.6. Physiotherapy – “We” are here to cater to your muscular and physical pains so that you are “Travel Ready” faster. Wohooo...Its time to fly!

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and that Injury solely and directly requires the Insured Person to undergo physiotherapy within 180 days from such injury, then We will reimburse the costs up to 180 days from date of such injury and upto the e limit specified in the Policy Schedule incurred on physiotherapy.

1.7. OPD Treatment – Treatments are must to gain back momentum after Injury or Illness. Here “We” are to help “You”.

If an Insured Person requires OPD Treatment for any of the treatments / tests / consultations specified in the Policy Schedule, due to Injury or Illness, as specified in the Policy Schedule, suffered or contracted during the Travel Period, then We will reimburse the costs incurred on Medical Expenses.

1.8. Compassionate Visit – “Love and Care is all we need.”

If an Insured Person requires Hospitalization due to an Injury or Illness specified in the Policy Schedule, suffered or contracted during the Travel Period, then We will reimburse the amount incurred for direct route two-way tickets up to Economy Class for an Immediate Relative of the Insured Person, to travel from the City of Residence to the place of Hospitalization of the Insured Person up to the limit specified in the Policy Schedule.

1.9. Return of Minor Child – “We” care so that your junior version will be home safe!

If the Insured Person suffers an Illness or Injury during the Travel Period which requires the Insured Person to be Hospitalized during the Travel Period, then We will indemnify the cost up to the limit specified in the Policy Schedule s of a direct route economy class airfare for the Insured Person’s children to return to the City of Residence from the place of Hospitalization of the Insured Person.

1.10. Emergency Stay and Extension – Accommodation is what “we” give importance to for an Injured person. We wish that you get well soon!

We will reimburse the costs up to the limit specified in the Policy Schedule towards the stay of the Insured Person in a hotel due to the Insured Person or an co-traveller suffering Injury in an Accident or Illness or undergoing Hospitalization during the Travel Period.

1.11. Evacuation (Medical and Catastrophe) – “We” cater to uncertainties that might happen.

We will reimburse the costs up to the limit specified in the Policy Schedule incurred for the air or surface transportation of the Insured Person during the Travel Period including costs incurred for medical care during such transportation.

1.12. Accidental Death – “We” equip our customers to deal with worst case.

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and Injury solely and directly results in the Insured Person’s death within 365 days from the date of the Accident, We will pay the pay the amount specified in the Policy Schedule

1.13 Permanent Total Disability – “Unexpected things can happen. Here “We” are to lend “You” a helping hand”.

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and that Injury solely and directly results in the Permanent Total Disability of the Insured Person which is of the nature specified in the table below, within 365 days from the date of the Accident, We will pay the Sum Insured.

Nature of Permanent Total Disability
Total and irrecoverable loss of sight in both eyes
Loss by physical separation or total and permanent loss of use of both hands or both feet
Loss by physical separation or total and permanent loss of use of one hand and one foot
Total and irrecoverable loss of sight in one eye and loss of a Limb
Total and irrecoverable loss of hearing in both ears and loss of one Limb/ loss of sight in one eye
Total and irrecoverable loss of hearing in both ears and loss of speech
Total and irrecoverable loss of speech and loss of one Limb/ loss of sight in one eye
Permanent, total and absolute disability (not falling under any one the above) which results in the Insured Person being unable to engage in any employment or occupation or business for remuneration or profit, of any description whatsoever which results in Loss of Independent Living

1.14. Permanent Partial Disability – “We” care for “Your” well-being.

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period and that Injury solely and directly results in the Permanent Partial Disability of the Insured Person which is of the nature specified in the table below within 365 days from the date of the Accident, We will pay the amount specified in the table below:

Nature of Permanent Partial Disability	Percentage of the Sum Insured payable
i. Total and irrecoverable loss of sight in one eye	50%
ii. Loss of one hand or one foot	50%
iii. Loss of all toes - any one foot	10%
iv. Loss of toe great - any one foot	5%
v. Loss of toes other than great, if more than one toe lost, each	2%
vi. Total and irrecoverable loss of hearing in both ears	50%
vii. Total and irrecoverable loss of hearing in one ear	15%
viii. Total and irrecoverable loss of speech	50%
ix. Loss of four fingers and thumb of one hand	40%
x. Loss of four fingers	35%
xi. Loss of thumb- both phalanges	25%
xii. Loss of thumb- one phalanx	10%
xiii. Loss of index finger-three phalanges	10%
xiv. Loss of index finger-two phalanges	8%
xv. Loss of index finger-one phalanx	4%
xvi. Loss of middle/ring/little finger-three phalanges	6%
xvii. Loss of middle/ring/little finger-two phalanges	4%
xviii. Loss of middle/ring/little finger-one phalanx	2%

1.15. Repatriation of Mortal Remains – “We” are here to help “You” get the last glance of your loved ones in case any such incident happens.

We will pay the expenses incurred up to the Sum Insured, as specified in the Policy Schedule for transportation of mortal remains from the place of death of the Insured Person during the Travel Period to the residence of the Insured Person in the City of Residence, in case of death due to Injury or Illness suffered or contracted during the Travel Period.

2. Flight-related Benefits

2.1 Flight Delay – “Bummed out by a delayed flight, we’ve got you covered”.

We will pay the amount specified in the Policy Schedule, if an Insured Person’s journey on a booked flight is delayed beyond the number of hours specified in the Policy Schedule of its scheduled departure or arrival time, during the Travel Period.

2.2. Delayed Arrival – “The proverb ‘Good things come to those who wait’ may not always hold true”.

We will pay the amount specified in the Policy Schedule, if an Insured Person’s journey on a specified Common Carrier is delayed beyond the number of hours specified in the Policy Schedule of its scheduled arrival time, during the Travel Period.

2.3. Delayed Departure – “Time is money”.

We will pay the amount specified in the Policy Schedule, if an Insured Person’s journey on a specified Common Carrier is delayed beyond the number of hours specified in the Policy Schedule of its scheduled departure time, during the Travel Period.

2.4. Missed Flight – “You may miss your flight, but you won’t miss your finances”.

We will pay the amount specified in the policy schedule due to the Insured Person’s failure to reach the original departure point of the booked journey of an international flight. In case the international flight is connected to a domestic flight on the same Person Name Record (PNR), the cover will also be provided in case of missing the domestic flight which is a part of the international journey.

2.5. Missed Connection – “Stop worrying about the potholes in the road”.

We will reimburse the cost of additional travel and accommodation expenses up to the limit as specified in the policy schedule incurred due to the Insured Person’s failure to reach the departure point of the booked and confirmed flight due to a delay of more than 6 Hours of the arrival of the flight which was connecting the booked flight, provided the scheduled gap between the departure of the booked flight and arrival time of the connecting flight was more than 6 hours.

2.6. Personal Accident (Common Carrier) – “Hurt yourself while on the road? Money is the last thing you have to worry about”.

If an Insured Person suffers an Injury due to an Accident that occurs during the Travel Period while the Insured Person is travelling as a passenger on a Common Carrier and that Injury solely and directly results in the Insured Person’s death or permanent total disability within 365 days from the date of the Accident, We will pay the amount specified in the Policy Schedule.

2.7. Total Loss of Checked-in Baggage – Lost your favourite piece of cloth? Oops. “We” are here to console “You”.

We will pay the amount specified in Policy Schedule towards the permanent and total loss of the Insured Person’s Checked-in Baggage, by the Flight operator on which the Insured Person was travelling as a passenger, during the Travel Period.

2.8. Damage of Checked-in Baggage – “Partial loss is still loss”.

We will pay the amount specified in policy schedule towards visible Damages of the Insured Person’s Checked-in Baggage requiring repairs. Provided however, such damages to the Checked-in baggage shall be covered only in cases that such damage was caused by the flight operator on which the Insured Person was travelling as a passenger during the Travel Period.

2.9. Delay of Checked-in Baggage – “Delayed baggage can be disheartening; we hope our monetary compensation will cheer you up.”

We will pay the amount specified in the Policy Schedule if the delivery of the Insured Person’s accompanying Checked-in Baggage is delayed and confirmed of such delay by the Flight operator on which the Insured Person was travelling as a passenger, during the Travel Period.

2.10. Delay of Sports Equipment – Urgghhhh. Your golf stick got delayed? “We” are here to help “You” deal with it.

We will pay the amount specified in the Policy Schedule if the delivery of the Insured Person’s accompanying Checked-in Sports Equipment is delayed and confirmed of such delay by the Common Carrier on which the Insured Person was travelling as a passenger, during the Travel Period.

3. Other Trip Benefits

3.1. Kidnap / Hijack Cover – “We” are here to lighten up “Your” darkness.

If an Insured Person is subject to Kidnapping or Hijack during the Travel Period which continues more than 24 hours, then We will pay a daily benefit as specified in policy schedule for each completed day of such kidnap / hijack or a maximum as specified in the policy schedule, whichever is lower.

3.2. Trip Rescheduling – Rescheduled plans are better than cancelled ones. Here “We” are to cover “Your” expenses on rescheduling.

We will reimburse the additional expenses incurred on rescheduling or a fixed amount as specified in the policy schedule if an Insured Person’s Common Carrier specified in policy schedule is unavoidably postponed and rescheduled. The coverage is provided for rescheduling occurring not more than 20 days before the scheduled departure date of booked flight subject to terms as mentioned in the Policy Document.

3.3. Trip Cancellation and Interruption – “We” provide coverage for “cancelled” plans too. Hopefully, you make a new plan soon!

We will reimburse the unrecoverable costs up to the limit specified in the policy schedule if an Insured Person’s Common Carrier specified in policy schedule is unavoidably cancelled. The coverage is provided for cancellation occurring not more than 20 days before the scheduled departure date of booked flight, subject to terms as mentioned in the Policy Document.

3.4. Trip Cancellation due to Covid-19 – “COVID-19 has rained on your parade long enough”.

We will reimburse the unrecoverable costs up to the limit specified in the policy schedule if an Insured Person’s Common Carrier specified in policy schedule is unavoidably cancelled due to Insured Person being detected with Covid-19.

3.5. Loss of Passport – “There are some things that money can’t buy; replacing your lost passport is not one of them”.

If the Insured Person loses his/her original passport during the Travel Period, We will indemnify the costs (as mentioned in the Policy) incurred by the Insured Person towards obtaining a duplicate or new passport during the Travel Period.

3.6. Financial Emergency Cash – “They can steal your money, but they can’t steal your insurance”.

We will pay a fixed amount, as specified in the Policy Schedule in relation to the permanent and total loss of the Insured Person’s travel funds due to any pilferage, theft, loss, robbery or dacoity during the Travel Period.

These are subject to exclusions as mentioned in the Policy document.

3.7. Electronic Equipment Cover– “We” know that “Your” personal electronic equipment (mobile, laptop etc) are “Your” best companions.

We will reimburse the actual loss incurred up to the amount specified in the Policy Schedule in relation to repairs against Accidental damage, loss or theft during the Travel Period, subject to terms as mentioned in the Policy Document.

3.8. Bounced Booking – “We are here to help you bounce back from bounced bookings”.

We will reimburse the amount up to the amount specified in the Policy Schedule incurred in rebooking due to following:

- A. If an Insured Person is denied boarding on a booked flight journey by a Common Carrier during the Travel Period and the Insured Person has made a new booking of the same route which commence within 24 hours of the scheduled departure time of original flight.

- B. If an Insured Person is denied hotel accommodation on a paid booking by a Service Provider during the Travel Period and the Insured Person has made a new booking in the same city of same dates as original booking.

3.9. Personal Liability & Bail Bond – “Our” ability lies in paying for “Your” legal liability.

We will reimburse any actual legal liability, including costs as specified in the Policy Schedule incurred towards defence of such litigation and Bail Bond, incurred by the Insured Person in his/her private capacity to pay damages to a third party arising out of the third party’s death, Injury or property being damaged during the Travel Period, subject to terms as mentioned in the Policy Document.

3.10. Pet Cover – “East or West, Pets are the Best”. “We” care for “Your” beloved companion.

If the Insured Person is travelling with his/her pet as detailed in the Policy Schedule during the Travel Period, We will provide the following:

- A. We will reimburse the expenses incurred on the medical treatment of the Insured Person’s pet if the pet suffers an Injury due to an Accident during the Travel Period.

- B. We will reimburse the costs incurred on additional travel and accommodation expenses by the Insured Person if the Insured Person’s journey is cancelled or rescheduled due to the Insured Person’s pet suffering death or an Injury due to an Accident, during the Coverage Period.

3.11. Fire and Allied Perils (Home Building & Contents) – “We fight fires with finances”.

We will reimburse any actual loss incurred up to the limit specified in the Policy Schedule during the Travel Period towards the damage to the property of the insured due to fire and allied perils.

3.12. Home Insurance Cover – “Home is the best place to be at”. “We” care for “Your” comfort zone.

We will reimburse any actual loss incurred up to the limit specified in the Policy Schedule during the Travel Period towards any theft of personal possessions or property stored within the Insured Person’s usual place of residence that was left vacant for the duration of the Travel Period.

Table: Details of Cover with minimum and maximum Sum Insured

Sl. No.	Benefits Covered	Benefit Amount / Sum Insured Limit
1	Accidental Medical Expense Reimbursement	₹ 1,000 to ₹ 5,00,00,000
2	Illness Medical Expenses Reimbursement	₹ 1,000 to ₹ 5,00,00,000
3	Pre-existing disease cover	Covered under the SI of “Illness Medical Expense Reimbursement”
4	OPD Treatment	₹ 250 to ₹ 10,00,000
5	Adventure Sports Injury	Covered under the SI of “Accidental Medical Expense Reimbursement”
6	Hospital Daily Allowance	₹ 250 to ₹ 20,00,000
7	Physiotherapy	Covered under the SI of “Accidental Medical Expense Reimbursement”

Sl. No.	Benefits Covered	Benefit Amount / Sum Insured Limit
8	Compassionate Visit	₹ 1,000 to ₹ 5,00,000
9	Return of Minor Child	₹ 1,000 to ₹ 50,00,000
10	Emergency Stay and Extension	₹ 50 to ₹ 10,00,000
11	Evacuation (Medical & Catastrophe)	₹ 1,000 to ₹ 100,00,000
12	Accidental Death	₹ 1,000 to ₹ 5,00,00,000
13	Permanent Total Disability	₹ 1,000 to ₹ 5,00,00,000
14	Permanent Partial Disability	₹ 1,000 to ₹ 5,00,00,000
15	Personal Accident (Common Carrier)	₹ 1,000 to ₹ 5,00,00,000
16	Repatriation of Mortal Remains	₹ 1,000 to ₹ 5,00,00,000
17	Kidnap / Hijack Coverage	₹ 50 to ₹ 10,00,000
18	Loss of Passport	₹ 50 to ₹ 10,00,000
19	Financial Emergency Cash	₹ 50 to ₹ 10,00,000
20	Personal Liability & Bail Bond	₹ 1,000 to ₹ 5,00,00,000
21	Electronic Equipment Cover	₹ 50 to ₹ 50,00,000
22	Pet Cover	₹ 50 to ₹ 50,00,000
23	Fire and Allied Perils (Home Building and Contents)	₹ 1,000 to ₹ 5,00,00,000
24	Home Insurance Cover	₹ 1,000 to ₹ 5,00,00,000
25	Trip Rescheduling	₹ 50 to ₹ 50,00,000
26	Trip Cancellation	₹ 50 to ₹ 50,00,000
27	Trip Cancellation due to COVID-19	₹ 50 to ₹ 50,00,000
28	Bounced Booking	₹ 50 to ₹ 50,00,000
29	Flight Delay	₹ 50 to ₹ 10,00,000
30	Delayed Arrival	₹ 50 to ₹ 10,00,000
31	Delayed Departure	₹ 50 to ₹ 10,00,000
32	Missed Flight	₹ 50 to ₹ 10,00,000
33	Missed Connection	₹ 50 to ₹ 10,00,000
34	Delay of Checked-in Baggage	₹ 50 to ₹ 5,00,000
35	Delay of Sports Equipment	₹ 50 to ₹ 5,00,000
36	Total Loss of Checked-in Baggage	₹ 50 to ₹ 10,00,000
37	Damage of Checked-in Baggage	₹ 50 to ₹ 5,00,000

What is not covered?

We shall not be liable to make any payment for any claim under the Policy in respect of an Insured Person, arising from or caused by any of the following, except where provided to the contrary under any Benefit within the Policy:

- a. Suicide or attempted suicide, intentional self-inflicted Injury or acts of self-destruction, whether the Insured Person is medically sane or insane.
- b. Any Pre-Existing Disease, or any Injury, disability, or complication arising out of a Pre-Existing Disease unless disclosed to Us in advance, and coverage for such Pre-Existing Disease is expressly extended and endorsed by Us on the Policy Schedule.
- c. Any event arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen by the Insured Person.

- d. Any breach of law or participation of the Insured Person in an actual or attempted felony, riot, crime, misdemeanour or civil commotion with criminal intent.
- e. Certification of disability by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's family.
- f. Childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless specifically arising due to Accident.
- g. Participation of the Insured Person in any flying activity, except as a bona fide passenger on a public aircraft, which is operating under a valid license from the relevant authority for the transportation of passengers.
- h. Any change of profession after inception of the Policy which results in the enhancement of Our risk under the Policy, if not accepted and endorsed by Us on the Policy Schedule.
- i. Engaging in any Hazardous Activities, testing of any kind of Common Carrier, engaging in manual work during a journey, engaging in any offshore work activity, mining, tunnelling or any work involving electrical installation with high tension supply, aerial photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger.
- j. Any act of foreign invasion, act of foreign enemies, hostilities and participation of the Insured Person in any naval, military or air-force operation, civil war, public defence, rebellion, revolution, insurrection, military or usurped power.
- k. Ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel.
- l. Nuclear, chemical or biological attack or weapons, where chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disability or death, and biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disability or death.
- m. Any physical or medical condition, or treatment, or service that is specifically excluded in the Policy Schedule under special conditions.
- n. Any loss of eye-glasses or power lenses in respect of any Insured Person.
- o. Any loss of Valuables, Money, any kinds of securities or tickets.
- p. Any journey where the Insured Person is travelling as a commercial driver, operator or crew member in, or carrying out any testing or repairs on a Common Carrier.
- q. Any intentional illegal or unlawful act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation.
- r. Any failure to take reasonable precautions to avoid a claim under the Policy following a mass media or government issued warning.
- s. Any journey commenced with the Insured Person:
 - i. Not being fit to travel or traveling against the advice of a Medical Practitioner; or
 - ii. Receiving, or is supposed to receive, medical treatment; or
 - iii. Having received terminal prognosis for a medical condition; or
 - iv. 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
 - v. Traveling to any country for which his/her visa is not allotted.

Note: *The policy exclusions are subject to the policy terms and conditions, and you are advised to read the policy for a full description of the terms and conditions thereto.*

TERMS AND CONDITIONS:

- 1. Disclosure to Information Norm:** This Policy has been issued on the basis of the Disclosure to Information Norm, including the information provided in respect of the Insured Persons in the Proposal Form, personal statement and any other details submitted in relation to the Proposal Form/personal statement. If at the time of issuance of Policy or during continuation of the Policy, any material fact in

the information provided to Us in the Proposal Form or otherwise, by You or the Insured Person, or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be void and no benefit will be payable thereunder.

- 2. Dishonest & Fraudulent Claims:** If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by You or any Insured Person or anyone acting on behalf of You or an Insured Person, then this Policy will be void and all benefits otherwise payable under it will be forfeited.
- 3. Material Information:** Material information to be disclosed includes every matter that You are aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form/personal statement, and which is relevant to Us in order to accept the risk of insurance. You must exercise the same duty to disclose those matters to Us before the extension, variation, endorsement of the contract We may, adjust the scope of cover and / or premium, if necessary, accordingly.
- 4. Alterations in the Policy:** This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.
- 5. Geography & Policy Currency:** This Policy applies to events or occurrences taking place in the Geographical Scope specified in the Policy Schedule. All payments under this Policy will only be made in the currency specified in the Policy Schedule.
- 6. Cancellation/Termination of the Policy (other than cancellation in the Free Look Period):** You may terminate this Policy at any time before the travel start date by giving Us written notice, and the Policy will terminate when such written notice is received. If no claim has been made under the Policy, then We will refund premium after deducting ₹100 (Including applicable taxes) per policy.
- 7. Governing Law & Dispute Resolution:** Any and all disputes or differences under or in relation to this Policy will be determined by the Indian Courts and subject to Indian law.
- 8. Notices & Communications:** Any notice or communication in relation to this Policy will be in writing and if it is to:
 - i. You or any Insured Person, then it will be sent to You at Your address specified in the Policy Schedule and You will act for all Insured Persons for these purposes.
 - ii. Us, it will be delivered to Our address specified in the Policy Schedule. No insurance agents, insurance intermediaries or other person or entity is authorised to receive any notice or communication on Our behalf.
- 9. Electronic Transactions:** You agree to comply with all the terms and conditions of electronic transactions as We shall prescribe from time to time, and confirm that all transactions effected facilities for conducting remote transactions such as the Internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and claim related details, shall constitute legally binding when done in compliance with Our terms for such facilities.
- 10. Assignment:** The Policy and the benefits under this Policy can be assigned in only in accordance with applicable law.

CLAIMS PROCEDURE:

On the occurrence of or discovery of any Injury which may give rise to a claim under this Policy, We shall be provided with the necessary information and documentation in respect of the claim within 30 days of the occurrence of the Insured Person's Injury.

For details on the claims procedures and requirements or any assistance during the process, We may be contacted at Our call centre on the toll free number: 1800 266 2256 or through Our website: www.acko.com/gi or mail us at travel@acko.com

CONTACT US

1. You can reach Us through any of the following methods:

- **Call Us on Our toll free number: 1800 266 2256**
- **Write to us On at: travel@acko.com**
- **Visit Our website: www.acko.com/gi**

2. For Grievance:

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

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).

Senior Citizens Support:

Phone: 080-62370023

Email: grievance.healthseniorcitizen@acko.com Complaints will be acknowledged within 24 hours of receipt. A final resolution will be provided within 14 days from receipt of the complaint

You can also write to grievance@acko.com . Your complaint will be acknowledged by us within 24 working hours.

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 Main Road Sector 2, HSR Layout, Karnataka Bangalore – 560102

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>

Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: <https://cioins.co.in/Ombudsman>

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.

SECTION 41 OF INSURANCE ACT, 1938 (PROHIBITION OF REBATES, AS AMENDED)

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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

Acko General Insurance Limited

36/5, Hustlehub One East, Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka 560102

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as may be allowed in accordance with the prospectus or tables of the insurers.

2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to 10 lakh rupees.

DISCLAIMER:

This is only a summary of the product features. The actual benefits available are as described in the policy and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarifications.

Note: *Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.*