

**TRAVEL SURAKSHA – SCHENGEN TRAVEL**  
**Customer Information Sheet/Know Your Policy**

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

SI No	Title	Description	Policy Clause Number
1	Name of Insurance Product /Policy	<b>Travel Suraksha – Schengen Travel</b>	Not Applicable
2	Policy Number	Not Applicable	Not Applicable
3	Type of Insurance Product/Policy	Both Indemnity and benefit	Not Applicable
4	Sum Insured (Basis)	<b>Plans-</b> Standard, Silver, Gold <b>Sum Insured Options:</b> ₹ 30,000, ₹50,000, ₹1 Lac	Not Applicable
5	Policy Coverage (What the policy covers?)	<b>Expenses in respect of:</b>	
		<b>Medical Care</b>	Section II (A)
		Medical Expenses for the treatment of an injury or illness sustained by You while this policy is in effect.	
		Emergency Medical Evacuation -Expenses incurred in respect of transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation.	
		Repatriation of Remains - Reimburse for the costs of transporting the remains of the deceased back to the Republic of India or for cost of a burial in the overseas country where the death occurred subject to the maximum limit as Euro 6000.	
		Medical Expenses in India by You up to 90 days from Accident or the first diagnosis of illness in respect of which You are receiving medically necessary treatment.	
		Emergency Sickness Dental Relief	
		<b>Travel inconvenience</b>	Section II (B)
		Hijack Cover – compensation in event the aircraft of schedule Airline in which you are travelling is hijacked on the trip abroad during the Period of Insurance and your journey is interrupted or disrupted for more than 24 hours	
Trip Delay - compensation in event of Trip Delay, for more than 12 hours due to Covered Hazard.			
Trip Cancellation - compensation in event of cancellation of Trip in India prior to its commencement towards non-refundable expenses			

	<p>on cancellation of the overseas Travel Tickets, Hotel Booking or Scheduled Tour Bookings.</p> <p>Trip Curtailment - compensation in event of curtailment of trip overseas towards non-refundable expenses on cutting short the overseas Travel Tickets, Hotel Booking or Scheduled Tour Booking.</p> <p>Missed Connection - compensation if the aircraft on which you have booked to travel from India is cancelled or delayed in event of inclement weather beyond 12 hours than the original scheduled arrival time, resulting in you missing the connecting flight at the destination of the connecting flight</p> <p>Loss of Passport - expenses necessarily incurred by you in obtaining a by duplicate /temporary passport overseas.</p>	
	<p><b>Personal Care</b></p> <p>Baggage Loss (Checked in baggage) - reinstate or replace the Checked Baggage in respect of the complete and permanent total loss or destruction of Your checked in Baggage.</p> <p>Baggage Delay (Checked in baggage) – if Your Checked in Baggage is delayed or misdirected by a aircraft of schedule Airline by more than 12 hours beyond the time of Your arrival at the intended destination outside India, we will pay You in respect of Your emergency purchase of toiletries, medication, and clothing to replace those contained in Checked Baggage.</p> <p>Compassionate Visit - indemnify the actual cost of economy class ticket by the most direct route on a schedule Airline incurred by the Person rendering special assistance from and the place of origin of such person or the place of residence of the person.</p> <p>Financial Emergency Assistance - In the event you require financial emergency Assistance following incidents like burglary/ theft of luggage/ money or hold up. The Service provider shall co-ordinate with your relatives in India to provide emergency cash assistance to You as per Your requirement.</p>	Section II (C)
	<p><b>Personal Accident</b></p> <p>Accidental Death and Permanent Total Disability occur within 12 months from the date of Accident, which caused the Injury.</p> <p>Automatic extension of the period of insurance up to a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by common carrier, which is beyond your control, and no alternative air transportation is made available to you.</p>	Section II (D)  Section II (E)
	<p><b>Legal Liability</b></p> <p>Personal Liability - Legal liability incurred by you in your private capacity to pay damages for the third-party civil claims arising out of Accidental bodily injury or Accidental Property Damage occurring during Your Trip overseas.</p> <p><i>Note: All the above covers are offered under this Product. However, the cover offerings are plan specific and shall be applicable as per the opted plan.</i></p>	Section II (F)

6	<p>Exclusions (What the policy does not cover)</p>	<ul style="list-style-type: none"> <li>• Any claim relating to events occurring before the commencement of trip covered hereunder and any time after the completion of the trip at first port of the Country of your residence mentioned hereunder.</li> <li>• If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof material to the claim.</li> <li>• Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials.</li> <li>• In respect of your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may impose or may impose subsequently, such restrictions against travel by citizen of the Republic of India to such country.</li> <li>• Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Medical Practitioner and taken as prescribed.</li> <li>• Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion</li> <li>• Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft.</li> <li>• Participation in skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or diving in races or rallies using a motorized vehicle or bicycle, caving or potholing hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), any bodily contact sport , any other potentially dangerous sport participation in any professional sports.</li> </ul>	Section III
7	Waiting period	Not Applicable	Not Applicable
8	<p>Financial Limits of Coverage</p> <p>i. Sub Limits- (It is a predefined limit, and the insurance company will not pay any amount in excess of this limit)</p>	<p>The Policy will pay only up to the Sub limits specified hereunder for the following diseases/procedures. In case of claim, this policy require you to share the following costs: Expenses exceeding the following Sub-limits.</p> <p>Please refer to point no. 14 (Benefit Chart)</p>	
	<p>ii. Co-payment – (It is a specified</p>	Not Applicable	Not Applicable

	amount /percentage of the admissible claim amount to be paid by policy holder/ Insured)																												
	iii. Deductible- (It is a specified amount up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount)	<table border="1"> <thead> <tr> <th>Benefit</th> <th>Deductible (in Euro)</th> </tr> </thead> <tbody> <tr> <td>Medical Expenses, Emergency Medical evacuation &amp; Repatriation of Remains</td> <td>50</td> </tr> <tr> <td>Emergency Sickness Dental Relief</td> <td>70</td> </tr> <tr> <td>Hijack Cover</td> <td>1 Day</td> </tr> <tr> <td>Trip Delay</td> <td>12 hours</td> </tr> <tr> <td>Trip Cancellation</td> <td>70</td> </tr> <tr> <td>Trip Curtailment</td> <td>70</td> </tr> <tr> <td>Missed Connection</td> <td>50</td> </tr> <tr> <td>Loss of Passport</td> <td>25</td> </tr> <tr> <td>Baggage Delay</td> <td>12 hours</td> </tr> <tr> <td>Baggage Loss</td> <td>25</td> </tr> <tr> <td>Compassionate Visit</td> <td>100</td> </tr> <tr> <td>Personal Liability</td> <td>100/200</td> </tr> </tbody> </table>	Benefit	Deductible (in Euro)	Medical Expenses, Emergency Medical evacuation & Repatriation of Remains	50	Emergency Sickness Dental Relief	70	Hijack Cover	1 Day	Trip Delay	12 hours	Trip Cancellation	70	Trip Curtailment	70	Missed Connection	50	Loss of Passport	25	Baggage Delay	12 hours	Baggage Loss	25	Compassionate Visit	100	Personal Liability	100/200	
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	Any other limit (as applicable)	Not Applicable	Not Applicable																										
9	Claims/ Claims Procedure	<p>Reimbursement of covered expenses up to specified limits. Fixed amount on the occurrence of covered events.</p> <p>Please find below the details /web link for following:</p> <p>i. Helpline Number (toll free) - 1800 209 1016 / 1800-103-8889</p> <p>ii. Downloading/getting claim form - <a href="https://general.futuregenerali.in/customer-service/downloads">https://general.futuregenerali.in/customer-service/downloads</a></p>	Section IV																										
10	Policy Servicing	<p>a) Call Centre number of Insurer Policy Servicing: 1800 220 233/1860 500 3333/ 022-67837800 Timing: 7 am to 10 pm Claims Servicing:1800 103 8889/1800 209 1016 Timing: 24*7</p> <p>b) Details of company officials Policy Servicing Office: Refer the Policy Schedule</p>																											

11	Grievances /Complaints	<p>Details of</p> <p>-Grievance Redressal Officer of the Insurer:  <a href="https://general.futuregenerali.in/customer-service/grievance-redressal">https://general.futuregenerali.in/customer-service/grievance-redressal</a></p> <p>-Insurance Company grievance portal / Department:</p> <ul style="list-style-type: none"> <li>• Helplines: 1800-220-233/ 1860-500-3333/ (022) 67837800</li> <li>• Email: <a href="mailto:Fgcare@futuregenerali.in">Fgcare@futuregenerali.in</a></li> <li>• Website: <a href="http://www.futuregenerali.in">www.futuregenerali.in</a></li> </ul> <p>-Ombudsman: The guidelines of taking up a complaint in ombudsman and the addresses of ombudsman are available on:  <a href="http://www.policyholder.gov.in/Ombudsman.aspx">http://www.policyholder.gov.in/Ombudsman.aspx</a></p>	Grievance Redressal Procedures
12	Things to remember	<ul style="list-style-type: none"> <li>• Free Look Cancellation</li> <li>• Policy Renewal</li> <li>• Migration &amp; Portability</li> <li>• Change in Sum Insured</li> <li>• Moratorium Period</li> </ul>	Not Applicable
13	Your Obligations	<p>Please disclose all Pre-Existing Disease/s, or condition/s before buying a policy. Non-disclosure may affect claim settlement.</p>	Section V

14 Benefit Chart		Standard	Silver	Gold
All Figures in Euro				
Medical Care	Medical Expenses	30000	50000	10000
	Medical Evacuation and Repatriation of Remains			
	Emergency Sickness Dental Relief (included in medical cover)	200	200	200
Travel Inconvenience	Hijack Cover	NA	50/Day (max 7 days)	100/Day (max 7 days)
	Trip Delay	NA	NA	20/12 hrs. (max 120 hrs.)
	Trip Cancellation	NA	NA	300
	Trip Curtailment	NA	NA	200
	Missed Connection	NA	NA	350
	Loss of Passport	200	200	250
Personal Care	Baggage Delay (Checked in Baggage)	NA	50	100
	Baggage Loss** (Checked in Baggage)	200	350	500
	Compassionate Visit	NA	NA	500
	Financial Emergency Assistance	NA	NA	300
Personal Accident	Accidental Death & Permanent Total Disablement	3500	3500	10000
Legal Liability	Personal Liability	NA	50000	100000
	Automatic Extension for 7 Days	NA	NA	Available

\*\* - per baggage max 50% & pe item in the baggage max 10%.  
 The Policy would be as per the "Days of Travel" opted for.  
 For Annual Multi-trip policies, the total policy period is one year subject to terms and conditions.

Declaration by the Policy Holder:

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

Place \_\_\_\_\_

Date \_\_\_\_\_ (Signature of the Policyholder)

Note

- i. The web-link, where the product related documents including the Customer Information Sheet are available on the website of FGII, is at <https://general.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy documents shall prevail.
- iii. **Your confirmation, being the policyholder, regarding receiving of the Customer Information Sheet is necessary.**