



Royal Sundaram Alliance Insurance Company Limited
 Corp. Office : Vishranthi Melaram Towers,
 No.2/319,Rajiv Gandhi Salai (OMR),
 Karapakkam, Chennai - 600 097.

Travel Shield Plus - Corporate Frequent Traveller

Customer Information Sheet

Description is illustrative and not exhaustive

S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Travel Shield Plus - Corporate Frequent Traveller	
		Cover is available for a period of 365 days, where in the insured can travel abroad multiple times.	
		Overseas Health Cover : The expenses incurred for availing immediate medical assistance required for Insured Person on falling ill or sustaining an Accident whilst on a Trip abroad, but not exceeding the Sum Insured.	Benefit -1(a)
		Emergency Dental Treatment : The expenses resulting from Injury sustained to Sound Natural Teeth during a Trip abroad but not exceeding the Sum Insured and Only Dental services for the immediate relief of Dental pain are covered.	Benefit -1(b)
		Emergency Evacuation : The expenses in relation to emergency evacuation during a trip abroad.	Benefit -1(c)
		Repatriation of Mortal Remains : Transportation expenses to return the mortal remains of insured person to the place of residence in India or the burial/cremation expenss in the country of death in the event of death of the insured person during the Trip due to illness/ injuries as per the policy schedule.	Benefit -1(d)
		Hospital Daily Allowance : A lumpsum benefit is applicable for each consecutive 24 hours of hospitalization exceeding the first 72 hours subject to Sum Insured	Benefit -1(e)
		Accidental death & Dismemberment (24 hours) : In unfortunate event of accidental death and disablement during the trip the Sum stated in the Schedule / Certificate of Insurance will be paid to the nominee/insured person	Benefit - 2 (a)
		Accidental death & Dismemberment (Common Carrier) : In unfortunate event of accidental death and disablement during the trip the Sum stated in the Schedule / Certificate of Insurance will be paid to the nominee/insured person	Benefit - 2 (b)
		Travel Inconvenience - Loss of checked - in baggage : The Company will reimburse the specified limit as per the Schedule in the event of Total Loss of entire piece of Checked in Baggage while the Insured Person is a ticketed passenger on the Common Carrier.	Benefit -3(a)
		Delay of Checked-in baggage : The Company will reimburse up to the Sum Insured for necessary emergency purchase of essential clothes and toiletries in the event of delay more than 12 hours from the Scheduled Arrival time at the destination specified in policy	Benefit -3(b)
		Loss of Passport,visa : The company will reimburse direct expenses necessarily and reasonably incurred in connection with obtaining emergency travel documents in lieu of passport /visa or duplicate or new passport upto the limit as per policy schedule in the event of the loss of Passport, Visa belonging to the Insured Person.	Benefit -3 (c)
2	What am I Covered for	Hijack Distress Allowance : A lumpsum subject to the limits as specified in schedule is payable for each 24 hours in excess of the first 24 hours, in captivity in the event of any Common Carrier, in which the Insured Person is traveling being hijacked on the trip abroad and captivated for more than 24 continuous hours.	Benefit -3(d)
		Trip delay : The Company will reimburse reasonable expenses towards food and beverages and emergency purchase of essential clothing, toiletries, if the Insured Person's Common Carrier commencement is delayed for more than 12 continuous hours due to any Covered Occurrence and when no alternative travel arrangement is available	Benefit -3(e)
		Trip cancellation : The company will pay the unused and non-refundable portion of the pre-paid lodging cost and / or the ticket cancellation charges of the Common Carrier incurred due to the cancellation of trip due to Death of insured person/travelling companion/relative of insured person	Benefit -3(f)
		Trip Curtailment: The Company will pay benefits up to the limits given in the Schedule of the policy for Covered Expenses reasonably incurred by the Insured Person not being able to continue and complete his/her trip due to a) Death of a Travelling Companion or b) Emergency Medical Evacuation of the self as per the terms of the policy	Benefit -3(g)
		Home Insurance : The Company will pay for the loss and/or damage caused by Fire and Allied Perils, House breaking and /or attempted House breaking of Contents, contained in the home of the Insured Person.	Benefit - 4
		LEGAL BAIL BOND: The Company will pay for payment up to the Sum Insured towards the cost of bail bond, following false arrest or wrongful detention of the Insured Person as a result of false arrest or wrongful detention by any government or foreign power.	Benefit - 5
		Personal Liability : The Company will compensate upto the sum insured of the policy to the Insured Person, in the event of the Insured Person becoming legally liable to a Third Party's death/injury or damage to his/ her properties, during the Period of Insurance and whilst on a Trip abroad	Benefit - 6

S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Travel Shield Plus - Corporate Frequent Traveller	
		Deputation of a Substitute Employee: The Company will reimburse the Insured, the actual travel expenses, incurred by the Insured in deputing a substitute employee, in case, the Insured Person falls sick/meets with an accident abroad and his/her Emergency Evacuation is recommended by the attending physician and authorized by the Assistance Company, following a claim admissible under "Benefit 1(c)" Emergency Medical Evacuation. Automatic Extension of the Policy	Benefit - 7
3	What are the major exclusions in the policy	Any claim in respect of Pre-existing conditions	General Exclusion - 2
		Any act of Terrorism	General Exclusion - 10
		Any claim for self exposure to needless peril(except in an attempt to save human life).	General Exclusion - 14
		Any claim arising out of consequential loss or contractual liability	General Exclusion - 18
		The insured travelling against the advice of a physician	General Exclusion - 3(a)
		Any claim arising out of illnesses or Accidents that the Insured Person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol)	General Exclusion - 4
		Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.	General Exclusion - 9
*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing			
4	Waiting Period	First 72 hours for hospital daily allowance	Benefit -1(e)
		First 24 hours for Hijack Distress Allowance	Benefit -3(d)
5	Payout Basis	Reimbursement of covered expenses up to specified limits mentioned in the Schedule / Certificate of this policy AND / OR Fixed amount on the occurrence of a covered event.	Benefits
6	Cost Sharing	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits: The maximum amount reimbursable per bag is 50% of the Sum Insured and the maximum value per article contained in any bag is 10% the Sum Insured under Travel Inconvenience benefit	Benefit -3(a) Special condition - (ii)
		The Company shall not pay more than 20% of the Sum Insured in respect of any one item under Home Insurance benefit	Benefit - 4
7	Renewal Conditions	Not applicable	Not applicable
8	Renewal Benefits	Not applicable	Not applicable
9	Cancellation	The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by the Insured	Standard Terms & Conditions - 14
		Cancellation of policy by the Insured Person may be done only in case where a journey has not taken place	Standard Terms & Conditions - 14
10	Claim Form Availability	The standard claim forms and the cashless pre-authorization request form are available in our website for ready reference. The same may be also obtained from any of our offices on request.	Not applicable

(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.