



THE ORIENTAL INSURANCE COMPANY LIMITED

OVERSEAS MEDICLAIM POLICY (BUSINESS & HOLIDAY)

Customer Information Sheet

Description is illustrative and not exhaustive

S. No	Title	Description	Refer to Policy Clause No.
1	Product Name	OVERSEAS MEDICLAIM POLICY: BUSINESS AND HOLIDAY	
2	What am I covered for:	<ul style="list-style-type: none">• Emergency Accident & Sickness Medical Expenses Reimbursement – coverage for Accident and/or Sickness when insured is abroad.• Accidental Death and Dismemberment – coverage for Death and Dismemberment arising due to an Accident while the insured is abroad.• Accidental Death and Dismemberment (Common Carrier) – coverage for Death and Dismemberment arising due to an Accident while riding as a passenger in or on, boarding or alighting from, a Common Carrier.• Sickness Dental Relief – coverage for Emergency dental sickness.• Emergency Medical Evacuation – Medical evacuation of insured to nearest hospital or back to India for medical treatment.• Repatriation of Remains – covers cost of repatriating mortal remains of the insured to India.• Baggage Loss – covers loss, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non-delivery at its destination while insured is a ticketed passenger on the Common Carrier.• Baggage Delay – We will reimburse you for the expense of necessary personal effects, if Your Checked Baggage is delayed or misdirected by a Common Carrier from the time you arrive at the destination stated on your ticket.• Loss of Passport – coverage for necessary and	Section 1 to 26 of the Policy Wordings.

reasonable expenses for obtaining a duplicate or new passport.

- Personal Liability – covers damages for claims legally filed on insured against property damage and medical expenses to others as a result of bodily injury caused by insured in an accident.
- Flight Delay – coverage for additional expenses if insured trip is delayed for more than 12 hours due to inclement weather, strike with common carrier or equipment failure of the common carrier.
- Hijack – distress allowance if insured’s common carrier has been hijacked.
- Automatic extension of policy – Automatic extension of the period of insurance is granted upto a period of 7 days, from the policy expiry date, if the extension is necessary, due to delay by the Scheduled Airlines by a minimum of 6 hours, which is beyond the control of the Insured, and no alternative air transportation is made available to the Insured.
- Trip curtailment- Converge for necessary curtailment (Shortening and / or alteration) of the insured journey and you have to directly return to the country of usual residence, where you started Your Insured Journey.
- Trip Cancellation-In case of your trip cancellation we will reimburse you for the unused, non-refundable cancellation portion of the hotel cost and/or the Common Carrier ticket cancellation charges.
- Missed Connections/Departure – We will reimburse Reasonable Additional Expenses due to Missed Connections, or missed departure by your scheduled airline, on your return journey.
- Financial emergency assistance cover
- Difference in Air fare due to delayed/early return.
- Compassionate visit/medical reunion
- Loss of International Driving license
- Bounced bookings of Hotel and Airline – We will reimburse you the hotel booking / airline ticket in case it is bounced due to over booking.

		<ul style="list-style-type: none"> • Home Burglary – Coverage for damage, disappearance or destruction due to burglary at your residence during your personal trip travel time. • Laptop/Tab Cover • Adventurous Sports Cover 	
3	<p>What are the major exclusions in the policy:</p>	<ul style="list-style-type: none"> • Following is a partial list of the policy exclusions. Please refer to the policy wording for the complete list of exclusions. • where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or • any Pre-existing Condition or any complication arising from it; or • suicide, attempted suicide (whether sane or insane) or willfully self-inflicted injury or illness, sexually transmitted conditions, venereal disease, alcoholism, drunkenness or the abuse of the drugs, or any loss arising directly or indirectly from any injury, illness, death, loss or expenses. or • serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or • being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or • participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion; or • operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or • any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or 	<p>General Exclusions applicable to all sections.</p>

- any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.
- If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.
- any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Act of Terrorism; or
- the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, (However, the above only applies if 50 or more persons sustain death within 90 Days of the date of the incident); or
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
- performance of manual work for employment or any other hazardous occupation, self-exposure to needless peril (except in an attempt to save human life); or
- congenital anomalies or any complications or conditions arising therefrom; or
- participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or

		<p>equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or any other hazardous or potentially dangerous sport for which You are untrained.</p> <ul style="list-style-type: none"> • the Insured Person riding on a motorcycle or any other two wheeled motorized mode of conveyance as driver or as passenger. • any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or • for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; • This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons. 	
4	Waiting Period/deductibles /sublimits	<ul style="list-style-type: none"> • Baggage Loss 50% of Sum Insured per bag and 10% of Sum Insured per article in the bag. • Loss of Passport - \$50. • Personal Liability - \$200. • Flight delay – 12 hours, \$50/\$30 per every 12 hours upto maximum \$200/\$180. • Hijack –\$125/\$50 per day with a maximum of \$500/\$200. • Emergency Accident & Sickness Medical Expenses Reimbursement - Deductible of \$100. • Sickness Dental Relief -Deductible of \$150. • Accident & Sickness Medical Expense is limited to \$10000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable. • Pre-existing Condition or any complication arising from it in a Lifesaving unforeseen emergency condition would be reimburse up to \$1500 per 	Please refer Deductible under policy schedule

		policy.	
5	Payout basis	<ul style="list-style-type: none"> • Cashless Settlements for Inpatient Treatment abroad. • Reimbursement for outpatient medical expenses and travel emergencies. 	
6	Cost sharing	<ul style="list-style-type: none"> • Not Applicable 	
7	Renewal Conditions	<ul style="list-style-type: none"> • The Single Trip Insurance – The single trip Insurance is non-renewable, not cancelable and not refundable while effective. Cancellation of the Policy may be done only prior to the Effective Date stated in the Policy Schedule and will be subject to deduction of cancellation charge by Us. • Annual Multi Trip Insurance - For renewals under Annual Multi-trip, the policy is ordinarily renewable annually upon payment of premium on renewal due date. • Restriction of Sum Insured- Upto \$10,000 if beyond 60 years of age and proposal not supported by medical checkup report. 	
8	Portability of benefits	<ul style="list-style-type: none"> • No portability of benefits. 	
9	Cancellation	<ul style="list-style-type: none"> • This policy would be cancelled on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving 15 Days' notice. In such a case the policy shall stand cancelled ab-initio and there will be no refund of premium. • In the event the policy is cancelled for non-cooperation of the insured or If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium. 	

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.