

Terms & Conditions

This is a summary of the key terms under the Group Domestic Travel Insurance Policy offered by Acko General Insurance Limited (“Acko”) to Easy Trip Planners Limited (“EaseMyTrip”) subject to the receipt of premium in full in respect of the Insured Persons and the terms, conditions and exclusions of underlying Policy. The covers available under the Policy can only be availed by the registered Customers of EaseMyTrip.

1. Key Benefits

Key benefits available under the Policy as specified in the Certificate of Insurance:

Benefit Name	Sum Insured	Benefit Type	Additional Conditions
Accidental Death Benefit	₹ 7,00,000	Fixed	<ul style="list-style-type: none"> Common Sum Insured for Accidental Death, Permanent Total Disability and Permanent Partial Disability Pay-out for Permanent Partial Disability will be according to the grid based on the nature of disability.
Permanent Total Disability			
Permanent Partial Disability			
Accidental Medical Expenses Reimbursement	₹ 1,00,000	Indemnity	<ul style="list-style-type: none"> Minimum hospitalization of 24 Hours is required. Sum Insured common with Evacuation (Medical & Catastrophe).
Repatriation of Mortal Remains	₹ 50,000	Indemnity	Covered in case of Accidental Death only
Evacuation (Medical & Catastrophe)	₹ 1,00,000	Indemnity	<ul style="list-style-type: none"> Covered in case of accidental hospitalization only Sum Insured common with Accidental Medical Expenses Reimbursement
Missed Connection	₹ 5,000	Indemnity	Benefit is payable when Insured Person is unable to reach the original departure point of the booked and confirmed connecting flight due to delay in the arrival of the flight which was connecting to the booked journey onwards beyond 6 hours
Total Loss of Checked-in Baggage	₹ 10,000	Indemnity	<ul style="list-style-type: none"> This benefit will be payable once the common carrier service provider confirms the loss. Any loss of Valuables, Money, any kinds of securities or tickets are not covered.
Trip Delay	₹ 10,000	Fixed	<ul style="list-style-type: none"> Benefit is payable for flight delay beyond 6 hours on arrival of the flight. Rescheduling of the flight by the flight operator minimum 12 hours prior to the original departure date & time of the booked flight is not covered.
Delay of Checked-in Baggage	₹ 5,000	Indemnity	Benefit is payable for delay beyond 6 hours
Trip Cancellation & Interruption	₹ 20,000	Indemnity	<ul style="list-style-type: none"> Benefit is payable in case of trip Cancellation due to Natural Calamities or Hospitalization (minimum 48 hours)/ Death of the Insured Person/ immediate relative(s). There is a deductible of 500 on each claim. Mass bandhs are not covered. E.g.: Due to Covid-19 pandemic

Benefit Name	Sum Insured	Benefit Type	Additional Conditions
Home Insurance Cover / Fire and Allied Perils (Home Building & Contents)	₹ 50,000	Indemnity	<ul style="list-style-type: none"> The benefit is applicable only for intercity bookings. Intra-city bookings are not covered under this coverage. FIR is required mandatorily for evidence of the claim under the benefit.

2. Special Conditions:

- The coverage will only be provided to the persons in the age band inclusive of 91 days – 70 years old (age last birthday)
- The Coverage under the policy starts when the Insured Person boards the Booked Flight except for the benefit of Trip Cancellation & Interruption where the coverage starts from the time of booking.
- The Coverage under the policy ends when the Insured person returns to the original departure city or till maximum 30 days from the start of the policy (whichever is earlier).
- Trip Cancellation & Interruption benefit is payable for minimum hospitalization of 48 hours within 10 days from the scheduled departure of the Booked Flight (not applicable for accidental claims).
- Trip Cancellation & Interruption due to mass bandh (e.g. due to Covid-19) is not covered under the policy.
- Policy will be cancelled once the customer cancels the booked flight ticket and all the benefits of the policy will be forfeited and premium will be refunded in full if there is no claim.
- The insurance cover under the Policy will be applicable only to the trips booked through the EaseMyTrip platform.
- We should be given immediate written notice of any event that may give rise to a claim under the Policy, in accordance with the claims procedure under the Policy;
- All claims made under the Policy will be subject to the applicable deductible, any sub-limits and the availability of the Sum Insured;
- The Policy does not cover any contractual and consequential liability, except as covered in the Policy or the Certificate of Insurance issued to the customer.

3. General Exclusions

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

- Suicide or attempted suicide, intentional self-inflicted Injury or acts of self-destruction, whether the Insured Person is medically sane or insane.
- Bacterial infections (except pyogenic infection which occurs through a cut or wound due to Accident).
- Medical or surgical treatment except as necessary solely and directly as a result of an Accident.
- 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.
- Death, disability or illness directly or indirectly caused by or associated with any venereal disease or sexually transmitted disease.
- Death, disability or illness resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless specifically arising due to Accident.
- Death, disability or illness caused by 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.
- Death, disability or illness or Injury arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
- 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 Certificate of Insurance.
- 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.

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- k. Any intentional illegal or unlawful act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation.
- l. Any failure to take reasonable precautions to avoid a claim under the Policy following a mass media or government issued warning.
- m. 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.
- n. 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.
- o. Any act of foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), 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.
- p. 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.
- q. Any journey commenced when You are not fit to travel or are travelling against the advice of a Medical Practitioner.
- r. Any journey commenced to obtain medical care, treatment or advice of any kind whether this is the sole purpose of Your journey or not.
- s. 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.
- t. 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.
- u. Any generally excluded non-medical expenses as provided in Annexure I of the policy wording.

4. Claim & Documents:

The EaseMyTrip Customer can file a claim for any of these coverages on the Acko Website. Alternatively, he/she can reach Acko at the Contact number(s) provided below for registration of claim:

Acko: 1800 266 2256

Email id: easemytripcare@acko.com

Any claim made by the customer will be validated with EaseMyTrip or its service partner to confirm the incidence.

Claims process for EaseMyTrip Customer on Acko Website:

- Go to www.acko.com and Login with your mobile number registered on EaseMyTrip and enter the OTP you receive.
- Under the 'Claims' section, select 'EaseMyTrip Claims' which opens your 'My Account' page
- Select the trip for which you want to claim insurance, which will take you to the policy detail page. Click on Initiate Claim to claim.
- Select the type of claim, follow the next few steps, and your claim will be registered with Acko

The Insured needs to submit following documents in case of a claim:

Name of the Benefit	Claim Documents
Common Documents	<ul style="list-style-type: none"> Our duly filled and signed Claim Form Name and address of the Insured Person in respect of whom the claim is being made Copies of valid KYC documents of the Nominee/claimant, any other regulatory requirements, as amended from time to time Original Travel Ticket / Boarding passes NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details (wherever applicable)
Accidental Death Benefit	<ul style="list-style-type: none"> Copy of Death Certificate (mandatory) Copy of Post Mortem Report (mandatory) Copy of F.I.R / Panchnama (mandatory) Legal Heir Certificate & NOC or Notarized Affidavit (in the absence of a nominee) (mandatory) KYC & Account details of Nominee/Legal Heir (mandatory) Hospital Case Papers or Indoor Case Papers (Subjective) All Investigation Reports (Subjective)
Permanent Total Disability	<ul style="list-style-type: none"> Disability Certificate issued by a registered medical practitioner from Govt. Hospital or Registered Hospital or Registered Treating Doctor, stating the degree of disability (mandatory) Hospital Discharge summary (mandatory) Hospitalisation Report or Indoor Case Paper (ICP) (Subjective) Employer Confirmation (Subjective) All Investigation Reports such as X ray/MRI/CT Scan etc. (mandatory)
Permanent Partial Disability	<ul style="list-style-type: none"> Disability Certificate issued by a registered medical practitioner from Govt. Hospital or Registered Hospital or Registered Treating Doctor, stating the degree of disability (mandatory) Hospital Discharge summary (mandatory) Hospitalisation Report or Indoor Case Paper (ICP) (Subjective) Employer Confirmation (Subjective) All Investigation Reports such as X ray/MRI/CT Scan etc. (mandatory)
Accidental Medical Expenses Reimbursement	<ul style="list-style-type: none"> Hospital Final Bill with Payment Receipts (mandatory) Hospital Discharge Summary (mandatory) All Investigation Reports (mandatory) Copy of First Information Report/MLC (mandatory) Pre & Post Hospitalization Expenses (Subjective) Hospitalisation Report or Indoor Case Paper (ICP) (Subjective) Employer Confirmation (Subjective)
Repatriation of Mortal Remains	<ul style="list-style-type: none"> Copy of Expense Invoice (mandatory) Copy of Death Certificate (mandatory) Copy of Post Mortem Report (mandatory) Copy of F.I.R / Panchnama (mandatory) Legal Heir Certificate & NOC or Notarized Affidavit (in the absence of a nominee) (mandatory) KYC & Account details of Nominee/Legal Heir (mandatory) Hospital Case Papers or Indoor Case Papers (Subjective) All Investigation Reports (Subjective)
Evacuation (Medical & Catastrophe)	<ul style="list-style-type: none"> Copy of Expense Invoice (mandatory) Copy of Medical Certificate issued by the treating doctor/hospital stating the need or necessity of the emergency evacuation (mandatory) Medical Records (Presenting complain, diagnosis, treatment given, discharge summary etc.) All the test reports

Name of the Benefit	Claim Documents
Missed Connection	<ul style="list-style-type: none"> • Copy of Flight Ticket (mandatory) • Copy of confirmation of delay from the Airlines (mandatory) • Money receipt in original towards expenses incurred in respect of additional travel and accommodation expenses.
Total Loss of Checked-in Baggage	<ul style="list-style-type: none"> • Copy of Flight Ticket (mandatory) • Copy of confirmation from Airlines (mandatory) • Proof of items values (if required)
Trip Delay	<ul style="list-style-type: none"> • Copy of Flight Ticket (mandatory) • Copy of confirmation from Airlines (mandatory)
Delay of Checked-in Baggage	<ul style="list-style-type: none"> • Copy of Flight Ticket (mandatory) • Copy of confirmation from Airlines (mandatory) • Money receipts in original towards purchase of toiletries, clothing and medication during the delay period
Trip Cancellation & Interruption	<ul style="list-style-type: none"> • Copy of Flight Ticket (mandatory) • Copy of confirmation from Airlines (mandatory) • Copy of "No show" confirmation from the Airlines • Copy of confirmation from the Local Municipal authorities/proof of occurrence of a Catastrophic event via. public sources • Copy of Death Certificate (of the insured or immediate relative) • Copy of Hospital Discharge Summary (of the insured or immediate relative) • Copy of new itinerary in case trip got reschedule along with boarding passes • Copies of reimbursement statements issued by the common carrier • All original bills and receipts for expenses which got forfeited, non-refundable in nature
Home Insurance Cover / Fire and Allied Perils (Home Building & Contents)	<ul style="list-style-type: none"> • Copy of fire brigade final investigation report (mandatory) • Copy of departmental note of the incident (local municipality office, police authorities, meteorological department etc) (mandatory) • Copy of first information report (F.I.R) (mandatory) • Copy of inventory of loss (mandatory) • Spot photographs (mandatory) • Copy of laboratory/forensic tests report (subjective) • Copy of proof of occurrence of event via. public sources (newspapers etc), social media (online news channels etc) (subjective)

Note: Depending upon the peculiarity of the case, additional documents/information will be asked for

5. Benefit Definition

5.1 Accidental Medical Expense Reimbursement

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 upto limit specified in Certificate of Insurance.

If We have accepted a claim under In-built Benefit 1.1, We will also reimburse Post-hospitalisation Medical Expenses incurred for up to 90 days immediately following the Insured Person's discharge from Hospital.

This In-built Benefit will be payable provided that:

- a. The Hospitalization or Day Care Treatment is for Medically Necessary Treatment and is commenced and continued on the written advice of the treating Medical Practitioner;

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- b. The Insured Person is admitted to Hospital or undergoes Day Care Treatment within travel period or 7 days whichever is higher of the occurrence of the Accident;
- c. We will reimburse only those Medical Expenses that are in excess of the Deductible for each period of Hospitalization;
- d. We will reimburse only those Medical Expenses and Post-hospitalisation Medical Expenses that are Reasonable and Customary Charges;
- e. We shall not be liable to make any payment in respect of Medical Expenses incurred on the treatment of any Illness or which relate to any Pre-Existing Disease.

5.2 Accidental Death Benefit

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 Sum Insured.

If a claim is accepted under this Benefit in respect of an Insured Person and the amount due under this Benefit and claims already admitted under the Policy in respect of the Insured Person will cumulatively exceed the Sum Insured then Our maximum, total and cumulative liability under any and all such claims will be limited to the Sum Insured.

On the acceptance of a claim under this Benefit and payment being made under any applicable Cover Benefits, all cover under this Policy shall immediately and automatically cease in respect of that Insured Person.

5.3 Trip Delay

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

This In-built Benefit will be payable provided that:

- a. The Insured Person provides Us with a written proof from the Common Carrier of the length of the delay unless this proof is available to Us directly from a reliable source in the public domain;
- b. The delay is in excess of the Deductible from the time of scheduled departure or scheduled arrival time of the Common Carrier;
- c. The delay is not due to the late arrival of the Insured Person;

We shall not accept more than one claim under this Benefit during the Travel Period.

5.4 Loss of Checked-in Baggage

We will reimburse the actual loss upto the limit specified in the Certificate of Insurance incurred towards the permanent and total loss or destruction of the Insured Person's Checked-in Baggage, by the Common Carrier on which the Insured Person was travelling as a passenger, during the Travel Period.

This In-built Benefit will be payable provided that:

- a. The Insured Person provides Us with written proof from the Common Carrier confirming the loss of Checked-in Baggage;
- b. The Insured Person provides Us with a written proof of ownership for any item within the Checked-in Baggage valued at more than the amount specified in the Certificate of Insurance.

We shall not be liable to reimburse any expenses under this In-built Benefit for:

- a. Any loss or destruction which will be paid or refunded by the Common Carrier;
- b. Any loss of Valuables, Money, any kinds of securities or tickets;
- c. Any loss of Checked-in Baggage amounting to a partial loss or not amounting to a permanent and total loss, unless specified otherwise in the Certificate of Insurance;
- d. Any actual or alleged loss or destruction arising from detention, confiscation or distribution by customs, police or other public authorities.

5.5 Home Insurance Cover

We will reimburse any actual loss incurred upto the limit specified in the Certificate of Insurance 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.

This In-built Benefit will be payable provided that:

- a. The Insured Person provides Us with a copy of the police complaint reporting the incident;
- b. The Insured Person provides Us with a written proof of ownership for any item stolen valued at more than the amount specified in the Certificate of Insurance.

We shall not be liable to reimburse any expenses for:

- a. Any loss which is recovered subsequently;
- b. Any loss of Valuables, Money, any kinds of securities or tickets;
- c. Any loss due to any wilful act or omission of the Insured Person;
- d. Any consequential loss or damage of any kind;
- e. Any actual or alleged loss or destruction arising from detention, confiscation or distribution by customs, police or other public authorities.

5.6 Permanent Total Disability:

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

If the Certificate of Insurance specifies that the PTD Sum Insured is in force for the Insured Person, then on acceptance of a claim in respect of the Insured Person under this Cover Benefit We will pay the PTD Sum Insured specified in the Certificate of Insurance in addition to the Sum Insured.

For the purpose of this Cover Benefit:

1. **Limb** means a hand at or above the wrist or a foot above the ankle;
2. **Physical separation of one hand or foot** means separation at or above wrist and/or at or above ankle, respectively.

This Cover Benefit will be payable provided that:

- a. Except in cases of physical dismemberment, the Permanent Total Disability continues for a period of at least 180 days from the commencement of the Permanent Total Disability, and We are satisfied at the expiry of the 180 days that there is no reasonable medical hope of improvement;
- b. If the Insured Person suffers Injuries resulting in more than one of the Permanent Total Disabilities specified in the table above, then Our maximum, total and cumulative liability under this Cover Benefit shall be limited to the Sum Insured and PTD Sum Insured, if applicable;
- c. If a claim is accepted under this Cover Benefit in respect of an Insured Person and the amount due under this Cover benefit and claims already admitted under the Policy in respect of the Insured Person will cumulatively exceed the Sum Insured then Our maximum, total and cumulative liability under any and all such claims will be limited to the Sum Insured;
- d. If We have admitted a claim for Permanent Total Disability in accordance with this Cover Benefit, then We shall not be liable to make any payment under the Policy on the death of the Insured Person, if the Insured Person subsequently dies;
- e. On the acceptance of a claim under this Cover Benefit, all cover under this Policy shall immediately and automatically cease in respect of that Insured Person after the payment of any other applicable Cover Benefits.

5.7 Permanent Partial Disability:

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%

This Cover Benefit will be payable provided that:

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- a. Except in cases of physical dismemberment, the Permanent Partial Disability continues for a period of at least 180 days from the commencement of the Permanent Partial Disability and We are satisfied at the expiry of the 180 days that there is no reasonable medical hope of improvement;
- b. If the Insured Person suffers a loss that is not of the nature of Permanent Partial Disability specified in the table above, then the independent medical advisors will determine the degree of disability and the amount payable, if any;
- c. We will not make any payment under this Cover Benefit if We have already paid or accepted any claims under the Policy in respect of the Insured Person and the total amount paid or payable under the claims is cumulatively greater than or equal to the Sum Insured for that Insured Person;
- d. If a claim is accepted under this Cover Benefit in respect of an Insured Person and the amount due under this Cover Benefit and claims already admitted under the Policy in respect of the Insured Person will cumulatively exceed the Sum Insured then Our maximum, total and cumulative liability under any and all such claims will be limited to the Sum Insured;
- e. On the acceptance of a claim under this Cover Benefit, the Insured Person's insurance cover under this Policy shall continue, subject to the availability of the Sum Insured.

5.8 Repatriation of Mortal Remains:

We will reimburse the expenses incurred for transportation of mortal remains from the place of death to the residence of the Insured Person.

This Cover Benefit will be payable provided that:

- a. We have accepted a claim under the In-built Benefit 1.3 of the policy wording in respect of that Insured Person;
- b. The amount payable under this Cover Benefit will be in addition to the amount payable under In-built Benefit (Accidental Death) or any other applicable Cover Benefits;
- c. The death of the Insured Person occurred in a location that is not the city/place of residence of the Insured Person.

5.9 Evacuation (Medical & Catastrophe):

We will reimburse the costs incurred for the air or surface transportation of the Insured Person during the Travel Period (and an attending Medical Practitioner if it is certified in writing as being medically necessary) including costs incurred for medical care during such transportation, in any of the following circumstances:

- a. The Insured Person needs to be evacuated due to a Catastrophe which has occurred in the place where the Insured Person is located during the Travel Period;
- b. The Insured Person needs to be transferred from the place of Accident to the nearest Hospital for medical treatment following an Accident during the Travel Period;
- c. The Insured Person needs to be transported from the Hospital where the Insured Person is being treated to the nearest Hospital if such medical treatment cannot be provided at the Hospital where the Insured Person is situated.

This Cover Benefit will be payable provided that:

- a. The treating Medical Practitioner certifies in writing that the transportation of the Insured Person was required for Medically Necessary Treatment to be rendered
- b. We have agreed to the reimbursement of such costs of transportation in writing in advance of the transportation;

- c. The Hospital to which the Insured Person is proposed to be transported is the nearest Hospital capable of providing the Medically Necessary Treatment required by the Insured Person;
- d. If the Insured Person is transported to a Hospital which is not the nearest Hospital capable of providing the Medically Necessary Treatment required by the Insured Person then Our liability under this Cover Benefit shall be limited to the amount that would otherwise have been payable to transport the Insured Person to the nearest Hospital;
- e. We will reimburse only those expenses that are Reasonable and Customary Charges;
- f. We shall not accept more than one claim under this Cover Benefit in respect of the Insured Person following from the same Accident.

5.10 Delay of Checked-in Baggage:

We will pay the amount specified in the Certificate of Insurance, towards purchasing essential medication, toiletries or clothing if the delivery of the Insured Person's accompanying Checked-in Baggage is delayed for more than the number of hours specified in the Certificate of Insurance, by the Common Carrier on which the Insured Person was travelling as a passenger, during the Travel Period.

This Cover Benefit will be payable provided that:

- a. The Insured Person provides Us with a written proof from the Common Carrier of the length of the delay;
- b. The delay is in excess of the Deductible from the time of scheduled departure or scheduled arrival time of the Common Carrier.

We shall not be liable to reimburse any expenses under this Cover Benefit for:

- a. Any actual or alleged delay arising from detention, confiscation or distribution by customs, police or other public authorities.

5.11 Trip Cancellation & Interruption:

We will reimburse the expenses incurred if an Insured Person's journey on a Common Carrier is unavoidably cancelled or delayed beyond the number of hours specified in the Certificate of Insurance of its scheduled departure or scheduled arrival time, during the Coverage Period due to one of the circumstances specified below:

- a. Any unforeseen death, disablement (whether of a permanent or temporary nature), Injury due to an Accident, Illness or Hospitalization of the Insured Person, leading to emergency Hospitalisation for minimum period of 48 hours;
- b. Any unforeseen death, disablement (whether of a permanent or temporary nature), Injury due to an Accident, Illness or Hospitalization of an Immediate Relative of the Insured Person travelling with the Insured/Insured Person, leading to emergency Hospitalisation for a minimum period of 48 hours;
- c. Any irrecoverable costs of travel fares or accommodation incurred due to cancellation of the Insured Person's booked and confirmed journey by the Common Carrier, agent or any other provider of travel;
- d. Any public event such as mass bandhs, or widespread strikes which the Insured Person could not reasonably avoid or plan for ahead in time;
- e. On the occurrence of a Catastrophe during the Coverage Period.

This Cover Benefit will be payable provided that:

- a. The event giving rise to a claim under this Cover Benefit must be such as to reasonably cause a journey to be cancelled or interrupted;

- b. We will reimburse only those expenses that are Reasonable and Customary Charges.

We shall not be liable to reimburse any expenses under this Cover Benefit for:

- a. Any facts or matters of which the Insured Person was aware or should have been aware might result in the cancellation or interruption of the journey.

5.12 Missed Connection:

We will reimburse the cost of additional travel and accommodation expenses upto the limit specified in the Certificate of Insurance incurred due to the Insured Person's failure to reach the original departure point of the booked and confirmed journey owing to a delay beyond the number of hours specified in the Certificate of Insurance in the arrival of the Common Carrier which was connecting to the booked journey onwards.

We shall not be liable to reimburse any expenses under this Cover Benefit for:

- a. Any loss which will be paid or refunded by the Common Carrier, hotel, agent or any other provider of travel and/or accommodation.
- b. Any such delay caused due to, arising out of or in consequence of any acts or omissions of the Insured Person.

5.13 Fire and Allied Perils (Home Building & Contents):

In consideration of the Insured named in the Schedule hereto having paid to us, the full premium mentioned in the said schedule, we, (Subject to the Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the Property Insured described in the said Schedule or any part of such Property be destroyed or damaged by any of the perils specified hereunder during the period of insurance named in the said schedule or of any subsequent period in respect of which the Insured shall have paid and the We shall have accepted the premium required for the renewal of the policy, We shall pay to the Insured the value of the Property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof:

- a. Fire

Excluding destruction or damage caused to the property Insured by

- i. Its own fermentation, natural heating or spontaneous combustion.
- ii. Its undergoing any heating or drying process.
- iii. Burning of property Insured by order of any Public Authority.

- b. Lightning

- c. Explosion/Implosion

Excluding loss, destruction of or damage

- i. To boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion,
- ii. Caused by centrifugal forces.

- d. Aircraft Damage

Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom excluding those caused by pressure waves.

- e. Riot, Strike and Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property Insured but excluding those caused by

- i. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
- ii. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- iii. Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- iv. Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.
- v. If the Company alleges that the loss/damage is not caused by any malicious act, the burden of proving the contrary shall be upon the Insured.

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes 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. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear. 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 we 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. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

f. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation

Loss, destruction or damage directly caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood or Inundation excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature. (Wherever earthquake cover is given as an —add on coverll the words —excluding those resulting from earthquake ll shall stand deleted).

g. Impact Damage

Loss of or visible physical damage or destruction caused to the property Insured due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by

- i. The Insured or any occupier of the premises or
- ii. Their employees while acting in the course of their employment

h. Subsidence and Landslide including Rock slide

Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/ Rock slide excluding:

- i. The normal cracking, settlement or bedding down of new structures
- ii. The settlement or movement of made up ground
- iii. Coastal or river erosion
- iv. Defective design or workmanship or use of defective materials
- v. Demolition, construction, structural alterations or repair of any property of ground works or excavations.

i. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes

- j. Missile Testing operations
- k. Leakage from Automatic Sprinkler Installations

Excluding loss, destruction or damage caused by

- i. Repairs or alterations to the buildings or premises.
- ii. Repairs, Removal or Extension of the Sprinkler Installation.
- iii. Defects in construction known to the Insured.

l. Bush Fire

Excluding loss destruction or damage caused by Forest Fire. provided that our liability shall in no case exceed in respect of each item the Sum expressed in the said Schedule to be Insured thereon or in the whole the total Sum Insured hereby or such other Sum or sums as may be substituted therefor by memorandum hereon or attached hereto signed by or on behalf of us.

m. Earthquake (Fire and Shock) Earthquake (Fire and Shock) Endorsement:

It is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property insured by this policy, occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or landslide / rockslide resulting therefrom. Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement.

General Exclusion of this Benefit:

- a. This Policy does not cover (not applicable to policies covering dwellings)
 - i. The first 5% of each and every claim subject to a minimum of Rs.10,000 in respect of each and every loss arising out of —Act of God perils such as Lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy
 - ii. The first Rs.10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this policy

The Excess shall apply per event per Insured.

- b. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- c. Loss, destruction or damage directly or indirectly caused to the property Insured by
 - i. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- d. Loss, destruction or damage caused to the Insured property by pollution or contamination excluding
 - i. Pollution or contamination which itself results from a peril hereby Insured against.
 - ii. Any peril hereby Insured against which itself results from pollution or contamination
- e. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper Money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.



- f. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
- g. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
- h. Expenses necessarily incurred on
 - i. Architects, Surveyors and Consulting Engineer's Fees and
 - ii. Debris Removal by the Insured following a loss, destruction or damage to the Property Insured by an Insured peril in excess of 3% and 1% of the claim amount respectively.
- i. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- j. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- k. Loss by theft during or after the occurrence of any Insured peril except as provided under Riot, Strike, Malicious and Terrorism Damage cover.
- l. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to Volcanic eruption or other convulsions of nature.
- m. Loss or damage to property Insured if removed to any building or place other than in which it is herein stated to be Insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

General Conditions:

1. This Policy shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.
2. All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.
Provided such a fall or displacement is not caused by Insured perils, loss or damage by which is covered by this policy or would be covered if such building, range of buildings or structure were Insured under this policy. Notwithstanding the above, We, subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.
3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains our sanction signified by endorsement upon the policy by or on behalf of us:-
 - a. If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building Insured or containing the Insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
 - b. If the interest in the property passes from the Insured otherwise than by will or operation of law.
4. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is Insured by or would, but for the existence of this policy, be Insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.

5. This insurance may be terminated at any time at the request of the Insured, in which case we will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at our option, on 15 days' notice to that effect being given to the Insured, in which we shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.
6. (i) On the happening of any loss or damage the Insured shall forthwith give notice thereof to the us and shall within 15 days after the loss or damage, or such further time as we may in writing allow in that behalf, deliver to us
 - a. A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
 - b. Particulars of all other insurances, if any

The Insured shall also at all times at his own expense produce, procure and give to us all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of our liability as may be reasonably required by or on our behalf together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith. No claim under this policy shall be payable unless the terms of this condition have been complied with (ii) In no case whatsoever shall we be liable for any loss or damage after the expiration of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if we shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. On the happening of loss or damage to any of the property Insured by this policy, we may
 - a. Enter and take and keep possession of the building or premises where the loss or damage has happened.
 - b. Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
 - c. Keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.
 - d. Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the us at any time until notice in writing is given by the Insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and we shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim. If the Insured or any person on his behalf shall not comply with our requirements or shall hinder or obstruct us, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited. The Insured shall not in any case be entitled to abandon any property to us whether taken possession of by us or not.

8. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this policy shall be forfeited.
9. We at our option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer(s) in so doing, we shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall we be bound to expend more in

reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by us thereon. If we so elect to reinstate or replace any property the Insured shall at his own expense furnish us with such plans, specifications, measurements, quantities and such other particulars as we may require, and no acts done, or caused to be done, by us with a view to reinstate or replace shall be deemed an election by us to reinstate or replace.

If in any case we shall be unable to reinstate or repair the property hereby Insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, we shall, in every such case, only be liable to pay such Sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

10. If the property hereby Insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby Insured against be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the policy shall be separately subject to this condition.
11. If at the time of any loss or damage happening to any property hereby Insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, we shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
12. The Insured shall at the expense of us do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the we shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by us.
13. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if we have disputed or not accepted liability under or in respect of this policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

14. Every notice and other communication to us required by these conditions must be written or printed.
15. At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective Sum Insured in consideration of which upon the settlement of any loss under this policy, pro-rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the Insured to us.

The additional premium referred above shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which we may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the Insured subject only to the right of the Insurance Company for deduction from the claim amount, when settled, of pro-rata premium to be calculated from the date of loss till expiry of the policy. Notwithstanding what is stated above, the



Sum Insured shall stand reduced by the amount of loss in case the Insured immediately on occurrence of the loss exercises his option not to reinstate the Sum Insured as above.

6. Grievance Redressal

For resolution of any query or grievance, insured may contact the company on toll free number **1800 266 2256** or may write an e- mail at grievance@acko.com. In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at the following address:

Grievance Redressal Officer
#36/5, Hustlehub One East, Somasandrapalya,
27th Main Rd, Sector 2, HSR Layout,
Bengaluru, Karnataka 560102
grievance@acko.com

In the event of unsatisfactory response from the Grievance Officer, he/she may, register a complaint in the Integrated Grievance Management System (IGMS) of the IRDAI.

Where the grievance is not resolved, the insured may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance.

Please note that this is only a basic description of the key terms of the Policy and the full list of policy conditions and exclusions are available at: <http://www.acko.com/download>

Once you have opted for cover, you will receive a Certificate of Insurance from Acko which will contain complete details of your cover under the Policy, and the applicable conditions and exclusions.