



## National Insurance Company Limited

Regd. Office 3, Middleton Street, Post Box 9229, Kolkata 700 071

CIN - U10200WB1906GOI001713

IRDA Regn. No. - 58

### Overseas Medclaim Policy for Business & Holiday Travel

#### Customer Information Sheet

Title	Description
<b>Product Name</b>	Overseas Medclaim Policy for Business & Holiday Travel
<b>What am I covered for?</b>	<ul style="list-style-type: none"> <li>a. Section A Medical expenses &amp; repatriation</li> <li>b. Section B Personal accident</li> <li>c. Section C Delay of checked in baggage *</li> <li>d. Section D Loss of checked in baggage *</li> <li>e. Section E Loss of passport *</li> <li>f. Section F Personal liability *</li> </ul> <p>* Cover is not applicable to Plan K</p>
<b>What are the Major exclusions in the policy?</b>	<ul style="list-style-type: none"> <li>a. Claims will not be payable if the insured               <ul style="list-style-type: none"> <li>a. is travelling against the advice of a Physician: or</li> <li>b. is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate; or</li> <li>c. is travelling for the purpose of obtaining treatment; or</li> <li>d. has received a terminal prognosis for a medical condition.</li> </ul> </li> <li>b. Expenses arising from willfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the abuse of the drugs, or any loss arising directly or indirectly from any injury, illness, death, loss, expenses, or other liability attributable to HIV or any HIV related illness including AIDS</li> <li>c. Injuries for taking part in Naval, Military or Air force operations</li> <li>d. War, invasion, acts of foreign enemy, revolution, civil war</li> <li>e. Loss due to               <ul style="list-style-type: none"> <li>a. ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or</li> <li>b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li> </ul> </li> <li>f. Participation in adventure sports</li> <li>g. Accidents on two wheeled motor cycles, unless the insured holds valid international driving license</li> <li>h. Exposure to hazardous occupation, needless peril</li> </ul>
<b>Payout basis</b>	The policy provides for cashless facility and/ or reimbursement of medical and non medical expenses, as specified in the Policy Schedule while the insured/ insured person is abroad.
<b>Cost sharing</b>	Deductible applies to each claim, as mentioned in the Schedule
<b>Cancellation</b>	<ul style="list-style-type: none"> <li>a. Cancellation of the policy may be allowed only in cases where a journey is not undertaken and on production of the Insured/ Insured Person's Passport as a proof.</li> <li>b. Any request for cancellation will be allowed within 14 days from the first day of policy period as indicated in the policy schedule. Such cancellation will be subject to deduction of cancellation charges by the underwriters as applicable.</li> <li>c. Partial refund in premium is permitted on trip band basis provided cover is for a minimum period of 60 days and unexpired period is not less than 14 days subject to there being no claim under the policy.</li> </ul>

#### LEGAL DISCLAIMER

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.