

Premium Excluding Goods and Services Tax (Amount in ₹)

Sum Insured (in US\$)	Excl. USA /Canada			World Wide		
50,000	Age in Completed Years			Age in Completed Years		
Days of Travel	0.3 - 40	41 - 60	61 - 70	0.3 - 40	41 - 60	61 - 70
1 - 10	308	353	569	464	536	827
11 - 17	487	622	961	723	906	1,458
18 - 24	665	850	1,315	957	1,238	1,996
25 - 31	966	1,238	1,913	1,394	1,803	2,905
32 - 60	1,511	1,936	3,006	2,198	2,844	4,597
61 - 90	2,516	3,229	5,057	3,703	4,803	7,821
91 - 120	3,624	4,661	7,365	5,400	7,019	11,524
121 - 150	5,025	6,478	10,325	7,573	9,869	16,320
151 - 180	7,543	9,745	15,644	11,478	14,989	24,945

Sum Insured (in US\$)	Excl. USA /Canada			World Wide		
1,00,000	Age in Completed Years			Age in Completed Years		
Days of Travel	0.3-40	41-60	61-70	0.3-40	41-60	61-70
1 - 10	383	449	724	584	671	1,057
11 - 17	634	801	1,249	877	1,124	1,780
18 - 24	858	1,089	1,654	1,192	1,531	2,431
25 - 31	1,242	1,578	2,400	1,730	2,223	3,532
32 - 60	1,932	2,454	3,754	2,714	3,491	5,572
61 - 90	3,191	4,068	6,277	4,544	5,863	9,439
91 - 120	4,568	5,838	9,093	6,595	8,532	13,856
121 - 150	6,300	8,073	12,685	9,210	11,947	19,558
151 - 180	9,412	12,090	19,144	13,910	18,088	29,811

Sum Insured (in US\$)	Excl. USA /Canada			World Wide		
1,50,000	Age in Completed Years			Age in Completed Years		
Days of Travel	0.3-40	41-60	61-70	0.3-40	41-60	61-70
1 - 10	398	467	754	607	698	1,100
11 - 17	659	833	1,299	911	1,169	1,851
18 - 24	892	1,132	1,721	1,240	1,592	2,527
25 - 31	1,292	1,641	2,496	1,799	2,311	3,674
32 - 60	2,010	2,553	3,905	2,822	3,631	5,795
61 - 90	3,319	4,230	6,528	4,727	6,098	9,817
91 - 120	4,750	6,070	9,457	6,858	8,873	14,410
121 - 150	6,552	8,397	13,193	9,578	12,425	20,340
151 - 180	9,789	12,573	19,910	14,467	18,811	31,004

FOR CLAIMS ASSISTANCE OR ENQUIRY

Toll free lines		
Originating Country	International Access Code (+)	UIFN number
Australia	11	800-80008400
Austria	0	800-80008400
Belgium	0	800-80008400
China	0	800-80008400
Denmark	0	800-80008400
Finland	990	800-80008400
Finland	999	800-80008400
France	0	800-80008400
Germany	0	800-80008400
Hong Kong	1	800-80008400
Hungary	0	800-80008400
Ireland	0	800-80008400
Israel	14	800-80008400
Italy	0	800-80008400
Japan	001-010	800-80008400
Japan	0033-010	800-80008400
Japan	0061-010	800-80008400
Japan	0041-010	800-80008400
S.Korea	1	800-80008400
S.Korea	2	800-80008400
Malaysia	0	800-80008400
Netherlands	0	800-80008400
New Zealand	0	800-80008400
Norway	0	800-80008400
Philippines	0	800-80008400
Portugal	0	800-80008400
Singapore	1	800-80008400
Spain	0	800-80008400
Sweden	0	800-80008400
Switzerland	0	800-80008400
Thailand	1	800-80008400
UK	0	800-80008400

Apart from the toll free the following Mumbai number is reachable (at the cost of the insured) from anywhere in the world, 24 by 7. This is a dedicated line for Royal Sundaram + 91 22 40908315. You can also contact Paramount by writing to them on travelhealth@phmglobal.com for any claim related assistance during your trip.

For USA & Canada the numbers are

Canada(001)	18663771177
USA(001)	18663815720
USA(001)	18669785205

UIN: IRDAI/NL-HLT/RSAI/P-H/V.1/216/13-14

Disclaimer

Travel Shield - Single Trip product is underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Travel Shield - Single Trip product of Royal Sundaram is approved by IRDAI.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

WE INSURE

Health

Motor

Home

Accident

Travel

Marine

Establishment

Rural

Industry

REACH US

- Call: 1860 425 0000
- Email: customer.services@roysundaram.in
- Log on to: www.roysundaram.in
- Follow us on Facebook/Twitter

PLEASE CONTACT:

ROYAL SUNDARAM INSURANCE

Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
Corporate Office: Vishranthi Melaram Towers, No. 2 / 319
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.
Registered Office: 21, Patullos Road, Chennai - 600 002.

Royal Sundaram IRDAI Registration No.102 | CIN:U67200TN2000PLC045611



TRAVEL SHIELD - SINGLE TRIP



TRAVEL SHIELD - SINGLE TRIP - YOUR RELIABLE TRAVEL COMPANION

Besides your luggage, money, passport and tickets, the next important item to accompany you on your trip is a reliable travel insurance plan to take care of any unexpected event. Travel Shield - Single Trip is available to any customer and his family members who are aged between 91 days to 70 years.

Until you return to India, **Travel Shield - Single Trip** guards you from unexpected incidents such as baggage delay, loss of baggage, flight delays, medical expenses and loss of travel documents, all under one convenient package, at an affordable price.

BENEFITS AT A GLANCE

The 3 Sum Insured options available to you are 50,000(US\$), 1,00,000(US\$) & 1,50,000 (US\$).

COVERAGE DETAILS

Overseas Health Cover

Covers emergency medical expenses incurred outside the Republic of India due to the Insured Person falling sick or sustaining an Accident

Emergency Medical Evacuation - covers reasonable expenses for transportation and necessary medical expenses including cost of an accompanying person in connection with the emergency medical evacuation for the Insured Person. The total cost is included in overseas Health cover.

Emergency Dental Treatment - covers dental expenses incurred following injury sustained outside Republic of India.

Repatriation of mortal remains - covers expenses incurred to return the mortal remains of the Insured Person to India.

ACCIDENTAL DEATH & DISMEMBERMENT

Accidental Death & Dismemberment (24 hours) - provides compensation for Accidental Death and Dismemberment- partial or total sustained by the Insured person.

TRAVEL INCONVENIENCE

- Loss of Checked-in Baggage provides reimbursement of cost of the baggage totally lost upto limits specified
- Delay in checked baggage provides payment for emergency purchase of essentials following delay in arrival of baggage up to the limits specified
- Loss of Passport, Visa provides reimbursement of expenses incurred in obtaining valid travel documents up to the limits specified.
- Hijack Distress Allowance provides for payment of lump sum for each day in captivity in excess of 24 hours.
- Trip Delay provides reimbursement of expenses, if the Insured Person's Common Carrier commencement is delayed for more than 12 continuous hours, while undertaking a Trip, due to

inclement weather or strike or industrial action of employees of common carrier or equipment failure and when no alternative travel arrangement is available.

HOME INSURANCE

Home Insurance indemnifies up to the limits indicated for loss/damages to the contents in the home of the Insured Person, due to Fire and Allied perils, House breaking/ attempted House breaking, during the period of travel.

PERSONAL LIABILITY

Personal Liability provides reimbursement up to the limits specified, for the amounts, the Insured Person is legally obligated to pay towards any personal injury/ death/ property damage of a third party.

CLAIMS ASSISTANCE IS JUST A CALL AWAY

Lost your Passport / fall ill, when you are abroad, do not worry. All you have to do is call the 24 Hours Helpline Number + 91 22 40908315 or Tollfree Nos. (as mentioned on the last page of this brochure) and give your Name, Policy Number and your contact number. All your Travel Assistance would be done by our

Administrators - Paramount Healthcare Management Pvt. Ltd with its co-operation partner **MESA (Multiasistencia Europea S.A.)**. Apart from arranging Cashless facility in hospitals, there is lot more in which we can assist you when you are abroad. Some of them would include.

- Medical advice over the telephone
- Medical services provider referral
- Arrangement of appointments with local doctors for treatment
- Arrangement of hospital admissions
- Monitoring of medical condition during hospitalisation
- Direct settlement for in-hospital Medical Expenses abroad.
- Arrangement of emergency medical evacuation
- Arrangement of transportation of mortal remains
- Lost baggage and lost passport assistance
- Arrangement of medical repatriation
- Exchange rate information
- Emergency message transmission assistance
- Information on claims procedure

The above mentioned services are subject to policy terms and conditions and some of the services are subject to approval from the Insurance company.

HOW TO APPLY

All you have to do is fill up the Travel Shield - Single Trip proposal form in all aspects and submit along with applicable premium.

IMPORTANT TRAVEL TIPS

- Contact your travel agent and arrange for necessary documents viz. current valid passport, visa, tickets and travel insurance.
- Always carry a copy of your travel documents and those of the people travelling with you.
- Get the requisite vaccinations and always carry a first aid kit.
- If you are on medication, make sure you have a copy of your prescription and a signed statement from your doctor.
- Do not carry too much cash. Use credit and debit cards and traveller's cheques instead.
- Ensure that your home is protected when you are travelling, by:
 - Having the delivery of newspapers and magazines stopped.
 - Turning down the volume of your telephone and leaving a message on your answering machine.
 - Locking your house and garage properly and installing a burglar alarm, deadlocks and window locks.
 - Making sure that your Home and Contents insurances is up to date.

IMPORTANT EXCLUSIONS#

Overseas Health cover

- Claims arising out of Pre existing diseases, whether known or unknown and complications arising from them.
- Pregnancy and related complications

- Medical expenses incurred as a result of alcohol and/or drug abuse, addiction or overdose.
- Treatment that could reasonably be delayed until the Insured Person's return to the Republic of India
- Any costs related to mental or psychiatric and psychosomatic disorders.

Personal Accident Cover

- Accident whilst engaging in aviation or ballooning, except when the Insured Person is flying as a fare paying passenger on a multi engine, commercial aircraft.
- Any claim for Death or Disablement of the Insured Person from (a) intentional self-injury, suicide or attempted suicide (b) whilst under the influence of intoxicating liquor or drugs (c) self-endangerment unless in self-defense or to save life.

Loss of checked in baggage

- Any partial loss of items contained within a bag.
- The Company (Royal Sundaram) will not be liable for any valuables , perishables and consumables.
- Loss due to complete or partial damage of the baggage.

Delay of checked in baggage

- Any baggage delay on arrival in the Republic of India (inward flight)
- Benefits for Baggage Delay paid or payable by the Carrier, provided however this insurance shall apply in excess of the amount recoverable from carrier/other insurers.

Loss of Passport / Visa

- Loss of the Passport/Visa due to theft unless it has been reported to the Police within 24 hours the Insured Person becoming aware of the theft and a written Police Report obtained.
- Loss of the Passport/Visa due to it being left unattended or forgotten by the Insured Person in a public place or public transport, hotel/apartment
- Loss or theft of the Passport/Visa in a private place or in a private vehicle unless it was located in a locked hotel room or apartment and forcible and violent entry was used to gain access to it.

#Above list of exclusions are illustrative only and is not exhaustive. For detailed list refer to the policy terms and conditions, which will be made available on request.

GENERAL EXCLUSIONS

Any claim arising out of sporting activities in so far as they involve in training or participation in competitions of professional or semi-professional sports persons, unless declared beforehand or necessary additional premium paid.

Risks Coverage *	Single Trip			Deductibles
	Sum Insured Options			
Overseas Health Cover	50,000	1,00,000	1,50,000	USD 100
Emergency Dental treatment	300	400	400	USD 150
Repatriation of mortal remains	7500	7500	7500	Nil
Accidental Death & dismemberment 24 hours	10,000	15,000	15,000	Nil
Accidental Death & dismemberment Common Carrier	NA	5,000	5,000	Nil
Loss of Checked Baggage	500	1,000	1,000	Nil
Baggage Delay (After 12 hrs)	50	100	100	12 Hours
Loss of Passport, Visa	250	250	250	USD 30
Hijack Distress Allowance	NA	100 per Day	100 per Day	24 Hours
		Max 500	Max 500	
Trip Delay(After 12 hrs)	NA	10 per 12 hrs	10 per 12 hrs	12 Hours
		Max 100	Max 100	
Home Insurance(Per Family) (Amount in INR)	NA	1,00,000	1,00,000	Nil
Personal Liability	1,00,000	1,00,000	1,00,000	USD 200
Automatic Extension of Policy up to 7 days extension	Yes	Yes	Yes	Nil

* In USD except where stated otherwise