



Customer Information Sheet
GALAXY HEALTH INSURANCE COMPANY LIMITED

Registered Office: Prestige Polygon, 12th Top Floor(P), No 471, Anna Salai,
Nandanam, Chennai-600035. | T: 044 – 4001 7227 | Website: www.galaxyhealth.com
CIN: U65120TN2023PLC165765 | IRDAI Reg. No.:167

Galaxy Fly Global Travel Insurance

Unique Identification Number: GHITIOP27049V012627

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

S. No	Title	Descriptions (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	Galaxy Fly Global Travel Insurance	-
2	Policy Number	Please refer to the policy schedule attached to this document.	-
3	Type of Insurance Product / Policy	Both Indemnity and Benefit	-
4	Sum Insured (Basis) (Along with amount)	Please refer to the policy schedule attached to this document.	-
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	Expenses in respect of: Emergency medical expenses, Outpatient Treatment, Emergency medical Evacuation, Transportation / Repatriation of mortal remains, Pre-existing Cover in Life-Threatening condition and Hospitalisation Daily Allowance: The Company will indemnify the Insured or his/her legal representative up to a maximum amount specified in the Schedule of Benefits subject to the deductible specified	Section 1
		Dental Treatment: The Company shall compensate the Insured for expenses incurred on acute anesthetic treatment to a natural tooth or teeth or the services or supplies provided by a licenced dentist, Hospital or other provider that are medically and immediately necessary to treat dental problems resulting from an Injury , during Insured Trip but not exceeding the amount for the coverage as mentioned in the schedule of benefits, subject to the deductibles specified	Section 2
		Personal Accident: If an Insured sustains Accidental bodily injury at any time during the period of insurance caused solely and directly by external violent and visible means and such injury shall within 12 months from the date of the Accident be the sole and direct cause (apart from illness or disease directly resulting from or medical or surgical treatment rendered necessary by such injury) of death or disablement the Company will pay to the Insured or his/her legal representatives the under mentioned percentages of the sum insured	Section 3

		Accidental Death and Disability due to Common Carrier: The policy will pay the sum insured specified in the schedule in addition to the sum insured specified under the personal accident section if the insured sustains Accidental Bodily Injury during the course of his overseas journey while travelling in a common carrier such as rail, bus, tram or aircraft and such bodily injury is the sole and direct cause of the Insured's death or Permanent Total Disablement and which was sustained within 12 months from the date of accident	Section 4
		Loss of Passport and/or International driving licence: The Company will pay in the event of the Insured losing his/her original passport and / or original International driving licences (IDL) during the Insured Trip up to the amounts specified in the schedule of benefit, subject to the specified deductibles, in respect of reasonable and necessary expenses incurred in obtaining a duplicate or new passport and / or duplicate or new International Driving Licence (IDL) or valid travel documents to return to the country of residence	Section 5
		Total Loss of Checked-in Baggage: If the Checked-in baggage, the property of the Insured (not hired or entrusted to him) or any part thereof shall be lost by an Airline/Carrier, the Company will by payment or at their option by reinstatement indemnify the Insured in respect of such loss up to the maximum amount as specified in the schedule of benefits	Section 6
		Delay of Checked-in Baggage: The Company shall compensate the Insured for the temporary delay of Checked-in baggage being transported during an Insured Trip of the policy but not exceeding the Sum Insured for the coverage as specified in the schedule of benefits	Section 7
		Personal Liability: If the Insured in his/her private capacity shall become legally liable for (a) bodily injury or illness (fatal or non-fatal) to any person (other than a person in the Insured's service or any member of his/her family or household) Or (b) loss of or damage to property caused by an occurrence during the period of insurance then in respect of such injury loss or damage the Company will indemnify the Insured or, in the event of his/her death, his/her legal representative against all sums which he/she shall become legally liable to pay as compensation and all legal costs awarded to any claimant, maximum up to the specified limits	Section 8
		Hijack Distress Allowance: In the event that a common carrier in which the Insured is traveling is hijacked during the Insured Trip and the Insured's journey is interrupted or disrupted for more than twelve (12) hours, then the Company will pay Indian Rupee equivalent for each day of delay caused to the Insured, as per the amounts mentioned in the schedule of benefit.	Section 9
		Trip/Flight Delay: The Company shall indemnify Insured for up to the amounts specified in the schedule of benefits, subject to the deductibles specified in the schedule of benefit attached to the policy, in respect of reasonable additional accommodation and traveling and any other reasonable expenses incurred as a result of the Insured's flight being delayed by more than six hours from the scheduled time until travel becomes possible, due to a strike, industrial action, mechanical breakdown and inclement weather. Incurred expenses must be accompanied by supporting receipts	Section 10
		Trip Cancellation: The Company shall indemnify the Insured or his/her legal representative up to a maximum amount mentioned in the schedule of benefit, subject to the deductibles specified in the Schedule attached to the Policy. if the Insured shall sustain pecuniary loss in respect of any irrecoverable deposits and payments for unused travel and accommodation for which the Insured contracted prior to the commencement of the Insured trip as a result of the Insured's necessary and	Section 11

		unavoidable inability (and not merely disinclination) to commence travel as arranged arising from: 1.1 Accidental Bodily Injuries or Death of: (i) Insured or (ii) A family member of the Insured 1.2 Compulsory quarantine, jury or other legal service, witness call or redundancy of the Insured	
		Missed Connection / Departure: The Company shall indemnify the Insured for up to the amounts specified in the schedule of benefit, attached to the policy, in respect of reasonable additional accommodation and traveling expenses incurred as a result of the Insured missing departure of the pre-booked outward journey from or pre-booked return journey to his country of residence (and/or missing departure of any intermediate connecting service) due to an Accident or mechanical failure, traffic congestion due to an Accident, and inclement weather causing interruption to the mode of transport in which the Insured is traveling to the departure point of the outward or return journey or intermediate connection service	Section 12
		Emergency Cash Assistance: This is an assistance service provided by the Company through its Assistance Company when the Insured Person requires emergency cash flow due to theft or burglary of physical money during the Period of Insurance. The Assistance Company shall co-ordinate with the Insured Person's relatives in India to provide emergency cash to the Insured Person or collect the amount & arrange for the transfer of money as mentioned in the schedule of benefit	Section 13
		Bounced Hotel/Airline Booking: The Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy Schedule in respect of the expenses incurred towards alternate travel or alternate accommodation arrangement in case the Insured Person's original hotel booking and/or original Flight ticket is bounced due to overbooking	Section 14
		Compassionate visit: When insured person is hospitalized on account of an illness/accident for a period exceeding 5 days and as opined and recommended by the attending Medical Practitioner requires special assistance from an immediate family member, the Company shall reimburse the cost of the economy class flight ticket incurred by the immediate family member rendering such special assistance from and to the place of residence/origin of such person together with accommodation expenses upto the limits mentioned in the schedule of benefits. This benefit shall be payable only once during the policy period	Section 15
		Return of Minor Child: The Company, in the event of death of the insured whilst in abroad or hospitalized due to an Injury and/or Illness, contracted at any place being part of the Trip covered under the policy, which in the opinion of the attending Medical Practitioner shall extend beyond a period of 5 days, shall pay the insured, subject to the limits specified in Policy Schedule, cost of economy class air ticket incurred for sending the unattended Minor Child(ren) back to the Country of Residence, Minor Child(ren) for the purpose of this benefit shall mean child/children accompanying the Insured Person, below the age of 18 years. This benefit shall be available for a maximum of two children	Section 16
		Assistance Services: The Company shall provide assistance services such as Overview of the country, Weather, Currency Exchange Rates, Vaccinations etc	Section 17
6	Exclusions	Exclusions specific to certain coverage in addition to the "General Exclusions" of the Policy:	

(What the policy does not cover)	Special Exclusions applicable for Sections 1 & 2: The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of: 1. A health condition where the person whose condition gives rise to a claim is at the time of traveling receiving or on a waiting list for treatment in a hospital or nursing home or has received a terminal prognosis. 2. Medical treatment to be obtained abroad if that is the sole reason or one of the reasons for the insured trip. 3. A medical condition existing prior to commencement of this insurance 4. Non-emergency services, supplies, or charges (examples are those for cosmetic surgery, physical exams, allergies, hearing aids, eyeglasses, contact lenses, palliative or cosmetic foot care, experimental treatment, or other services which are not Medically Necessary to provide Emergency Medical Care). 5. Treatment that in the opinion of a medical practitioner approved by the Company and/or Assistance Company could reasonably be delayed until return of the Insured to his/her country of residence 6. For charges in excess of reasonable and necessary charges as per the determination by the Company and/or the Assistance Company. 7. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner) unless necessitated by a covered Accident during the Insured Trip. 8. Treatment received in unlicensed facilities or given by unlicensed health care providers 9. Treatment given by a Family member whether or not a licensed provider 10. Any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution. 11. Any costs related to mental or psychiatric disorders 12. Pregnancy, childbirth and any consequences thereof unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's or the child's life in the event of acute complications, provided that the Insured has not completed the age of 38 years and 30th week of the pregnancy is not yet completed. 13. Medical treatment of typical symptoms suffered during pregnancy and their consequences, including changes in other chronic conditions as a result of pregnancy. 14. Any medical check-ups during pregnancy or treatment of the pregnancy. 15. Rehabilitation and/or physiotherapy or the costs of prostheses/ prosthetics (artificial limbs) etc.	
---	--	--

16. Treatment provided in government hospital or services for which no charge is made.
17. Medical expenses incurred as the result of alcohol and/or drug abuse addiction or overdose.
18. Well child care including examinations and immunizations.
19. Routine physical or other examination where there is no objective indications or impairment in normal health.
20. Medical expenses covered under any worker's compensation or similar **policy**.
21. Any expenses incurred in India unless approved by the Company and/or the **Assistance Company** in advance.
22. Dental Treatment, Dental Implants, Diagnostics, Dental Procedures or Surgery of any kind unless requiring Hospitalisation as a result of accidental Injury.
23. Expenses for venereal disease or any sexually transmitted disease except HIV/AIDS.
24. Any claim of Insured Person arising from: a) Suicide or attempted suicide b) Willful self-inflicted illness or injury except injury in self-defence or to save life.

Special Exclusion applicable for Section 3 (Personal Accident) and Section 4 (Accidental Death and Disability due to Common Carrier): The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

1. Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
2. Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an **Accident**.
3. Any payment under this Benefit whereby the Company's liability would exceed the sum payable in the event of death.
4. Any other claim after a claim for death has been admitted by the Company and becomes payable.
5. Any claim which arises out of an **Accident** connected with the operation of an aircraft or which occurs during parachuting except when the Insured is flying as a passenger on a multi engine, commercial aircraft.
6. Any claim arising out of an **Accident** related to pregnancy or childbirth, venereal **disease** or infirmity
7. Any claim for death or Disablement of the Insured Person from i. intentional self-injury, suicide or attempted suicide ii. whilst under the influence of intoxicating liquor or drugs iii. self- endangerment unless in self-defence or to save life.

Special Exclusions applicable for Section 5 (Loss of Passport and/or International driving licence): The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the insured:

1. Loss of the passport / driving licence due to delay or confiscation or detention by the customs, police or public authorities.
2. Loss of the passport / driving licence due to theft unless it has been reported to

the police authorities within 24 hours of the Insured becoming aware of the theft and a written police report being obtained in that regard.

3. Loss of the passport/ driving licence due to it being left unattended or forgotten by the Insured in a public place or public transport, hotel or apartment.
4. Loss or theft of the passport/ driving licence from a private place or from a private vehicle unless it was kept in a locked hotel room or apartment and forcible and violent entry was used to gain access to it.

Special Exclusions applicable for Section 6 (Total Loss of Checked-in Baggage): The company shall not be liable to make any payment under this benefit in connection with or in respect of:

- a. **Any loss of the items contained within the Checked-in baggage without the Checked-in baggage itself being lost.**
- b. Any partial loss of the items contained within the Checked-in baggage.
- c. Items contained within the **Checked-in baggage**, which are valued in excess of USD 100 without appropriate proof.
- d. Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
- e. Items other than personal effects carried by the Insured if not declared and endorsed by the insurer specifically.
- f. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs; Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) mobile phones and deeds;
- g. Property shipped as freight or shipped prior to the Insured's **Trip** departure date;
- h. Rugs or carpets of any type;
- i. More than USD 500 aggregate for all jewellery, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items without submission of original receipts.
- j. The liability of the Airline/Carrier and the **deductible** specified in the **policy**.

Special Exclusions applicable for Section 7(Delay of Checked-in Baggage): The company shall not be liable to make any payment under this benefit in connection with or in respect of

- a) Delay arising from any delay, detention, confiscation by customs officials or other public authorities.
- b) Any Checked-in baggage delay on the inbound sector to the Country of Residence.

Special Exclusions applicable for Section 8 (Personal Liability) : The Company shall not be liable for:

1. Legal expenses incurred without their written consent.
2. Any claim which arises by virtue of an agreement but which would not have arisen in the absence of such agreement.
3. Any claim for injury, loss or damage arising directly or indirectly from
 - 3.1 the Insured's ownership or use of aircraft, mechanically propelled watercraft/vessels (other than rowing boats, punts or canoes),
 - 3.2 domestic animals or firearms other than sporting guns;
 - 3.3 the Insured's occupation (except temporarily for the purpose of the **trip**) or ownership of any land or buildings other than the occupation of any

temporary residence

3.4 the pursuit or exercise of any trade or profession, or from racing of any kind

3.5 willful or malicious acts of the Insured

3.6 This insurance does not apply to liability for which indemnity is provided under the terms of any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under the terms of such other policy or policies had this insurance not been effected.

4. Liability arising out of the rendering of or the failure to render professional services
5. Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles and all other motorized land conveyances,
6. Liability arising out of the transmission of a communicable disease by the insured
7. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse
8. Bodily injury to any person eligible to receive any benefits voluntarily provided or required to be provided by insured under any worker's compensation law, non-occupational disability law or occupational diseases law or similar law
9. Suits or legal actions arising from the insured's Family member against the insured

Special Exclusions applicable for Section 9 (Hijack Distress Allowance): The Company shall not be liable to make any payment under this Section in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

1. Any incident where the Insured is suspected to be either the principal or an accessory in the hijacking.
2. Any claim as a consequence of a change in the regular routes of carrier due to traffic, weather, fuel shortage, technical snag, or security reasons

Special Exclusions applicable for the Section 11 (Trip Cancellation/Interruption)

The insurance shall not apply in respect of any loss arising directly or indirectly:

- a) From failure to notify the **Travel Agent** or Tour Operator or Airlines through whom the **trip** was booked within a reasonable time of the need to cancel or curtail the travel arrangements
- b) From the financial circumstances of the Insured.
- c) The Insured: a) making changes to personal plans; b) having a business or contractual obligation (except as specifically provided for under **Trip Cancellation/Interruption**); c) being unable to obtain necessary travel documents; or d) being detained or having property confiscated by any Customs.
- d) As a result of any lawful act of an Insured or criminal proceedings involving any of the aforementioned other than the attendance under subpoena as a witness (other than in an expert, occupational, professional or other similar capacity) in a Court of Law
- e) From failure in provision of any service (including error, omission or default) forming part of the booked **trip**, or from delay or amendment of the booked

		itinerary f) From prohibitive regulations by the Government of any Country except from any such regulation which the Insured was unaware existed (and could not reasonably be expected to be aware of) at the time of booking the Insured trip. g) On account of a Criminal Assault, where the Insured, any Family Member of the Insured, has been a principal or accessory in the Assault committed Specific Exclusions applicable to Section 13 (Emergency Cash Assistance) 1. A shortage or loss of funds due to currency fluctuation, errors omissions, exchange, loss or depreciation in value. 2. Any loss not reported to the police authorities having jurisdiction at the place of loss within 24 hours of the occurrence of the incident and a written report being obtained for the same. 3. Any claim in respect of a loss of traveller's cheques not immediately reported to the local branches or agents of the issuing authority. 4. Any reimbursement under Emergency Cash Assistance is excluded if the claim is put up after arrival of the Insured to India. Specific Exclusions applicable to Section 14 (Bounced Booking - Hotel & Airline) a. Any air tickets / hotel bookings which are allotted to airline staff / hotel staff or under any special travel industry employee scheme b. Any air ticket bookings made within 7 days of scheduled flight departure c. Any hotel bookings made within 7 days of first hotel check-in date d. Any Wait-listed bookings	
		General Exclusions: Exclusions Applicable to all Sections Except Where Stated Otherwise This insurance does not cover: 1. Loss directly or indirectly occasioned by happening through or in consequence where the Insured Person: a. Is traveling against the advice of a Physician; or b. Is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate; or c. Is traveling for the purpose of obtaining treatment; or d. Has received a terminal prognosis for a medical condition. e. any Pre-Existing Condition (except to the extent covered under Section 1 (E.) Pre-existing Cover in Life-Threatening condition); or f. with the intention of receiving medical treatment or g. after a terminal prognosis has been made; or h. if the Insured is aware of any circumstances that could reasonably be expected to give rise to a claim i. Winter Sports or the use of dry ski slopes j. Manual work of any kind or hazardous occupation k. Direct participation in riot or civil commotion. l. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, or confiscation or nationalization or requisition of or destruction of or damage of property by or under the order of any government or local authority or an act (whether on behalf of any	IV. General Exclusion s

organization, body or persons or group of persons) activities or directed towards the overthrow or influencing of the Government de jure or de facto or any provincial or local authority with force or by means of fear, terrorism or violence

- m. Accidents whilst engaged in any form of racing, motor rallies and competitions, hang gliding, mountaineering (reasonably requiring the use of ropes or glides), pot holing, rafting or canoeing involving white water rapids, underwater activities requiring the use of artificial breathing apparatus, professional sport, rugby league or union, aerial activities, parascending or aviation (other than as a fare-paying passenger in a certified multi-engine aircraft flown in the course of licenced operations for the transportation of passengers).
 - n. Suicide, attempted suicide or wilfully self-inflicted **injury or illness**, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or abuse of the drugs or the use of drugs (other than drugs taken in accordance with treatment prescribed or directed by a registered medical practitioner but not for the treatment of drug addiction), self exposure to needless peril (except in an attempt to save human life), any loss arising directly or indirectly from any injury, illness, death loss, expenses, or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
 - o. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from nuclear fission, nuclear fusion or radio-active contamination.
 - p. The Insured engaging in any criminal or illegal act.
2. Claims arising from pregnancy.
 3. Claims increased by the Insured's own act or omission.
 4. Losses arising from accidents on two wheeled motorized vehicles unless the driver is duly qualified and are in possession of a current licence valid in the country where the vehicle is operated and the insured person is wearing a safety crash, or losses arising from accidents on two wheeled motorized vehicles. Notwithstanding the foregoing, underwriters will not be liable for claims arising from accidents (as passenger or driver) on two wheeled motorized vehicles of 125 cc or over.
 5. Claims relating to any ownership (part, time-share or otherwise) of land or building
 6. Consequential loss of any nature whether direct or indirect
 7. Claims relating directly or indirectly as a result of bankruptcy or liquidation.
 8. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - i. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self sustaining process of nuclear fission.

- | | | | |
|--|--|---|--|
| | | <p>ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>iii. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.</p> <p>9. Provoked murder or assault, intentional self-injury or any attempt thereat</p> <p>10. Pre-existing whether physical or mental defect or infirmity</p> <p>11. Deliberate exposure to exceptional danger (except in an attempt to save human life)</p> <p>12. The Company shall not be liable for any sums recovered by or on behalf of the Insured by reason of any reciprocal arrangements under any other Insurance Scheme.</p> <p>13. Professional or organized sports or any other hazardous sports, rock climbing or mountaineering necessitating the use of ropes or guides, pot holing, hang gliding, bungee jumping, parachuting, any kind of race other than on foot or water and/or winter sports, racing speed, riding or driving in races or rallies, caving or potholing, hunting or equestrian, scuba diving or other underwater activity, rafting or canoeing involving white water rapids yachting or boating outside coastal waters or endurance tests, hazardous pursuits or occupation or air travel (other than as a passenger in a duly licenced passenger carrying aircraft). The claim is neither payable if arises from participation in potentially dangerous sports for which the Insured Person is either untrained, or physically unfit or using improper equipment.</p> <p>14. The Insured engaging in or taking part in armed forces/military, naval or air force service or operations and/ or Flying or other aerial activity except as a passenger in a fully licenced aircraft operated by licenced commercial air carrier or recognized air charter Company (the word “passenger” does not include any member of the aircrew or a technician working in or upon an aircraft);</p> <p>15. Congenital anomalies or any complications or conditions arising there from</p> <p>16. Change-of-Gender treatments: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.</p> <p>17. Unproven Treatments : Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.</p> <p>18. Sterility and Infertility : Expenses related to sterility and infertility. This includes.</p> <p style="margin-left: 40px;">a. Any type of contraception, sterilization</p> <p style="margin-left: 40px;">b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</p> <p style="margin-left: 40px;">c. Gestational Surrogacy</p> <p style="margin-left: 40px;">d. Reversal of sterilization</p> <p>19. This insurance shall not cover:</p> <p style="margin-left: 40px;">Loss, damage or destruction:</p> <p style="margin-left: 80px;">i. Arising from confiscation or detention by customs or other official</p> | |
|--|--|---|--|

		authorities; ii. Which at the time of the happening of such loss, damage or destruction is insured by or would, but for the existence of this insurance, be insured under the terms of any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under the terms of such other policy or policies had this insurance not been effected.	
7	Waiting period Time period during which specified diseases / treatments are not covered It is counted from the beginning of the policy coverage.	NIL	
8	Financial limits of coverage i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)	NIL	
	ii. Co-payment	NIL	
	iv. Any other limit (as applicable)	NIL -	
9	Claims/Claims Procedure	Section 1: Emergency medical expenses, Outpatient Treatment, Emergency medical Evacuation, Transportation / Repatriation of mortal remains, Pre-existing Cover in Life-Threatening condition and Hospitalisation Daily Allowance The claim form should clearly indicate the same and supporting documents should be provided for each one. Deductible will apply for each claim separately	VII (21)

- Hospital bills, Original Receipts, Discharge Certificate of Hospital (original) Cash Memos from the Hospital / Chemist (s) supported by proper prescription clearly showing the diagnosis or ailment,
- Receipts and Pathological Reports, Certificate from the attending doctor that the patient is fully recovered. Treatment taken on different dates for separate ailments will be treated as separate claims.
- For Transporting the Mortal Remains to the Country of Residence or of the costs of burial abroad, an official death certificate and a physician's statement giving the cause of death needs to be submitted.
- For reimbursement of extra expenses of Transportation of Insured to the Country of Residence, a medical statement from a qualified & registered Physician indicating the cause of illness and the necessity of the transportation needs to be submitted. Medical statements from relations or spouses will not be accepted.
- Original bills/receipts of the expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.

Section 2 : Dental Treatment

- The claims form should clearly indicate the same and supporting documents should be provided for each one. Deductible will apply for each claim separately.
- Bills/ vouchers/ reports giving the details of the tooth treated and the treatment performed. Treatment taken on different dates for separate ailments will be treated as separate claims.

Section 3 and Section 4: Personal Accident and Accidental Death and Disability due to Common Carrier:

- Duly completed claim form
- Police Report,
- Death Certificate (if Applicable),
- Original bills/ vouchers/ reports/ discharge summary that are submitted, must mention the name of the person treated, the cause of accident, details of the individual items of medical treatment provided and the dates of treatment.
- Post mortem report, if applicable, shall also be submitted.
- Valid ticket or certificate from the common carrier establishing the Insured Person's Bonafide travel in the affected common carrier at the time of Accident.

Section 5 : Loss of Passport and/or International driving licence:

- Duly completed claim form
- Police Report and statement of expenses for Emergency Passport / International driving licence along with original bills

Section 6: Total Loss of Checked-In Baggage:

- Duly completed claim form

- Property Irregularity Report or other report usually issued by the carriers in the event of loss of checked-in baggage will need to be submitted with the claim form along with a letter from the airline stating the compensation received from them for the lost baggage.
- Adequate proof of value of items contained within checked-in baggage valued in excess of US \$ 100 for loss/delay of checked-in baggage will need to be submitted.

Section 7: Delay Of Checked-In Baggage:

- Duly completed claims form
- Original bills of emergency items purchased
- Property Irregularity report or any other such report from the airline stating the date and time of arrival of delayed baggage.

Section 8: Personal Liability: Duly completed claim form, Details of Incident and proof of judicial decision rendered by a court of law.

Section 9: Hijack Distress Allowance:

- Duly completed claim form
- Proof of Travel on the Aircraft (Copy of Hijacked Flight ticket along with boarding pass)
- newspaper cutting or any other proof of hijacking of the Aircraft

Section 10- Trip / Flight Delay:

- Duly completed claim form
- Confirmation from the airline, clearly mentioning the scheduled arrival time and the actual arrival time and the reason for delay of the flight.
- All the bills / receipts of reasonable additional expenses incurred shall be submitted to the Company.

Section 11: Trip Cancellation:

- Duly completed claim form
- Any appropriate documentation that officially explains the cause of the Insured's trip cancellation.
- Any explanation of diagnosis along with the Insured's original itemized bills, receipts, and proof of other insurance payments.
- Proof of unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the trip cancellation or interruption.
- Documentation of refunds received from the travel supplier(s) and/or Common Carrier(s).
- Copy of the supplier's literature that describes penalties, e.g. A letter of the tour operator or an itemized bill from the travel agent stating the non-refundable amounts of the Trip costs.

Section 12- Missed Departure/Connection:

- Duly completed claim form

- Confirmation from the airline, clearly mentioning the reason for missed departure of the flight, including personal letter by the Insured along-with the verification of the cause by the Police/Recognized Authority.
- All the bills / receipts of reasonable additional expenses incurred shall be submitted to the Company in original.

Section 13- Emergency Cash Assistance

- Duly completed claim form
- Copy of FIR/Police report obtained within 24 hours of theft.

Section 14- Bounced Hotel/Airline Booking

- Duly completed claim form
- A confirmation from the Airline and/or accommodation provider of the bounced booking having occurred solely at their instance and responsibility along with reason.
- Original and Alternate travel ticket invoice and payment receipts
- Original and Alternate accommodation booking invoice and payment receipts
- Refund invoice from airline and/or accommodation provider along with any non-refundable charges (if any)
- Any amount/coupon received in the form of compensation from the Airline and/or accommodation provider (if applicable)

Section 15 – Compassionate Visit

- Duly completed claim form
- A certificate from the Medical Practitioner recommending the presence in the form of special assistance to be rendered by a member of the Family or near relative during the entire period of Hospitalisation. Certificate to also specify the minimum period of Hospitalisation.
- Discharge summary of the Hospital furnishing details – date of admission, date of discharge, and the presence of the member of the Family or near relative on all days of Hospitalisation.
- Original ticket used for the travel to and fro by the member of the Family or near relative.
- And any other document as may be appropriately applicable for the claims preferred under this section of the Policy.

Section 16 – Return of Minor Child

Duly completed claim form to be supported by:

- i. A certificate from the Medical Practitioner specifying the cause and minimum period of Hospitalisation
- ii. Discharge summary of the Hospital furnishing details - date of admission, date of discharge and the confirmation by the attending Medical Practitioner of presence of the attendant member of the family or near relative on all days of Hospitalisation.
- iii. Original ticket(s) used for the travel by the Minor Child(ren) back to the Country of Residence, if the ticket(s) are bought on behalf of the Insured

		without any interference of the Company iv. Photocopy of the death certificate (wherever applicable) providing the details of the place, date and time, and the circumstances and cause of the death (photocopy of the post mortem certificate, wherever required by the Service Provider, for cases where postmortem is conducted), issued by the appropriate authority where the contingency has arisen. v. And any other document as may be appropriately applicable for the claims preferred under this section of the Policy.	
		Assistance Company: Europ Assistance ● When Dialing from USA and Canada: (Toll Free) ● When Dialing from Rest of the World: 022-69635376 (Call back facility)	
10	Policy Servicing	Details of the Company Official: Head – Customer Care Customer Care No. / Toll Free No. / Senior Citizens: 18002030007 E-Mail: support@galaxyhealth.com	VII (18)
11	Grievances / Complaints	In case of any grievance the insured person may contact the Company through Website : www.galaxyhealth.com Toll free : 18002030007 Senior Citizens may call at 18002030007 E-mail : gro@galaxyhealth.com Ph. No. : 044 - 4001 7238 Courier : Prestige Polygon – 12th Top Floor (P), No. 471, Anna Salai, Nandanam, Chennai – 600035. Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If the Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044 - 4001 7238 For updated details of grievance officer, kindly refer to the link https://www.galaxyhealth.com/grievance-redressal If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of insurance ombudsman of the respective area/region for redressal of grievance as per insurance ombudsman Rules 2017. For the details of insurance ombudsman, refer policy wording page no.39 to 42. Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://bimabharosa.irdai.gov.in/	VII (23)
12	Things to remember	Cancellation/Termination: Cancellation of the policy may be done only where a journey is not undertaken and only on production of the Insured's passport as a proof that the journey has not been undertaken. Such cancellation will be subject to deduction of cancellation charges by the Company	VII (15)
		Renewal: Not Applicable	VII (16)
		Migration: Not Applicable	
		Portability: Not Applicable	
		Revision in Sum insured: Not Applicable	
		Moratorium Period : Not Applicable	
13	Your Obligations	Please disclose all pre-existing disease/s or conditions before buying a policy. Non-disclosure may affect the claim settlement.	VII (1)



Customer Information Sheet

		Disclosure of Information: The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder. Please disclose the medical history details sought in the proposal form.	
--	--	---	--

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

i. For product related documents including the Customer Information Sheet are available on our company's website: www.galaxyhealth.com

ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

iii. Kindly mail us at cisacknowledgement@galaxyhealth.com or call us at 044 - 40017239 to acknowledge the receipt of this document "Customer Information Sheet"