

### Liberty Secure Travel

#### Plan Details:

Coverages	Sum Insured	Deductible
Emergency Accidental Hospitalization	100000	1000
Outpatient Treatment for Injury	20000	500
Emergency Medical Evacuation	200000	Nil
Transportation of the Mortal Remains	10000	Nil
Accidental Death	750000	Nil
Permanent Total Disablement	750000	Nil
Trip Delay	INR 1000/per 6 hours, max upto 3000	6 Hours
Trip Cancellation	5000	Nil
Loss of Checked-in Baggage	10000 (Per Baggage 50% and per Item maximum 10%)	Nil
Delay of Checked in Baggage	2,000 after a delay of 8 hours on reimbursement basis followed by 400/per 3hrs max up to 1200	8 Hours
Trip Curtailment	5000	Nil
Missed Connection	5000	Nil

#### Coverage Description:

- **Emergency Accidental Hospitalization:** Covers hospitalization expenses maximum upto INR 1,00,000 on account of accidental injury.
- **Outpatient Treatment for Injury:** Covers outpatient treatment expenses maximum upto INR 20,000 towards medicines, pathological investigations & diagnostic tests on account of accidental injury.
- **Emergency Medical Evacuation:** Covers expenses incurred maximum upto INR 2,00,000 towards transportation to the nearest hospital with adequate emergency facilities for the provision of health services, arising out of accidental bodily injury.
- **Transportation of the Mortal Remains:** Covers expenses incurred maximum upto INR 10,000 towards transportation of the mortal remains to your place of residence in case of death due to an accident or the equivalent amount for burial or cremation at the location where death has occurred.
- **Accidental Death:** We will pay INR 7,50,000 to the Nominee or legal representative, if during the Trip an Insured Person sustains Bodily Injury which results in Death.
- **Permanent Total Disablement:** We will pay the compensation as stated in the disablement benefit table maximum upto Rs 7,50,000, if Accidental Bodily Injury results in Permanent Total Disability.

IRDAI UIN: LIBTIOP19017V011819

- **Trip Delay:** We will reimburse upto INR. 1000 per 6 hours maximum upto INR 3000 for expenses incurred towards the meals and accommodation, if your journey in an aircraft on which you are booked to travel is delayed beyond 6 hours from the original schedule time.
- **Trip Cancellation:** We will reimburse the non-recoverable amount maximum upto INR 5000 towards expenses for travel tickets, hotel booking and planned events including excursions, if your trip needs to be cancelled on account of
  - i. Death or Critical illness diagnosis of the Insured or immediate family members.
  - ii. Serious damage to your residence from catastrophic conditions.
  - iii. Your/spouse/child hospitalization for at least 3 days due to sudden illness or injury.
  - iv. Compulsory quarantine in Govt. authorized Quarantine Centres as advised by the Medical Practitioner.
- **Loss of Checked In Baggage:** We will reimburse the expenses incurred towards the total loss of checked in baggage maximum up to INR 10,000 (Per Baggage 50% and per Item maximum 10%), in case your checked in baggage is lost by the airline carrier..
- **Delay of Checked in Baggage:** We will reimburse maximum upto INR 3,200 for expenses incurred towards the emergency purchase of medicine, toiletries and clothing, subject to deductible and limit specified in the policy schedule, in case your checked in baggage is delayed for more than the duration as specified in the Policy Schedule.
- **Trip Curtailment:** We will compensate the non-recoverable amount maximum up to INR 5,000 towards the expenses incurred for travel tickets or hotel booking, if your trip is cut short or you need to return to your city of residence on account of
  - i. Death or Critical illness diagnosis of the Insured or immediate family members.
  - ii. Serious damage to your residence from catastrophic conditions.
  - iii. You/Your spouse/child hospitalization for at least 3 days due to sudden illness or injury.
  - iv. Inclement weather conditions.
- **Missed Connection:** We will compensate the non-recoverable amount maximum upto INR 5000 towards missed connection, if the flight booked by you to travel from the city of residence is delayed beyond 6 hours than the original scheduled time, for arrival at the destination of the connecting flight, resulting in missing of the connecting flight.

**Conditions:**

- Age criteria: 91 days to 70 years
- Only Indian national will be covered
- In case of single journey, policy starts from the schedule departure date and time of flight from the originating airport to actual arrival date and time at the destination airport as mentioned in booked flight ticket through which insurance cover has been opted & premium has been received.
- In case of return journey, Policy will start from the schedule departure date and time of flight from the originating airport and ends on the date and time of deboarding the flight at the originating airport or up to 15 days from the date of commencement of the policy whichever is earlier.
- COI cannot be issued for flight ticket booked more than 90 days in advance
- Trip Cancellation cover is not applicable when the Common Carrier is suspended, grounded off, not operating or flight is cancelled by the Common Carrier for whatsoever reason.

Note: Coverage's, Terms & Conditions are only outlined briefly in this document. For complete details, policy wording needs to be referred.

---

### **Claim Procedure: Domestic Travel**

- A. Claim Notification:** Upon the happening of covered event, which may give rise to a claim under this Policy, Customer need to intimate/register the claim by calling our Toll-free number [1800-266-5844 (8:00 AM to 8:00 PM, 7 days of the week)] and share claim documents within 10 days of the event at [care@libertyinsurance.in](mailto:care@libertyinsurance.in) OR [travel@libertyinsurance.in](mailto:travel@libertyinsurance.in)
- B. Claim Registration:** On intimation/registration of claims at Contact centre, Customer will receive a claim number within 24-48 working hrs along with acknowledgement email and SMS on registered email id and Claim no. will be used as a reference no for all communications.
- C. Claim Discrepancy:** On Registration of claims, discrepancy/Documents checklist email will be triggered to registered email id along with list of documents required in case complete document not submitted at the time of claim registration within 5 days of claim registration.
- D. Time for Filing Claim Documents:** Complete documents of loss must be furnished to us within 30 days of the claim registration.
- E. Documents to be submitted:** The claim is to be supported with the following documents and submitted within the prescribed time limit of 30 days:

#### **1. Emergency Accidental Hospitalization/ Outpatient Treatment for Injury/ Emergency Medical Evacuation**

- Dully filled and signed Claim form
- Flight itinerary and Boarding pass and/or ticket details as applicable
- Original Detailed Discharge Summary / Day care summary from the hospital. Original consolidated hospital bill with bill no and break up of each Item, duly signed by the insured
- Original payment Receipt of the hospital bill with receipt number
- First Consultation letter and subsequent Prescriptions.
- Original bills, original payment receipts and Reports for investigation supported by the note from Attending Medical Practitioner / Surgeon demanding such test.
- Copy of Indoor cases papers and other medical records as applicable for claim
- Surgeon's certificate stating nature of Operation performed and Surgeons Bills and Receipts
- Attending Doctors/ Consultants/ Specialist's/ Anesthetist Bill and receipt and certificate regarding same
- Original medicine bills and receipts with corresponding Prescriptions.
- Original invoice/bills for Implants (viz. Stent /PHS Mesh/ IOL etc.) with original payment receipts.
- Photo ID and Address proof of policy holder and patient
- C-KYC form for claims above 1 lac
- NEFT documents confirming account holder's name, account no & IFSC of bank

#### **2. Accidental Death**

- Dully filled and signed Claim form
- Boarding pass and/or ticket towards the journey
- Burial Certificate (wherever applicable).
- FIR / MLC from police authorities.
- Attested copy of Statement of Witness, if any lodged with police authorities
- Death Certificate issued by competent Authorities.
- Death Summary from the Hospital Authorities if death is confirmed by the Hospital.
- Post-Mortem Report (Viscera report may ask in case chemical analysis preserved)
- Report of the Airline Authority confirming the accident of the Carrier.
- NEFT documents of Nominee confirming account holder's name, account no & IFSC of bank

#### **3. Permanent Total Disablement**

- Boarding pass and/or ticket towards the journey
- Dully filled and signed claim form
- FIR / MLC from police authorities.
- Hospital / Nursing Home Medical Records.
- Radiological / X Ray report relevant to the disability.

- Photographs of the insured showing affected area.
- Disability Certificate from Civil Surgeon
- Report of the Airline Authority confirming the accident of the Carrier.
- NEFT documents confirming account holder's name, account no & IFSC of bank

#### **4. Transportation of the Mortal Remains**

- Boarding pass and/or ticket towards the journey
- Duly filled and signed claim form
- Copy of death certificate with date, time, place and cause of death.
- Post-mortem report, if conducted.
- Documentary evidence towards expenses incurred on disposal of mortal remains.
- In case of transportation of mortal remains, receipt towards expenses incurred in preparation and packing of mortal remains of the deceased along with the transportation of the same to the city of residence
- NEFT documents confirming account holder's name, account no & IFSC of bank

#### **5. Trip Delay**

- Boarding pass and/or ticket towards the journey
- Duly filled and signed claim form
- Invoices related to List of essential purchases made, such as meals, refreshments or other related expenses directly resulting from the flight delay.
- Confirmation letter from the airlines clearly stating the duration and the reason for flight delay (Mandatory)
- NEFT documents confirming account holder's name, account no & IFSC of bank

*\*Please Note: Claim payment can be made only against the receipts for expenses directly resulting from flight delay*

#### **6. Trip Cancellation/Trip Curtailment:**

- Duly filled and signed claim form
- Letter from insured mentioning the reason of trip cancellation with related proof
- Confirmation of cancellation of the Trip from the Common Carrier detailing the circumstances of cancellation
- Copies of Travel ticket and boarding pass of flight or travel ticket in case of rail or any other common carrier boarded by Insured.
- Medical reports and doctor's certificate in case of medical reasons for Trip cancellation/Curtailment
- Copy of death certificate in case of death of the immediate family member.
- Proof of travel and accommodation expenses made in advance for the trip
- Copies of receipts of travel and accommodation and proof of refund received for travel and accommodation expenses.
- Certificate from service providers about deductions of travel and accommodation charges.
- NEFT documents confirming account holder's name, account no & IFSC of bank

#### **7. Loss of Checked-in Baggage:**

- Duly filled and signed claim form
- Copies of Travel ticket and/or boarding pass / Flight itinerary
- Claim form submitted to airlines, mentioning the details items lost/damaged, with their respective cost. (Mandatory)
- Original Property Irregularity Report (PIR) from airlines
- Baggage Loss/Damage Report OR letter from airlines OR any other document from airlines confirming the loss of items.
- Details of Compensation received from Airlines If Any.
- Original Bills/Receipts for the items lost.
- NEFT documents confirming account holder's name, account no & IFSC of bank

#### **8. Delay of Checked in Baggage:**

- Duly filled and signed claim form
- Copies of travel tickets/boarding pass/baggage tags / Flight itinerary
- Correspondence copies with common carrier about the delay of Baggage certificate with delay and actual date and time of delivery of baggage.
- Original Property Irregularity Report (PIR) from airlines

- Details of Compensation received from Airlines If Any.
- Original Bills/Receipts of medication, toiletries or clothing purchased
- NEFT documents confirming account holder's name, account no & IFSC of bank

**9. Missed Connection:**

- Duly filled and signed claim form
- Copies of Travel ticket and boarding pass of flight Scheduled from the first port of arrival
- Copies of Travel ticket and boarding pass of New flight Scheduled from the first port of arrival
- Confirmation from the Common Carrier of the delayed flight
- Reasons for delay
- Unused ticket for the ongoing flight (Missed Flight) with an endorsement of the Common Carrier of cancellation of the same
- Original used ticket obtained afresh towards the alternative flight
- Certificate from the Common Carrier of the Missed Flight that the fare for the part of the Trip covered by the Missed Flight is forfeited in full or in part together with the amount of forfeiture.
- NEFT documents confirming account holder's name, account no & IFSC of bank

**F. Claim Processing:**

Claims processing for Domestic Travel will start once customer shares the requisite documents asked by the claims team

- On raising request with the customer, claims team will wait for a revert from customer along with documents to be submitted for 8 days from date of requirement raised
- If response not received/ documents not submitted, claims team will initiate 3 subsequent reminders at an interval of 8 days each from 1<sup>st</sup> reminder
- Post the 3<sup>rd</sup> reminder if documents are not submitted or there is no response from the insured/ nominee, a closure email will be triggered to the customer's email id on the 29<sup>th</sup> day of claim registration.
- On the 30<sup>th</sup> day, claims team will close the case in system marking it as CWP (Closed Without Payment) in case documents are yet not submitted by the customer/ claimant
- In case the customer responds with requisite documents, claims team will conduct a QC on the documents received and take the decision for Settlement / Repudiation.
- We would settle the payment directly with the Insured
- Settled claims: Settlement letter/Email with claim amount and UTR details will be triggered to registered email id.
- Repudiated claims- Rejection email would be triggered to the Insured registered email id detailing the clause for repudiation.

**G. Payment of Claim:** All claims under the policy shall be payable in Indian currency only

Note: Travel Insurance will be issued by the insurance provider and will only be responsible to manage all Customer grievances and claims pertaining to Travel Insurance.

---