



# GROUP TRAVEL INSURANCE

*Group Travel insurance policy is often tailor made for businesses whose employees undertake frequent international business travel.*

*The policy covers specified employees or all employees (if arranged on blanket basis) up to the agreed maximum duration per trip.*

*The premium is adjusted based on declaration of actual number of trips at the end of the annual policy period. The employer need not declare each trip before it is undertaken. Hence, the policy offers automatic protection for any trip within the agreed scope of cover.*

## COVERS INSURED

- › Medical expenses and emergency assistance.
- › Personal assistance services.
- › Loss of baggage or documents.
- › Delayed baggage or departure.
- › Personal accident .
- › Personal civil liability.

## OPTIONAL EXTENSIONS

- › Winter sports.
- › Cancellation and curtailment .

## MAJOR EXCLUSIONS

- › Criminal acts, fraudulent or reckless actions.
- › Contractual obligations.
- › Motor vehicles, ships, aircraft or watercraft liability.
- › Penalties, fines and pure financial losses.
- › War, terrorism, mutiny, crowd disturbances, strikes.
- › Epidemics and pandemics.
- › Nuclear energy risks and radioactive materials.
- › Pre-existing Injuries and illnesses
- › Suicide or attempted suicide.
- › Physical or manual hazardous activities and dangerous sports.
- › Travel against the medical advice or to get treatment.
- › Pregnancy or childbirth.
- › Alcohol or use of drugs .
- › Rehabilitation treatments.
- › Mental health diseases.
- › Natural catastrophes or falling objects from space.
- › Actions of the armed forces in peacetime.
- › Venereal and sexually transmitted diseases.