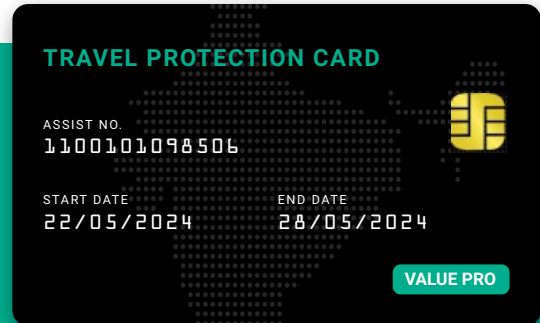


COMPREHENSIVE TRAVEL PROTECTION



 NAME : JOSEPH MATHEW KOCHERIL

 ADDRESS : C15 CHOICE GARDENS TOC-H NAGAR,
VYTTILA COCHIN . KERALA-682019



Assist Fees : 998(Incl GST @ 18%)

You can now enjoy exclusive travel assistance including insurance benefits on your trip. Kindly ensure to carry this document for a pleasant travel experience.

Travel hassle-free with...

TRAVEL ASSISTANCE



24x7 Medical
Assistance



Lifestyle
Assistance



Domestic Roadside
Assistance

TRAVEL INSURANCE



Arranged with an IRDAI authorised underwriter - ICICI
Lombard General Insurance Company Ltd.

Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

Ask for help



24x7 helpline: +91 22 67872 037



Assistance: customercare@asego.in
Claims: claims@asego.in



Whatsapp message only for claims: +91 86478 34444



asego.in

Note: Assistance provided by ASEGO TRAVEL LLP,
Insurance underwritten by ICICI Lombard General
Insurance Company Ltd.

Customer will bear any cost or expenses arising
from availing the assistance services through a
third party service provider.

Keep travelling, because the world is waiting for you and we are always by your side.
BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.

ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025

IRDAI Registration No: 115

Telephone: 1800 2666

Certificate Of Insurance

Customer Details:

Insured Name : JOSEPH MATHEW KOCHERIL Date of Birth: 16/11/1974 Passport Number: A35528992
 Address : C15 Choice Gardens Toc-H Nagar, Vyttila Cochin . Ernakulam Kerala-682019
 Travel Assure - Group Overseas Travel Insurance Mobile no : 8594044250 Landline no : 8594044250
 E Mail : joe.kocheril@gmail.com CR no :
 Issue Date : 21/05/2024

Certificate No : **SX101098506**

Intermediary Code : IM-1335344

Travel Assure - Group Overseas Travel Insurance

Intermediary Name : ASEGO INSURANCE LLP

This Group Travel Insurance policy 4198/O/320154890/00/000 dated 21-12-2023 has been issued at Mumbai by ICICI Lombard General Insurance Company Ltd. to the master policy holder, ASEGO TRAVEL LLP. and governed by the terms, conditions and exclusions therein contained or otherwise expressed in the said certificate, but not exceeding the Sum Insured as specified in the Schedule. This Certificate, issued under the facsimile signature of ICICI Lombard General Insurance Company Ltd. represents the availability of benefit to the above mentioned Insured Person. Through the master policy holder ICICI Lombard General Insurance Company Ltd. has received an amount of Rs. 164.98 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

Insurance Details :

Commencement Date: From: 22/05/2024 End Date: mid-night on: : 28/05/2024 No. of Days: 7
 Plan Name : IC Single Trip VLP - 2 75000 Geographical Coverage : Excluding USA and CANADA
 Assignee : Legal Heir Relation : Legal Heir
 Exclusions :

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
Emergency Medical Expenses Emergency Medical Evacuation Repatriation of Mortal remains	USD 75000	USD 100	Dental Treatment Expenses	USD 500	USD 100
Daily Allowance in case of Hospitalization	USD 35 per day upto 5 days	2 days	Compassionate Visit	USD 1000	NA
Personal Accident Accidental Death Permanent Total Disability(PTD) Permanent Partial Disability(PPD)	USD 10000	NA	Accidental Death -Common Carrier Permanent Total Disability-Common Carrier Permanent partial Disability -Common Carrier	USD 1500	NA
Hijack Distress Allowance	USD 50 per day upto 4 days	12 HRS	Total Loss of checked in Baggage	USD 500	NA
Delay of Checked-in Baggage	USD 100	12 HRS	Loss of Passport and documents	USD 300	USD 25
Mugging Benefits	USD 500 per day upto 1 day	NA	Trip Cancellation and/or Interruption	USD 750	USD 100
Missed connection	USD 300	3 HRS	Trip Delay	USD 100 per day upto 1 days	3 HRS
Over Booked-Common Carrier	USD 300	6 HRS	Bounced hotel booking	USD 300	USD 100
Personal Liability	USD 200000	USD 100			

Emergency Assistance Details :

For claims, Contact ICICI Lombard 24hr Help Line number for assistance and registering your claim:
 In USA & Canada (Toll Free) +1 844 871 1200;
 Rest of the World (Call Back Facility) +91 124 449 8778
 National Toll Free Number 1800 102 5721;
 Fax Number +91 124 4006674
 Email Address : icicilombard@falck.com
 OR Login to the e-claim link <https://fgaindia.com/FalckMLink/Register.aspx>



Other Terms & Conditions :

- This policy covers Emergency Medical Expenses incurred due to sudden and unexpected injury or any acute Sickness including COVID-19, arising when insured is outside the 'Republic of India' up to the limits as mentioned in the policy schedule.
- This Travel Insurance policy is only limited to customers of ASEGO TRAVEL LLP.
- This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30000 minus deductibles (if any).
- This policy consist of following coverage's which will be treated as benefit covers i.e. Personal Accident- Accidental Death Permanent Total Disability (PTD)

Permanent Partial Disability (PPD), Accidental Death—Common Carrier, Permanent Total Disability - Common ,Permanent Partial Disability - Common carrier, Daily Allowance in case of Hospitalization, and Hijack Distress Allowance subject to policy terms and conditions applicable to these sections. All others coverage's will be treated as indemnity.

- Sum insured for Emergency Medical Evacuation and Repatriation of mortal remains will be sublimited to sum insured specified in Emergency Medical Expenses.
- *Pre-existing condition(s) are excluded from the policy including but not limited to life threatening conditions to save the Insured/Insured person's life. This exclusion will apply to the following sections: Emergency Medical Expenses, Emergency Medical Evacuation, Dental Treatment Expenses, Daily Allowance in case of Hospitalization, Permanent Total Disability (PTD), Permanent Partial Disability (PPD). This exclusion has been waived to the extent of USD 10000 per policy or upto 10% Sum Insured whichever is lesser & limited to section as indicated in the Policy Certificate for mentioned section for the age of upto 80 Years and USD 1500 for the above 80 Years
- Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, Adventure Sports is not covered
- **Sanctions Limitation and Exclusion Clause:** Not applicable for sanctioned countries listed in certificate of insurance.
- No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America. Excluding from/to and or countries places prohibited by GOI & also Specifically Excluding Iran I Iraq/Syria/ Sudan/ North Korea/Cuba/Crimea.
- **Below Sublimit is applicable from the age 61 Years up to the age of 80 years for Emergency Medical Expenses.**

Sublimit Applicable- from 61 Years- 80 Years	
Room Rent including Boarding lodging	\$1500/day up to 30 days
Intensive Care unit	\$2000/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)"	Maximum Up to USD 7500
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Max up to USD 500
Ambulance Services	Max up to \$ 300
Hospital Miscellaneous Expenses	Maximum of USD 1000

- Above mentioned sub limits are not applicable for Emergency medical Expenses section if sublimit waiver has been opted by insured & clearly mentioned on above coverage section
- Sublimit applicable for age group above 80 years upto the age of 90 years & only limited to Emergency Medical Expenses is restricted to USD 5000 per illness & Injury.
- Subject to the terms, conditions and exclusions of the ICICI Lombard General Insurance Company Ltd.



Scan the code of authenticative policy

Gaurav Arora

Authorised Signatory
(ICICI Lombard General Insurance Company Ltd.)

The certificate has been issued based on the information provided by you/your representative and the policy is not valid if any of the information provided is incorrect, subject otherwise to the Terms, Conditions and Exclusions mentioned in the policy.

Certificate is only valid to the customers who are travelling from India.

1	General Exclusions	• Treatment abroad if that is the sole reason or one of the reasons for the Insured/Insured person's temporary stay abroad • Any claim if the Insured Person 1. Is travelling against the advice of a Medical Practitioner; 2. Is receiving, or is on a waiting list to receive, specified medical treatment declared in the Medical Practitioner's report or certificate; • Has received terminal prognosis for a medical condition; Is taking part in a naval, military or air force Operation. • Congenital external diseases, defects or anomalies • Diseases, illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
2	Notice of Claim	For any claim related query, intimation of claim and submission of claim related documents you may contact our Emergency Assistance Service Provider. In case of a claim, you may reach us at 844-691-8883 (For Canada), 844-691-8885 (For USA) or +91 11 42221403 (For other parts of the world) or email us at customersupport@icicilombard.com Alternatively you can contact us through: Toll Free -1800 2666 Email -customersupport@icicilombard.com Post/courier to Company - ICICI Lombard General Insurance Company Ltd., ICICI Bank Tower, Plot No. 12, Financial District, Nanakram Guda, Gachibowli, Hyderabad-500032
3	Claim Procedure & Documentation	Claims Procedure 1. In the event of an accident or sudden illness which is likely to give rise to a claim under this Policy, the Insured Person shall immediately contact the Emergency Assistance Service Provider giving details of the Policy issued to him/her. The details of phone numbers and Help Line are given in the Notice of claim section. 2. All necessary claim documents should be furnished to the Company/ Emergency Assistance Service Provider by the policy holder/insured to make a claim. However, claims filed even beyond such period should be considered if there are valid reasons of any delay. 3. Claim Service Guarantee: The Company shall settle the claim within 30 days from the date of receipt of last necessary document in accordance with the provision of regulation 27 of IRDAI (Health Insurance) Regulations, 2016. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate Claims Documentation- • Duly filled in and signed claim form • Certificate of Insurance • Any additional document relevant to claim and specified in the Policy wordings This is only a summary of the product features. The actual benefits available are as described in the policy wordings and will be subject to the <u>policy terms, conditions and exclusions.</u>

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#)

or paste the link "<https://asego.co/asegotravel/new/Travel-Assure-Group-Overseas-Travel-Insurance-Policy-Wordings.pdf>" on your browser.

Website: www.icicilombard.com; IRDAI Registration No: 115, Email: customersupport@icicilombard.com

ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025

UIN: ICITGP22203V022122, CIN:L67200MH2000PLC129408