

Health Insurance
Aditya Birla Health Insurance Co. Limited
(A subsidiary of Aditya Birla Capital Ltd.)



Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615
IRDA Regn. No.153
Certificate Of Insurance

Customer Details:

Insured Name: SHEELA DILIP VYAS Date of Birth: 15/12/1953 Passport Number: 588479868
Address: Office No.506, 5th floor, De Elmas Bldgn. , Sonawala Cross Road, Goregaon East, Mumbai . Maharashtra-400063
Group Active Travel Mobile no: Landline no:
E Mail: NA CR no:
Issue Date: 07/11/2024 Intermediary Code: 93 -21-00027-00-00
Certificate No: 31082782 Intermediary Name: Asego Insurance LLP
Overseas Travel Insurance

This Group Travel Insurance policy 74-23-9000001-000 & 74-23-9000002-000 dated 16-02-2024 has been issued at Mumbai by Aditya Birla Health 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 policy, but not exceeding the Sum Insured as specified in the Schedule. The master policy holder, Aditya Birla Health Insurance Co. Ltd. has received an amount of Rs. 517.78 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured. This Certificate, represents the availability of benefit to the above mentioned Insured Person.

Insurance Details:

Commencement Date: From: 07/11/2024 End Date: 14/11/2024 No. of Days: 8
Plan Name: N AB Single Trip : A - 2 50000 Geographical Coverage: Nominee Name: LEGAL HEIR
Excluding USA and CANADA Relation: Legal Heir

Pre-existing diseases excluded are: Exclusions :

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
In-patient Care for Illness and Injury with Day Care Treatment	USD 50000	USD 100	Medical Evacuation	USD 50000	USD 100
Repatriation of Mortal Remains	USD 50000	NA	Dental Expenses	USD 300	USD 50
Loss of Checked-in Baggage	USD 500	NA	Delay of Checked-in Baggage	USD 100	6 HRS
Loss of Passport	USD 300	USD 50	Personal Liability	USD 200000	USD 100
Hijack distress allowance (Per Day Max Up to 30 days)	USD 25 per day upto 4 days	6 HRS	Daily Allowance Per day; upto 60 days	USD 25 per day upto 5 days	2 Days
Personal Accident (Common Carrier) - AD, PTD, PPD	USD 5000	NA	Hotel Over Booking	USD 500	USD 50
* Trip Cancellation (option 5) Trip Interruption Trip Curtailment	USD 300	USD 100	Automatic Extensions	USD It's a part of medical cover upto 7 days	NA
Mugging Cover	USD 200	NA	Compassionate Visit - Travel	USD 750	USD 100
Out-patient Care	USD 25000	USD 100	Personal Accident (AD, PTD, PPD)	USD 10000	NA

Emergency Assistance Details:

FALCK INDIA PVT LTD The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.	
Rest Of The World (Call Back Facility)	+91 124 4498782
Email Address:	adityabirlainsurance@falck.com
Geographical Coverage	Worldwide coverage for Medical & Travel related assistance
USA & Canada Toll Free Number	+18007487890

Stamp Duty:- The stamp duty of INR. 1/- paid vide MH003394929202122E dated 09/07/2021, 1, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0001811011202122 dated 20/07/2021, , payment has been made vide Letter of Authorisation No. CSD/94/2021/2542 dated 26/07/2021 from Main Stamp Duty Office.

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

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.

* Pre-existing condition(s) are excluded from the policy including but not limited to unforeseen emergency measures to save the Insured/Insured person's life. This exclusion will apply to the following sections: In-patient care for Illness and Injury with Day Care Treatment, Medical Evacuation, Dental Expenses, Daily Allowance, 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 applicable section for the age of upto 80 Years and USD 1500 for 81 - 85 Years.

* This policy covers if the trip is unavoidably Cancelled/Interrupted or curtailed solely and directly results of following: Option 5 :- Perils of Trip Cancellation/Interruption/Curtailment. Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. War like situation event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier or Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism In the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of insured person / immediate family member. Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity or Weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / immediate family member is admitted in hospital for treatment of pandemic. Cancellation or Interruption of trip due to diagnosis of the insured's Immediate Family Member (or relative) with any infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or State Government.

- This policy does not cover 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 unless declared beforehand and necessary additional premium paid and mentioned in the policy schedule.

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

Grievance Redressal :

In case of a grievance, the Insured Person/ Policyholder can contact Us with the details through our website: www.adityabirlacapital.com, Email: care.healthinsurance@adityabirlacapital.com or Toll Free: 1800 270 7000. Address: Any of Our Branch office or Corporate office. For senior citizens, please contact respective branch office of the Company or call at 1800 270 7000 or write an e- mail at seniorcitizen.healthinsurance@adityabirlacapital.com. The Insured Person can also walk-in and approach the grievance cell at any of Our branches. If in case the Insured Person is not satisfied with the response, then they can contact Our Head of Customer Service at the following email carehead.healthinsurance@adityabirlacapital.com. If the Insured Person is still not satisfied with Our redressal, he/she may approach the nearest Insurance Ombudsman. The contact details of the Ombudsman offices are provided on Our website and in the Policy.

Important –

1. Insurance cover is subject to the terms and conditions mentioned in the Policy wordings provided to you with this Certificate of Insurance. For complete set of benefits, terms, conditions & exclusions please refer policy wordings.
2. The assignment of Benefits under the Policy shall be allowed subject to applicable law.

• 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

- Sublimit applicable for age group 81- 85 years is limited to Emergency Medical Expenses is restricted to USD 5000 per illness & Injury.
- These sublimit are waived if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & is mentioned on the certificate.



Scan the code to
authenticate policy
For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#) or paste the link <https://asego.co/new/GroupTravelProtect.pdf> on
your browser.

Website: www.adityabirlacapital.com; IRDA Reg. No: 153, Email: care.healthinsurance@adityabirlacapital.com
Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615
UIN: ADITGBP21600V032021 & ADITGBP23002V012223. CIN: U66000MH2015PLC263677
*This is a computer generated statement doesn't need any signature