

Key Feature Document

SBI General Insurance: Travel Insurance (Business & Holiday)

UIN: SBITIOP14004V011314

- This Key Features Document has been prepared to assist You in understanding this Insurance product. It should be read in concurrence with the Policy documents that is received by You after the policy is issued.
- **The IRDAI licensed sales staff of The Hong Kong and Shanghai Banking Corporation Limited, India (“Bank”) must go through this document with You once You have decided to purchase this insurance product from SBI General Insurance Company Limited.**
- **We recommend that You keep this Key Features Document and sales illustrations for future reference.**

Key things You should know:

- ✓ This policy provides indemnity for expenses incurred for medical treatment of illness, disease contracted or injury sustained during overseas travel and which is primarily in the nature of an emergency and which is necessary to be undertaken immediately along with other related covered.
- ✓ There are multiple covers to choose from as per specific need.
- ✓ This policy also provides for cashless servicing across India. Kindly refer to SBI General Insurance website - **www.sbigeneral.com**, for the list of empaneled hospitals for cashless servicing.
- ✓ All information that You disclose to the Insurance Company shall be accurate.
- ✓ Purchase of the insurance product is purely voluntary and is not linked to availment of any other facility from the Bank.
- ✓ Kindly refer to the following sections in this document for a better understanding:
 - ✓ a. “What is Covered under this policy” section to understand details.
 - ✓ b. “What are the exclusions under this Policy” section for understanding what is not covered by this policy.
 - ✓ c. “Termination of Policy” section.

What is Travel Insurance (Business & Holiday)?

SBI General Insurance’s Travel Insurance (Business and Holiday) gives comprehensive cover to You and Your family when You are globe-trotting. To make Your trip stress-free, the Insurance Company provides coverage against medical and other financial emergencies that may occur during your travel abroad.

Who can be covered under this Policy?

- 1) Indian residents undertaking bonafide trips abroad for:
 - a) business and official purposes,
 - b) holiday purpose
 - 2) Foreign Nationals working in India.
- Age Limit: - 6 months to 70 years.

What is Covered under this policy?

A. Basic cover up to the Sum Insured limit:

Accident and Sickness Medical expenses:

The Insurance Company will indemnify the Insured Person, up to the limit of cover shown in the policy schedule, in respect of the medically necessary, medical expenses incurred overseas for medical treatment on account of any disease/illness/injury first sustained or contracted whilst on Insured Trip. The expenses covered would include Physician's services, Hospital services, Medically Necessary services and local emergency medical transportation.

Emergency Medical Evacuation:

The Insurance Company shall pay additional expenses required for transportation of the Insured Person locally to the nearest hospital from the current location of the Insured Person, in case it is not possible to guarantee adequate medical treatment within reasonable distance from the current location or the transportation of the Insured Person to the Republic of India.

Repatriation of Mortal Remains:

The Insurance Company shall, in the event of death of the Insured Person, pay or reimburse, the costs of transporting the mortal remains of the deceased Insured Person back to the Republic of India or, up to an equivalent amount, for a local burial or cremation in the country where the death occurred, subject to the maximum limit as specified in the schedule to this policy as a result of illness/ disease or injury, manifesting itself first during the insured journey.

Personal Accident

In the event of accidental death or sustaining any bodily injury, on the covered overseas trip, resulting solely and directly from an accident caused by violent and visible means the insurance company shall pay to the Insured Person, his/her nominee or legal representative, as the case may be the sum or sums specified in the policy schedule and as stated in the table below. The loss must occur within 365 days from the date of accident causing the injury.

In case of multiple losses resulting from the same accident, only one amount, the highest, will be paid. Further that total claim under this sub section will be limited to the limit of cover shown in the policy schedule.

Loss of Checked Baggage

The Insurance Company will indemnify for value of checked baggage up to the limit of cover shown in the policy schedule in the event of the Insured Person suffering total loss of checked baggage, as defined.

Delay of Checked Baggage

The Insurance Company will pay US \$ 200 for every 12 hours in excess of first 12 hours up to the limit of cover shown in the schedule for necessary emergency purchase of replacement items in the event that the Insured Person suffers a delay of more than 12 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by an International Airline for an International outbound flight from the Republic of India.

Loss of Passport

In the event of the Insured Person losing his/her Passport during the trip covered, the insurance company will pay up to the limit of cover shown in the policy schedule for the reimbursement of actual expenses necessarily and reasonably incurred by the Insured Person in connection with obtaining emergency travel documents in lieu of lost Passport, outside India.

Trip Cancellation

Subject to all other terms and conditions, the insurance company will indemnify the Insured Person subject to limits shown in the policy schedule, for loss of personal accommodation or travel charges paid or contracted to be paid by the Insured Person, which are not recoverable from any other source, following the necessary and unavoidable cancellation of the trip prior to its commencement because of:

1. Insured Person's death, serious injury or sudden sickness requiring minimum three days hospitalisation.
2. Death of Insured Person's spouse or parent or child.
3. Serious injury or sudden sickness requiring minimum three days hospitalisation of Insured Person's wife or child who were booked to travel with the Insured Person and who is also insured with the insurance company.
4. Compulsory quarantine or prevention of travel by Government

Trip Curtailment

Subject to all other terms and conditions, the insurance company will indemnify the Insured Person subject to limits shown in the policy schedule, for loss of personal accommodation or travel charges paid or contracted to be paid by the Insured Person, which are not recoverable from any other source, following the necessary and unavoidable curtailment (the cutting short by early return to India) of the trip because of death, serious injury or sudden sickness of the Insured Person's spouse or child residing with him/her in India and who is not travelling with the Insured Person on the insured journey.

Trip Delay

Subject to all other terms and conditions, if the aircraft on which the Insured Person is booked to travel from India is delayed beyond 12 hours than the original scheduled departure time, the insurance company will pay US \$ 200 for every 12 hours delay in excess of first 12 hours, subject to the maximum amount mentioned in the policy schedule.

Missed Connection

Subject to all other terms and conditions, if the aircraft on which the Insured Person is booked to travel from India is delayed beyond 12 hours than the original scheduled arrival time at the destination of the connecting flight resulting in the Insured Person missing the connecting flight, the insurance company will pay for personal accommodation or travel charges to be incurred by the Insured Person towards missed connection, up to the limit specified in the policy schedule. For a claim to be admissible under this coverage it is a condition precedent to liability that the claim is admissible under "Trip Delay".

Hospitalisation Daily Allowance

Subject to all other terms and conditions, it is hereby agreed that following hospitalisation of the Insured Person due to an accident or illness covered under the policy, a US \$ 50 for every one day in excess of first one day shall be paid by the insurance company under this policy, up to the limit specified in the policy schedule. For this purpose a day will be reckoned as continuous 24 hours. All other terms and conditions shall remain unaltered.

Emergency Cash Advance

This is an assistance service when the Insured Person requires emergency cash following incidents like theft/burglary of luggage/money or hold up. The Insurance Company shall co-ordinate with the Insured Person's relatives in India to provide emergency cash assistance to the Insured Person as per his requirement, up to the limit specified in the policy schedule.

Bail Bond Insurance

The arrangement of bail bond in the event that the Insured Person has been arrested following a car accident. The Insurance Company will only arrange the financial guarantee if payment has been secured through an Insured Person's credit card or personal assets.

Hijack Cover

For each 24 hour period the Insured Person is detained by hijackers following hi-jacking of any aircraft in which the Insured person is traveling, the insurance company will pay US \$ 200 for every 24 hours in excess of first 24 hours subject to the maximum limit specified in the policy schedule. All other policy terms and conditions shall remain unaltered.

Golfer's Hole-in-One

Subject to all other terms and conditions, it is hereby agreed that the insurance company shall reimburse expenses incurred in celebration of achieving a hole-in-one by the Insured Person during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course, subject to the maximum limit shown in the schedule against this cover. All other terms and conditions shall remain unaltered.

Home Burglary Insurance

The Insurance Company will indemnify the Insured Person for claims made in respect of loss of or damage to contents of the Insured Person's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted burglary and/or robbery during the period of insurance. The cover incepts from the date of departure of the Insured Person from the country and ends on the expiry date or date of return to the country, whichever is earlier. The Insurance Company's liability will be subject to maximum limit specified in the schedule. The cover excludes loss or damage to valuables.

Personal Liability

The Insurance Company will pay up to the limit of cover shown in the policy schedule if the Insured Person in his or her private capacity becomes legally liable to pay for accidental bodily injury to Third Parties or accidental damage to Third Party Properties, arising from an incident during the covered trip.

Maximum limit of Rs 10,000 for SI 25L/ 50L/ 100 L

The items which are not payable under the claim as per the list of excluded items released by IRDAI that is related to the particular claim will become payable. This cover will be applicable only within the geographical boundaries of India.

What are the Plan/SI options available?

Sr No	Benefits	SBIG- Travel Insurance (Business and Holiday)	
		Limit of Cover	Deductible
A	Medical Expenses including Evacuation & Repatriation	US \$50,000 to US \$5,00,000	US \$ 100
A.i	Personal Accident	10% of Limit of cover under Section (A) subject to maximum US \$25,000	Nil
A.ii	Travel Support:	US \$2000 on Floater basis	
	1. Loss of Passport		5% of claim amount
	2. Golfer's Hole-In-One		5% of claim amount
	3. Home Burglary Insurance		5% of claim amount
	4. Loss of Checked Baggage		5% of claim amount
	5. Trip Cancellation		5% of claim amount
	6. Trip Curtailment		5% of claim amount
	7. Missed Connection		5% of claim amount
	8. Delay of Checked Baggage (Baggage delay payment at the rate of US \$ 200 per 12 hrs)		First 12 hrs
	9. Hijack Cover (Hijack Cover at the rate of US \$ 200 per 24 hrs)		First 24 Hrs
	10. Trip Delay (Trip Delay at the rate of US \$		First 12 hrs

	200 per 12 hrs)		
	11. Hospitalisation Daily Allowance (cash at the rate of US \$ 50 per day)		First one day
	12. Bail Bond		NA
	13. Emergency Cash Advance		NA
B	Personal Liability	50% of the Limit of cover under Section (A) or US \$ 2,00,000, whichever is lower.	US \$ 100

What is the premium applicable?

Premium would depend on sum insured opted including the number of days of travel, under various sections and same needs to be derived basis the premium calculator.

Premium are exclusive of taxes*, as applicable and amended from time to time, which will be borne by You. Kindly collect a copy of the premium calculation for your records.

** Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable would apply on the fees and charges*

What are the exclusions under this Policy?

1. No claim will be paid where the Insured Person:

- is travelling against the advice of a Physician: or
- is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate; or
- is travelling for the purpose of obtaining treatment; or
- has received a terminal prognosis for a medical condition.

2. No claim will be paid if arising from suicide, attempted suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the abuse of the drugs, or 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.

3. No claim will be paid if arising from the Insured Person taking part in Naval, Military or Airforce operations.

4. No claim will be paid if arising from war, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.

5. The Insurance Company does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from

- ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of

- nuclear fuel; or
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

6. No claim will be paid which arises from the Insured Person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.

7. No claim will be paid arising from the participation of the Insured Person in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, caving or potholing, hunting or equestrian, skew diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles). Further no claim will be paid in case Insured Person participates in professional sports or any other hazardous sports, unless specifically covered as an extension of the policy.

8. No claim will be paid for losses arising from accidents on two wheeled motorised vehicles unless at the time of the accident the driver is duly qualified, is in possession of a current full International driving license and the Insured Person is wearing a safety crash helmet.

9. No claims will be paid for losses arising directly or indirectly from manual work or hazardous occupation, or if engaging in any criminal or illegal act.

10. Pre-existing Disease: This policy is not designed to provide an indemnity in respect of medical services, the need for which arises out of a pre-existing disease.

Claim submission clause:

It is a condition precedent to liability under the policy that in the event of any occurrence likely to give rise to a claim under this insurance, the Insured Person or his representative, must notify insurance company / service provider immediately. The Insured Person or his representative should quote the insurance company / service provider as much information concerning the illness, accident or occurrence as is available, including the name of the treating doctor, name and telephone number of the hospital, the policy number and its date of issue.

This document, together with invoices, travel documents and any other relevant details must be sent to the insurance company / service provider, clearly stating under which section of this policy a claim is being made. Please note that if medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should be forwarded to the insurance company / service provider.

In no event should a claim will be notified and documents will be submitted to the insurance company/ service provider later than 31 days after the end of an insured trip.

However, the insurance company at his sole discretion may relax this condition subject to a satisfactory proof/evidence being produced on the reasons for such a delay for maximum 60 days.

What are the terms of renewal under the Policy?

Single Trip Insurance is non-renewable. Multi Trip Insurance may be renewed with the insurance company's consent by paying the premium in force at the time of renewal. The insurance company however, shall not be bound to give notice that it is due for renewal.

Grievance Redressal:

You can register your grievance or feedback to the Grievance Redressal Officer of SBI General Insurance Company Limited by sending an email at gro@sbigeneral.in or by sending a letter to the address of SBI General Insurance Company Limited -

9th Floor, Wing A& B, Fulcrum, Sahar Road, Andheri (East), Mumbai - 400 099.

Additionally, you can approach your HSBC RM or visit your nearest HSBC India Branch to register any grievance or feedback about the policy.

You can also lodge the grievance through IRDAI's Integrated Grievance Management System (IGMS).

If You are not satisfied with the resolution provided by SBI General Insurance company, You can approach the Insurance Ombudsman, depending on the nature of the grievance and the financial implication, if any. You can find more details about Insurance Ombudsmen at www.gbic.co.in or www.irdai.gov.in.

Other Important Points :

1. Geography:

There are two options: 1. Worldwide, 2. Worldwide excluding USA & Canada.

2. Reinstatement of Limit of cover:

There is no provision of reinstatement of limit of cover

3. Period of Insurance:

A Single Trip: - Policy can be issued for minimum 1 days up to a maximum of 180 days duration.

B Multi Trip: - Policy will be issued only for one year not for shorter or longer duration.

4. Extension in Policy Duration:

With prior approval of the Insurance Company and on payment of extra premium:- Extension in policy duration is only permissible in single trip insurance for a maximum 180 days subject to the condition that total policy duration after extension shall not be more than 270 days.

The premium for extension of Policy duration will be difference of full extended period premium minus premium received till date.

Automatic extension: - This extension is over and above extension of the policy duration after prior approval for a period not exceeding 7 days if necessitated by delay of public transport services beyond the control of the Insured Person. This automatic extension will be free of any charge.

5. Termination of Policy: The Policy terminates on the happening of any of following events whichever is earlier-

A. Cancellation by the Insured Person or the insurance company as per provisions mentioned under 'Cancellation', or;

B. Expiry of the period of insurance as per provisions mentioned under 'Period of Insurance' in the policy.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

Important notice:

1. The purchase of this insurance policy is voluntary and is not linked to the availment of any other facility from The Hongkong and Shanghai Banking Corporation Limited, India, ("the Bank" or "HSBC") or its affiliates.
2. SBI General Insurance Company Limited is the name of the Insurance Company registered with IRDAI with Registration No.144, having its registered office at, Registered and Corporate Office: 9th Floor, Wing A& B, Fulcrum, Sahar Road, Andheri (East), Mumbai - 400 099. The coverage on the plan is effective subject to

acceptance by SBI General Insurance Company, who reserves the right to accept or reject any application without assigning any reason.

3. HSBC (IRDAI Regn.no. CA0016) is a corporate agent of SBI General Insurance Company Limited having its India corporate office at 52/60, MG Road, Fort, Mumbai - 400 001. HSBC does not act as an insurer or underwrite the risks and does not accept any responsibility for any decision made by SBI General Insurance Company. Settlement of claims is not the obligation of HSBC. The contract of insurance is between the Insurance Company and the insured and not between the Bank and the insured.
4. All claims would solely be settled by SBI General Insurance Company Limited. If any claim or dispute is received by HSBC, it will forward the same to SBI General Insurance Company Limited and would assist the policy holder/ claimant in trying towards earliest settlement of claim/ dispute by SBI General Insurance Company Limited.
5. You authorize HSBC to provide information concerning your HSBC bank account to SBI General Insurance Company in connection with your application for insurance products of SBI General Insurance Company. You acknowledge that HSBC remains entitled to assign any activities to third party agencies/service providers at its sole discretion. You further acknowledge the right of HSBC to provide details of your account and sharing or transfer of information, which will be on a confidential basis to HSBC Group offices or other third party agencies/service providers, whether located in India or overseas, including but not limited for the purpose of availing of support services of any nature by HSBC, and also may disclose information, if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from you.
6. Please note that this document is for reference only and is not to be construed as a contract of insurance and/or professional advice. For more details on risk factors, terms, conditions and exclusions, please read the sales brochure carefully before concluding a sale.
7. HSBC will receive 30% of the premium paid as commission from SBI General Insurance Company for this policy.
8. IRDA regulations do not permit HSBC or its employees to pay commission, whether in part or whole, as an inducement to any person to take out or renew or continue an insurance policy of any kind. (Sec 41 of the Insurance Act, 1938 as amended from time to time).
9. Insurance is a subject matter of solicitation.
10. This product is underwritten by: SBI General Insurance Company Limited.
11. All premiums are subject to applicable taxes and cesses, which are subject to change from time to time. Basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable, would apply on the fees and charges.

I/We have been briefed on the benefits, features, coverage, limitation, premium and terms and conditions of the insurance plan mentioned above. I/We understand this information and the risks associated with this plan.

I/We confirm my/our understanding of:

- Premium payment and discounts, if applicable
- Product features, coverage and exclusions under the policy
- Policy conditions and terms of cancellation of this policy

I/We also confirm that the Bank Staff has provided me with a copy of this Key Feature Document for my/our records and future reference. I/We confirm that towards this policy cover, the premium to be paid is INR _____,

INR _____ (in words)

I/ We are aware that role of HSBC is limited towards processing of the policy application and any dispute/claim / concerns arising out from issuance/ non-issuance of this policy would be taken up by me/us directly against SBI General Insurance Company Limited

I/We hereby authorise HSBC to provide information concerning my/our HSBC bank account to SBI General Insurance Company in connection with my/our application for insurance products of SBI General Insurance Company. I/We also authorise HSBC to disclose information held (contained in the application or otherwise provided) to enable HSBC, its associated and group entities or independent third parties, within or outside the country, to provide information concerning products and services that HSBC believes may be of interest to me/us.

I/We further acknowledge that, subject to advance notice, HSBC India remains entitled to assign any activities to a third party agencies/service providers at its sole discretion. I/We further acknowledge the right of HSBC India to provide details of my/our account and sharing or transfer of information which will be on a confidential basis to HSBC Group offices or other third party agencies/service providers, whether located in India or overseas for the purpose of availing of support services of any nature by HSBC India and also may disclose information, if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from me/us.

Signature:

Customer's Name:

Customer ID:

Date:

I have briefed the customer/s on the benefits, features coverage, premium and terms and conditions of this insurance plan.

Signature of staff:

Staff Name:

Designation:

Date:

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