

NAME: PARMAR PARIKSHIT NAYANJI  
 ADDRESS: 38, DHARNIDHAR BUNGLOWS, TRAN HANUMAN MANDIR ROAD, GUJARAT-385535

With TrawellTag Cover-More, you and your family will breathe easy, knowing you have access to a one-stop resource for any travel emergency.

## YOUR UNIQUE E-CARD

TrawellTag Assist No.	1100914994
Crisis Assistance Membership No.	1100914994
Travel Start Date	12/03/2020
Travel End Date	11/03/2021
Assist Fees (INR)	9512(Incl GST @ 18%)
Insurance Certificate No.	SW914994

TRAVEL PROTECTION

Style Pro



## TRAWELLTAG COVER-MORE PLAN BENEFITS

## TRAVEL ASSISTANCE



24x7 World-wide Emergency  
 Medical Assistance



Family Protection back home



Lifestyle and Roadside  
 Assistance

The expenses of Assistance services availed from any third party service provider shall be borne by the member

## CRISIS ASSISTANCE PLAN (CAP™)



Crisis Assistance  
 Benefits:

- 24x7 Assistance Hotline
- Crisis Consultation (phone advice)
- Emergency Message Transmission
- Legal Referrals, Medical & Dental Referrals
- Lost Document Advice & Assistance
- Access to Interpreters
- Health Safety & Security Related Travel Alerts



## Response To:

- Kidnap for Ransom or Extortion
- Wrongful Detention
- Hi-Jacking
- Disappearance of Persons
- Pandemics



Assistance and  
 Possible Evacuation:

- Violent Crime
- Terrorism
- Political Threats
- Natural Disasters

Avail CAP™ benefits at an additional fee

Powered by Focus Point International

## TRAVEL INSURANCE

As a privileged TrawellTag Cover-More member, you are provided with Travel Insurance underwritten by an IRDAI authorized insurer, Bharti AXA General Insurance Company Limited, as an add-on benefit

Once again, we welcome you to The TrawellTag Cover-More family and look forward to building a long lasting relationship with you, BON VOYAGE!

*TrawellTag*

Authorised Signatory

YOU ARE NOW PROTECTED...

TrawellTag Cover-More is a part of Cover-More Group-A Global Specialist of Travel Insurance, Medical Assistance and Employee Assistance. Cover-More has strong market positions in Australia, India and the USA. In addition, it has operations in Canada, China, France, Germany, Italy, Hong Kong, Malaysia, New Zealand, the Netherlands, Spain and the United Kingdom. In 2017, Cover-More group was acquired by Zurich Insurance Group, which makes TrawellTag Cover-More a Zurich Company. With over 20 years of local experience and strong global expertise, we protect more than 5 million journeys every year.

For more information kindly visit our website

[www.trawelltagcovermore.com](http://www.trawelltagcovermore.com) or call on our 24x7 helpline:

For Assistance - P: +91 124 6261205 | +91 124 6261206

E: [customercare@trawelltagindia.com](mailto:customercare@trawelltagindia.com)

For Claims - P: +91 124 6261205 | +91 124 6261206

E: [claims@trawelltagindia.com](mailto:claims@trawelltagindia.com)

For Crisis Assistance Plus (CAP™) - P: +1 619 717 8549



WhatsApp message only for claims  
 +91 77770 23553

## Find Enclosed

- Certificate of Insurance
- Travel Assistance Details
- Travel Insurance Terms and Conditions

Click here for more details on [Travel Assistance & Travel Insurance Terms & Conditions](#) or scan the QR Code

Please Note: This welcome letter (Page 1) is to be read in conjunction with Certificate of insurance (Page 2).

Disclaimer: Karvat Cover-More Assist Pvt Ltd (a corporate agent licensed by IRDAI) is providing Global Assistance services and Ancillary Products including Travel Insurance as an add-on benefit. Travel Assistance services is provided by Karvat Cover-More Assist Pvt. Ltd. and Travel Insurance is provided by Bharti AXA General Insurance Company Limited. For details on risk factors, terms and conditions, please read the terms and conditions carefully.



Karvat Cover-More Assist Pvt. Ltd.

5th Floor, Mistry Bhawan, Dinshaw Vacha Road, Next to K.C. College, Churchgate, Mumbai 400 020.

**Customer Details:**

Insured Name :PARMAR PARIKSHIT NAYANJI Date of Birth:25/11/1997 Passport Number:T2769252  
Address :38, DHARNIDHAR BUNGLOWS, TRAN HANUMAN MANDIR ROAD, Palanpur Gujarat-385535  
Bharti AXA Travel Assure -Group Overseas Travel Insurance Mobile no :8000128900 Landline no :8000128900  
E Mail :parikshitnp@gmail.com CR no :  
Issue Date :29/02/2020

Certificate No :**SW914994**

Branch Code :22002111

**Overseas Travel Insurance**

Intermediary name : Karvat Cover More Assist Pvt Ltd

This Group Travel Insurance policy I3720263 dated 27-04-2019 has been issued at Mumbai by Bharti AXA General Insurance Company Ltd. to the master policy holder, Karvat Cover-More Assist Pvt. Ltd. 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 Bharti Axa General Insurance Co. Ltd. represents the availability of benefit to the above mentioned Insured Person. Through the master policy holder Bharti Axa General Insurance Co. Ltd. has received an amount of Rs. 5821.00 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured.

**Insurance Details :**

Commencement Date:From: 12/03/2020 End Date: mid-night on: :11/03/2021 No. of Days:365  
Plan Name :Student : STP - 2 50000 Geographical Coverage :Excluding USA and CANADA  
Assignee :NAYANBHAI ARJANBHAI PARMAR Relation :Father  
Exclusions :  
University Name: WARSAW UNIVERSITY OF TECHNOLOGY University Address:Pl. Politechniki 1, 00-661 Warsaw, Poland  
Sponsor Name : NAYANKUMAR ARJANBHAI PARMAR Relation with Sponsor : FATHER

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
Emergency Medical Expenses Emergency Medical Evacuation Repatriation of Mortal remains	USD 50000	-	Personal Accident Accidental Death Permanent Total Disability(PTD) Permanent Partial Disability(PPD)	USD 30000	-
Total Loss of checked in Baggage	USD 2000	-	Personal Liability	USD 200000	-
Study Interruption	USD 20000	-	Sponsor Protection	USD 20000	-
Compassionate Visit	USD 10000	-	Dental Treatment Expenses	USD 750	-
Bail Bond	USD 5000	-	Loss of Passport and documents	USD 250	-
Delay of Checked-in Baggage	USD 300	12 HRS	Trip Delay	USD 100 per day upto 2 days	12 HRS
Accidental Death -Common Carrier Permanent Total Disability-Common Carrier Permanent partial Disability -Common Carrier	USD 3000	-	Drug and Alcohol abuse	USD 2500	-
Mental Disorder cover	USD 3000	-	Inpatient Emergency medical expenses for injuries during inter-collegiate sports	USD 2500	-
Outpatient Physiotherapy related to disease/illness/injury	USD 1000	-	Loss of Gadgets	USD 500	-
Loss of International Driving License	USD 500	-	University Insolvency	USD 12500	-
Daily Allowance in case of Hospitalization	USD 50 per day upto 7 days	1 Day	In-patient medical expenses related to pregnancy/childbirth	USD 1000	-
Home Country Cover	USD 2500	-	Cancer screening and mammography examinations	USD 2000	-

**Emergency Assistance Details :**

In case of a claim, you may reach us at 844-691-8883 (For Canada), 844-691-8885 (For USA) or +91 120 4593503 (For other parts of the world) or email us at [claims@bhartiata.com](mailto:claims@bhartiata.com).

**Other Terms & Conditions :**

- This Travel Insurance policy is only limited to student travelling abroad and customers of Karvat Cover-more travelling through Air Mode.
- The applicable age of this policy from 11 years up to 60 years and limited to single trip.
- Certificate is only valid to the customers who are travelling from India.
- This policy consist of following coverages 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 coverages 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.
- Warranted that the Hijack Distress Allowance, Trip Delay, Total loss of checked in baggage, Accidental Death-Common Carrier, Permanent Total Disability- Common Carrier, Permanent Partial Disability - Common Carrier, Trip cancellation and /or interruption, Missed connection, Travel Inconvenience, flight delay for Air Travel only.
- 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: Emergency Medical Expenses, Emergency Medical Evacuation, Dental Treatment Expenses, and Daily Allowance in case of Hospitalization, Permanent Total Disability (PTD), and Permanent Partial Disability (PPD). This exclusion has been waived to the extent of 10% of Emergency medical sum insured per policy or USD 10000per policy whichever is lesser as indicated in the Policy Certificate for mentioned section upto the age of 60 Years
- Sum insured for Inpatient Emergency medical expenses for injuries during inter-collegiate sports, Outpatient Physiotherapy related to disease/illness/injury, Cancer screening and mammography examinations, Chiropractic Treatment related to disease/ illness/ injury requiring outpatient/inpatient care, Skilled nursing facility related to disease/illness/injury requiring outpatient Care, Adventure sports Expenses due to Injury, Drug and Alcohol abuse, Mental and Nervous disorder and In-patient medical expenses related to pregnancy/childbirth (after a waiting period of 10 months) will be sub limited to sum insured specified in Emergency medical Expenses and only available if specifically mentioned above.
- **Sanctions Limitation and Exclusion Clause:** Not applicable for sanctioned countries listed in certificate of insurance.
- Not applicable if insured is traveling to sanctioned countries as specified under COI, 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 , Iraq, Syria, Sudan, North Korea, Cuba, Crimea.
- Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance.



*Rajkumar*

Authorised Signatory

Scan the code of authenticate policy (Bharti Axa General Insurance Co. 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.

1	General Exclusions	<p>•• 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;</p> <p>• 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.</p>
2	Notice of Claim	<p>For any claim related query, intimation of claim and submission of claim related documents you may contact our Emergency Assistance Service Provider.</p> <p>In case of a claim, you may reach us at 844-691-8883 (For Canada), 844-691-8885 (For USA) or 91 120 4593503 (For other parts of the world) or email us at <a href="mailto:claims@bhartiataxa.com">claims@bhartiataxa.com</a></p> <p>Alternatively you can contact us through: Toll Free -1800-103-2292 Email -<a href="mailto:customer.service@bhartiataxa.com">customer.service@bhartiataxa.com</a> Post/courier to Company - Bharti AXA General Insurance Company Limited, 3rd floor, Spectrum Tower, Rajan Pada, Mindscape, Malad West, Mumbai, Maharashtra 400064</p>
3	Claim Procedure & Documentation	<p><b>Claims Procedure</b></p> <p>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.</p> <p>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.</p> <p>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</p> <p><b>Claims Documentation-</b></p> <p>• 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>.</p>

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#) or paste the link "https://www.bharti-axagi.co.in/agent/ab668b2e24f943b.pdf" on your browser. UIN: BHATGOP19109V011819

**Trawell Tag | Cover-More**

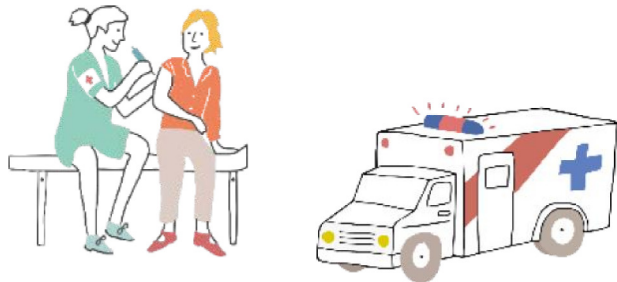
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**TRAWELLTAG COVER-MORE OVERSEAS ASSISTANCE SERVICES**

**Overseas Assistance Services Benefits  
(This is different from Travel Insurance)**

Assistance Services	Style
24X7 Worldwide Medical Assistance	Covered
Travel Assistance	Covered
Lifestyle Assistance Overseas	Covered
Domestic Medical Assistance	Covered
Lifestyle Assistance in India	Covered



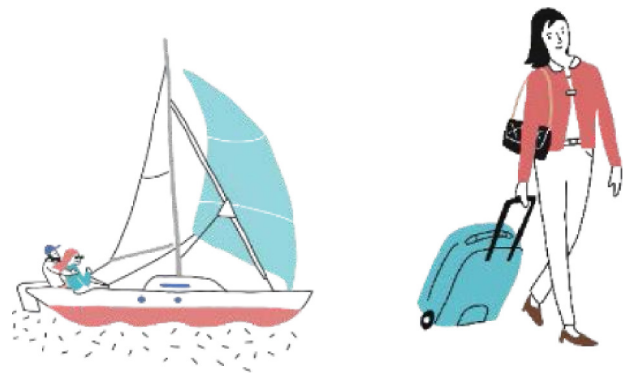
**1. Medical Assistance**

**Telephone Medical Information:** TrawellTag Cover-More will offer basic medical advisory of a non-diagnostic, non-treatment nature to its customers, e.g. disease outbreaks, vaccinations, etc. This service is available worldwide including India.

**Medical Service Provider Referral:** TrawellTag Cover-More will provide the contact details of medical service providers such as hospital, clinics, chemists, diagnostic centers, etc. This service is available worldwide excluding India. However, TrawellTag Cover-More will not be responsible for the outcome of services availed from the recommended providers.



**3. Lifestyle Assistance – Overseas\***

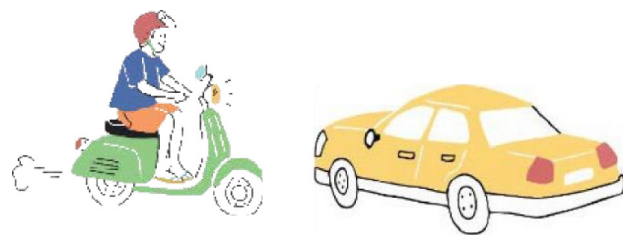


**2. Travel Assistance**

**Pre-trip Information Services:** TrawellTag Cover-More will provide information on the city/location that the customer intends to visit, including required documentation, general country information (sightseeing, telecommunication modes, voltage), inoculation, airport & terminal information, city distances, public transport information, trip planning, local cultural information, etc. This service is available worldwide excluding India.

**Weather & Exchange Rate Information:** TrawellTag Cover More will provide information regarding the local weather conditions for the next 3 days of the location that the customer intends to visit. Updated information on exchange rates for the country that the customer intends to visit will also be provided. This service is available worldwide excluding India.

**Embassy / Consulate Referrals:** TrawellTag Cover-More will provide information regarding the addresses & telephone numbers of nearest consulate / embassy of customer's home country or the location the customer intends to visit. This service is available worldwide excluding India.



**4. Domestic Roadside Assistance**

TrawellTag Cover-More has service providers spread across 100+ cities in India. Roadside Assistance Services include the following referral or arrangement or both arrangement and referral services for customer/customer's family traveling within India. All third party expenses are to be borne by the customer / customer's family.

**Minor on the Spot Repair:** In the event that a customer / customer's family's vehicle breaks down due to any mechanical / electrical fault and if immediate repair on the spot is deemed possible, TrawellTag Cover-More will assist by arranging for a vehicle technician to the breakdown

**Special Events and Performance Assistance:** TrawellTag Cover-More will assist in procuring tickets/passes for special events / performances within India or in foreign countries. This will, be done on a best-effort basis & tickets cannot be guaranteed in case of sold-out events. This service is available worldwide excluding India.

**Dining Referral for Indian Restaurants:** : If requested, and whenever possible, TrawellTag Cover-More will assist in making reservations on behalf of the member; recommending restaurants suitable to people with special needs (SPECIAL DINING). This service is available worldwide excluding India.

**Gift / Flower Delivery Assistance:** TrawellTag Cover-More will assist in arranging delivery of flowers/gifts to the customer's family or business associates for special occasions like birthdays/anniversaries/festivals (incl. Cake/Chocolates). This service is available worldwide excluding India.

**Courier Service Assistance:** TrawellTag Cover-More will assist the customer/customer's family in sending letters/parcels to family / friends / business associates in foreign countries, by recommending an appropriate courier service in the customer's family's location. This service is available worldwide excluding India.

**Messenger Service Assistance:** TrawellTag Cover-More will assist the customer in sending messages to family/friends/business associates in the shortest possible time. This service is available worldwide excluding India.

**Business Services:** TrawellTag Cover-More will assist the customer in arranging a conference/meeting room in the desired location along with interpreter services (if needed). All payments will be the direct responsibility of the customer. This service is available worldwide excluding India.

**Sporting Events Reservation Assistance:** TrawellTag Cover-More will assist the customer by providing referrals of providers to procure tickets/passes for sports events/performances in foreign countries. This will, be done on a best-effort basis & tickets cannot be guaranteed in case of sold-out events. This service is available worldwide excluding India.

\*Services offered in major cities abroad

This would be subject to proof of identity and ownership of the vehicle. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states

**Lost Keys:** In the event the customer is immobilized due to vehicle keys getting lost, TrawellTag Cover-More will assist the customer / customer's family by organizing to tow the vehicle to a nearest safe place. This would be subject to proof of identity and ownership of the vehicle. This service is

location. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states

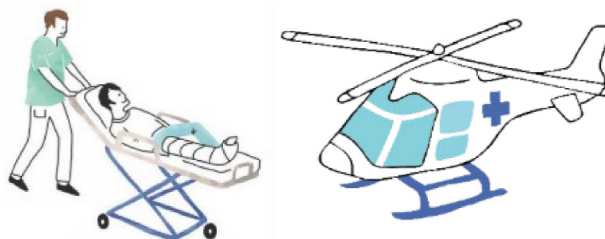
**Breakdown Services & Towing:** In the event that a customer/customer's family's vehicle breaks down and is immobilized on the road, TrawellTag Cover-More will assist in making arrangements for the vehicle to be towed to the nearest authorized/designated garage if immediate repair on the spot is not possible. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

**Flat Tyre Service:** In the event that a customer or the customer's family's vehicle is immobilized due to a flat tyre/tyres, TrawellTag Cover-More will assist by organizing for a vehicle technician to replace the flat tyre with a spare stepney tyre at the location of breakdown. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

**Battery Service / Jumpstart:** : In the event that a customer / customer's family's vehicle breaks down due to a dead/run down battery, TrawellTag Cover-More will assist by organizing for a vehicle technician with a spare battery to attempt jump start at the location of the event. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states

**Emergency Fuel Delivery:** In the event that a customer / customer's family vehicle runs out of fuel and hence immobilized, TrawellTag Cover-More will assist by organizing a vehicle technician to supply emergency fuel (up to 5 liters on a chargeable basis) at the location of breakdown. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

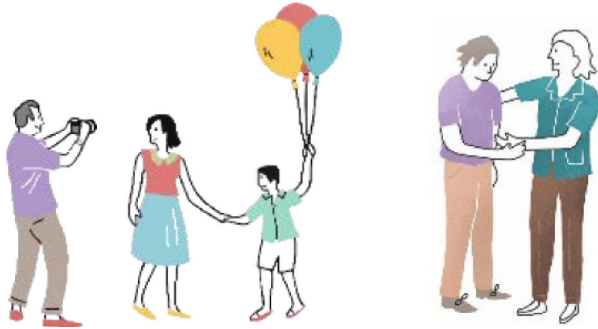
**Keys locked inside:** In the event that a customer/customer's family is immobilized due to vehicle keys being locked inside, TrawellTag Cover-More will assist by organizing for a vehicle technician to open the car without keys or retrieve the spare keys of the car.



#### 4. Crisis Assistance Plus (CAPTM)\*

Crisis Assistance Plus (CAPTM) will protect your customers' travel against the threats with unique benefits such as:

available across India, except Islands, Jammu & Kashmir and North Eastern states.



## 5. Family protection Back Home

TrawellTag Cover-More Family Protection empowers you to protect your family and take care of their needs even when you are traveling.

24x7 medical assistance in India: For any medical emergency back home, TrawellTag Cover-More's expert team of doctors shall be by the family's side in your absence.

Domestic roadside assistance: Cover-More India has service providers across 100+ cities in India. Your family can obtain roadside assistance anywhere in India.

**Disclaimer:** TrawellTag Cover-More will not be liable for the quality or delay in the provision of services by the actual service provider. The customer shall be responsible for any Service Charges (third party expenses) incurred, for and utilizing the assistance services. TrawellTag Cover-More shall merely be a facilitator and shall not be responsible for quality of services provided by the appointed third party vendors. Customer shall avail all assistance services (as applicable) from the assistance plan inception date to expiry date OR from the travel inception date to travel end date. The customer agrees that the payment for the services rendered and also the parts/ accessories which were used at the time of offering of services shall be made by the customer directly to the Authorised Sub-Contractor. In case the customer fails to make the payment to the Subcontractor after offering of such services then TrawellTag Cover-More reserves the right to recover the money from the customer.

**Disappearance:** The crisis consultant will provide assistance that includes investigation to locate the disappeared CAPTM member and resolve the case.

**Wrongful Detention:** The crisis consultant will provide assistance that includes interpreters and legal representatives to ensure that the customer is safe and immediately released.

**Natural Disaster:** The crisis consultant will provide assistance for safe and secure transportation of a CAPTM member to a non-affected area.

**Political Unrest:** The crisis consultant will provide assistance for safety of a CAPTM member and deploy additional consultants and security personnel to assist with shelter in place and evacuation of CAPTM Member

**Violent Crime:** The crisis consultant will co-ordinate with the respective law enforcement authorities for safety of the CAPTM members. They will also provide assistance in terms of medical emergency & relay emergency messages.

**Terrorism:** The crisis consultant will provide assistance that includes seeking safety, emergency message relay, and emergency medical attention and ensure adequate security by deploying security personnel to a CAPTM Member directly impacted by a terrorist incident.

\*Powered by FocusPoint International