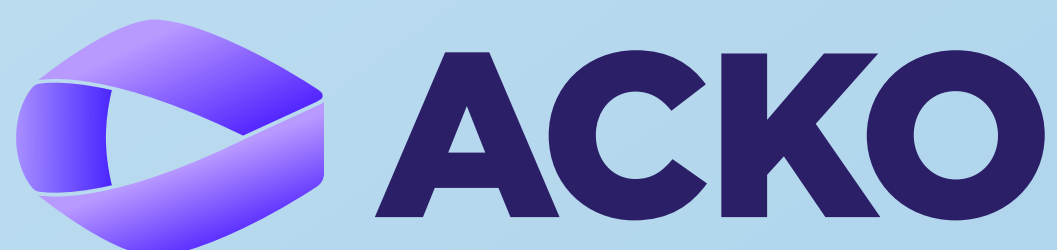


Note:

This document is for demonstration purposes only. Actual coverages may vary depending on the plan selected.



International Travel Insurance Policy



Hi xxxx,

Your travel policy is ready for a take off.

Refer to this doc for if you need claim assistance during your trip, and count on ACKO to be your guardian spirit through the journey.



Emergency helpline number

01246174722

✈️ Travel details

Invoice no	xxxxxxx	Policy issue date	xxxxxxx
Policy no	xxxxxxx	Visiting country	xxxxxxx
Travel start date	xxxxxxx	Geographical region	xxxxxxx
Travel end date	xxxxxxx	Plan selected	xxxxxxx
Medical sum insured	xxxxxxx/person		

👤 Travellers covered

Name	DOB	Gender	Passport number	Nominee	GST number
xxxxxxx	xxxxxx	xxxxxx	xxxxxx	xxxxxx	xxxxxx
xxxxxx	xxxxxx	xxxxxx	xxxxxx	xxxxxx	xxxxxx

₹ Premium Breakup

Policy premium	xxxxx
GST (18%)	xxxxx
Discount	xxxxx
Total Premium	xxxxxx



travelinsurance@acko.com



Policy & claims related
1860-266-2256

Cashless hospitalisation related
1833-813-8772 (for US), 022-69635374 (for other regions)

When things go south, this plan puts you back on track



Medical covers



Hospitalisation due to illness

Coverage amount Upto ₹xxxx

If you fall sick, you can either get your medical bills reimbursed or avail cashless treatment in our network hospitals (where we settle your bill directly with the hospital). To avail cashless treatment, give us a missed call on **1833-813-8772 (for US), 022-69635374 (for other regions)**

- 1. This does not cover treatment of any pre-existing disease***
- 2. Hospitalisation due to covid-19 is also covered***



Hospitalisation due to accident

Coverage amount Upto ₹xxxx

If you get injured, you can either get all your medical bills reimbursed or avail cashless treatment in our network hospitals (where we settle your bill directly with the hospital). To avail cashless treatment, give us a missed call on **1833-813-8772 (for US), 022-69635374 (for other regions)**

This does not cover any injury incurred during adventure sports activity like skiing, skydiving, etc (unless you have opted for the adventure sports add-on)



Daily hospitalisation allowance

Coverage amount Upto ₹xxxx

If you get hospitalised for more than 24 hours, you will receive a daily payout of {{sum_insured}} per day (for a maximum of 10 days) over and above the reimbursement of your medical expenses.



Doctor consultation

Coverage amount Upto ₹xxxx

If you fell sick/ got injured while travelling, you can avail reimbursement for the doctor fees, lab tests or any other treatments



Death due to accident

Coverage amount Upto ₹xxxx

In case of your untimely death due to any accident or injury during the trip, we will pay {{sum_insured}} to your immediate relative or nominee

Medical covers



Total disability

Coverage amount Upto ₹xxxx

We will pay {{sum_insured}} in case you are left with any permanent disabilities due to any injury during the trip



Partial disability

Coverage amount Upto ₹xxxx

We will pay {{sum_insured}} in case you are left with any permanent partial disabilities due to any injury during the trip



Physiotherapy

Coverage amount Upto ₹xxxx

We will reimburse upto {{sum_insured}} for physiotherapy sessions required solely because of any accident or injuries during your trip



Emergency evacuation

Coverage amount Upto ₹xxxx

If, due to an extreme situation (medical condition or a catastrophe in your place of travel), you need air/ water/surface transportation to any place, your costs incurred will be reimbursed upto {{sum_insured}}



Travel expenses of immediate relative

Coverage amount Upto ₹xxxx

If you are hospitalized for more than 48 hours during your travel period, we will reimburse upto {{sum_insured}} for direct route economy class two-way tickets for your immediate relative



Repatriation of mortal remains in case of death

Coverage amount Upto 50,000

If any injury or illness during the travel period leads to your unfortunate death, we will pay upto {{sum_insured}} for the expenses incurred on the transportation of mortal remains



Emergency trip extention

Coverage amount Upto ₹xxxx

If you are hospitalised during your travel period and have to extend your stay, we will reimburse upto {{sum_insured}} to cover for your hotel charges for a maximum of 7 days and any expenses incurred on rescheduling your flight (one time)



Travel expenses in case of emergency return of minor child

Coverage amount Upto ₹xxxx

If you are hospitalized for more than 48 hours during your travel period, we will reimburse upto {{sum_insured}} for direct route economy class ticket to the city of residence for your minor children

Trip covers



Flight delay

Coverage amount Upto ₹xxxx

If your flight gets delayed by more than 6 hours at arrival, we will pay {{sum_insured}} to cover for your discomfort

Rescheduling of flights by the you will not be covered under this benefit

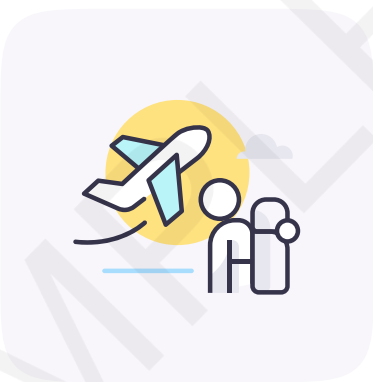


Trip rescheduling

Coverage amount Upto ₹xxxx

We will cover the additional flight expenses of up to {{sum_insured}} if you reschedule your flight due to:

- 1. Hospitalisation of any of the travellers for 48 hours or more, or
- 2. Death of an immediate relative (within 20 days of your take off date), or
- 3. Any natural catastrophe



Missed flight

Coverage amount Upto ₹xxxx

If you miss your flight, we will pay {{sum_insured}} to cover the cost of your new booking.

- 1. The claim can be paid only if you book a new flight that departs within 48 hours of the scheduled departure time of the original flight
- 2. Flight cancellation and rescheduling by the airline will not be covered under this benefit



Trip cancellation

Coverage amount Upto ₹xxxx

We will cover the cost of your flight cancellation charges of upto {{sum_insured}} if you cancel your flight due to:

- 1. Hospitalisation of any of the travellers for 48 hours or more, or
- 2. Death of an immediate relative (within 20 days of your take off date), or
- 3. Any natural catastrophe

Trip covers



Trip cancellation due to Covid-19

Coverage amount Upto ₹xxxx

If your trip gets cancelled because you got tested covid+ and are quarantined (the trip start date falls within the quarantine period specified by the govt), we will cover the expense of your flight tickets upto {{sum_insured}}



Missed connecting flight

Coverage amount Upto ₹xxxx

In case you miss your connecting flight due to a delay of more than 6 hours of your original flight, we will pay upto {{sum_insured}} to cover for your next booking (excluding refunds by the flight operator)

This benefit is not applicable if you miss your connecting flight due to cancellation or rescheduling of the first flight.

Baggage & other covers



Delay of checked-in baggae

Coverage amount Upto ₹xxxx

If your baggage is delayed for more than 3 hours, we will pay {{sum_insured}} to cover for your discomfort

Please note:

This cover is not applicable for flights arriving in India



Total loss of checked-in baggage

Coverage amount Upto ₹xxxx

If your airline confirms complete loss of your checked-in baggage, we will pay {{sum insured}} to compensate for your loss



Damage of checked-in baggage

Coverage amount Upto ₹xxxx

If your airline confirms damage of your checked-in baggage, we will pay {{sum insured}} to compensate for your discomfort

Baggage covers



Financial emergency cash

Coverage amount Upto ₹xxxx

If you lose your wallet, we can collect up to {{sum_insured}} from your friends/ relatives in India and deliver it locally to you (wherever you are travelling) to help you get by in a foreign land.



Loss of passport

Coverage amount Upto ₹xxxx

If you lose your passport, we will cover the expenses incurred upto {{sum_insured}} to obtain a new passport or emergency certificate.

Please note:

Any loss after your arrival in India will not be covered under this benefit



Home cover

Coverage amount Upto ₹xxxx

In case there was any theft at your place while you were on trip, we will reimburse the actual loss amount (excluding cash or any valuables) upto {{sum_insured}}



Legal liability

Coverage amount Upto ₹xxxx

We will reimburse any actual legal liability up to {{sum_insured}}, including costs incurred on litigation and bail bond by you to pay damages to a third party arising out of the third party's death, injury or property being damaged during the travel period- just let us know within 7 days from the date of incident to avail this benefit.

Add-on covers



Adventure sports injury

Coverage amount Upto ₹xxxx

In case you get injured during any adventure sports activities like skiing, skidiving, etc. we will cover the cost of your treatment upto {{sum_insured}}. This benefit is offered as part of the accidental hospitalisation benefit.

Add-on covers



Booking denial

Coverage amount Upto ₹xxxx

You will be reimbursed upto {{sum_insured}} for the new booking if -
1. You are denied boarding on a confirmed flight booking by your airline
2. You are denied hotel accommodation on a paid booking at the time of check-in, provided you have made a new booking in the same city for the same dates as your original booking

If you're ever in a difficult spot (we hope not),
ACKO makes it easy to raise a claim.

How do I get cashless treatment?

STEP 1



Reach us on acko@allianz.com or 1833-813-8772 (for US), 022-69635374 (for other regions) and share your location

STEP 2



We will immediately send a list of cashless hospitals near you.

STEP 3



Visit a hospital you like, share your policy document and get your treatment. we will settle the bill with the hospital directly

How do I get reimbursement?

STEP 1



Login to the Acko app with your registered mobile number and select your travel policy from the 'My Policy' section

STEP 2



In the 'claims' section of your policy, select what you need to claim for, share details about what happened and upload your supporting documents

STEP 3



We will review your bills & reimburse you in INR within 2-3 days.



Download the ACKO app



GET IT ON
Google Play



AVAILABLE ON
App Store

Acko General Insurance Limited

Unit No. 301, E Wing, Lotus Corporate Park, Off Western
Express Highway, Goregaon (E), Mumbai- 400063

For a more detailed description of the plan, refer to our terms & conditions*



travelinsurance@acko.com



Policy & claims related
1860-266-2256

Cashless hospitalisation related
1833-813-8772 (for US), 022-69635374 (for other regions)