

# The Oriental Insurance Co. Ltd.

## Overseas Mediclaim Policy

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### Definitions

In the event of any claim/s becoming admissible under this Scheme the Company will pay to the Insured Person the amount of such expenses as would fall under different heads mentioned below and as are reasonably and necessarily incurred thereof by or on behalf of such Insured Person. But not exceeding the Sum Insured in aggregate mentioned in the schedule hereto:

The following definitions apply throughout this insurance:

**INSURED PERSON** is that person named in the Overseas Mediclaim Policy Schedule, for whom the appropriate premium has been paid.

**HERITAGE:** is HERITAGE Health Services Private Limited, who provides assistance to the insured person whilst in India. Their registered and head office address is MC Lead House, 3, Netaji, Subhas Road, Kolkatta - 700 001, Tel: (033)248 2411 Fax: (033)248 0482, E-mail: hftl.calcutta vsnl.com, The frontline office address is unit 28, Ground Floor, T.V. Industrial Estate, Hind Cycle Road (Behind Glaxo), Worli, Mumbai - 400 025. India. Tel: (022)492 6255 Fax: (022)498 0926 E-mail : heritagehealth.vsnl.net.

MERCURY is Mercury International Assistance and Claims Limited who provide emergency assistance and claims administration services. Their address is P.O. Box 673, Brighton, Sussex BN1 4EZ, England

**MEDICAL ADVISORS** are Medical Practitioners appointed by 'Mercury'.

**PHYSICIAN** means a person legally qualified to practice in medicine or surgery including other legally qualified medical practitioner duly licensed by their respective jurisdiction which person is not a member of the Insured Person's family.

**MEDICAL RELATED EXPENSES REASONABLY AND NECESSARILY INCURRED** means expenses that in the opinion of the treating Physician and Mercury are medically necessary in order to maintain life and/or relieve immediate pain or distress for illness/disease/accident first manifested/occurring during the period of insurance.

**PERMANENT TOTAL DISBLEMENT:** means a condition wherein the insured person is permanently, totally and absolutely disabled from engaging in any employment or occupation of whatsoever description.

**LOSS OF EYE** means the total and irrecoverable loss of sight from one or more eyes.

>b>**LOSS OF LIMB** means the loss of a hand or foot by permanent physical severance at or above the wrist or ankle including total and permanent loss of use of a hand or foot.

**CHECKED BAGGAGE** means the baggage handed by the Insured Person and accepted by an Airline for an International flight for transportation in the same aircraft as the Insured Person and for which the airline has provided a baggage receipt.

**VALUABLES** means photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewellery, furs and articles made of precious stones and metals.

### **Period of Insurance**

This insurance is valid from the First Day of Insurance and expires on the last day of the number of days specified in the Overseas Medclaim Policy schedule or on return to India whichever is earlier.

Extension of the period of insurance is automatic for the period not exceeding 7 days, and without extra charge, if necessitated by delay of public transport services beyond the control of the Insured person.

When injury/illness/accident covered under this policy is contracted during the policy period and treatment for same commences during the policy period and continues beyond the expiry date of this policy, only emergency expenses would be paid up to 45 days from the date of expiry of the policy provided the insured is medically incapable to travel. 'Mercury' must be notified immediately as soon as it is known that insured is unfit to return to India. If any new illness/injury/accident is contracted beyond the expiry date of the policy, treatment for same would not be covered.

### **General Conditions Applicable to all Sections**

1. The conditions below apply throughout this insurance. Failure to comply with them maybe prejudicial to a claim.
  1. The policy will be valid only if the insured journey commences within 14 days of the First Day of Insurance as indicated in the policy schedule.
  2. Cancellation of the policy may be done ONLY in cases where a journey is not undertaken and ONLY on production the Insured person's PASSPORT as a proof that the journey has not been undertaken. Any request for cancellation will be entertained not less than 14 days after the First Day of Insurance as indicated in the policy schedule. Such cancellation will be subject to deduction of cancellation charges by the underwriters as applicable.
2. It is a condition precedent to liability hereunder that in the event of any occurrence likely to give rise to a claim under this insurance, that the insured person, or his representative, must notify 'Mercury' immediately. The insured person or his representative should quote to 'Mercury' 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 OMP policy number and it's date of issue. For non-emergency claims 'Mercury' should be contacted upon return to the Republic of India and a claim form obtained. This document, together with invoices, travel documents and any other relevant details must be sent to 'Mercury', 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 'Mercury'. In no event should a claim be notified to 'Mercury' later than 31 days after the end of an insured trip.
3. Insurers shall be fully and completely subrogated to the rights of the insured person against parties who may be liable to provide indemnity or make a contribution in respect of any matter which is the subject of a claim under this insurance. The insured person further agrees to co-operate fully with insurers in seeking such indemnity or contribution including where appropriate

insurers instituting proceedings at their own expense against such parties in the name of the insured person.

4. The insurers may require the insured person to furnish at his own expense all certificates, information, proofs or other evidence of claims. The insurers may approach any physician who may have treated the insured person, and the insured person must co-operate in this respect.
5. No person shall admit liability or make any offer or promise of payment without the express written consent of the insurers.
6. The insured person shall take all reasonable and proper care to safeguard against accident or illness or loss of or damage to his property, as if this insurance was not in force. Failure to do so will prejudice the insured person's position under this insurance.
7. The insured person may not transfer his interest in this insurance. However, the legal representatives of the insured person shall have the right to act for the insured person who is incapacitated or deceased.
8. This insurance does not operate beyond a period of 180 days continuous absence from the Republic of India specifically agreed by insurers.
9. This policy and the Overseas Medclaim Policy Schedule shall be read together as one contract and any wording or expression to which a specific meaning has been attached in any part of the Overseas Medclaim Policy and Schedule shall bear such specific meaning wherever it may appear.
10. Dispute resolution clause and procedure:  
This contract of insurance includes the following dispute resolution procedure which is exclusive and a material part of this Contract of Insurance.
  1. Nature of Coverage: This policy is not a general health insurance policy. Coverage under the medical expense section of this insurance is intended for use by the Insured person in the event of a sudden and unexpected sickness or accident arising when the Insured is outside the Republic of India.
  2. Pre-existing Exclusion: This Policy is not designed to provide an indemnity in respect of medical services, the need for which arises out of a pre-existing condition.
  3. Pre-existing Condition: Any sickness for which the insured person has sought medical advice or has taken medical treatment in the preceding 12 months prior to the commencement of travel.
  4. Prior Consultation: Any medical services or series of services with a cost of greater than US\$ 100 shall not be covered by this policy unless the Insured person consults with 'Mercury' in the manner set out in the important condition number 1.
  5. Choice of Law: The parties to this insurance policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and affect of this policy.

11. Arbitration: Any claim, controversy or dispute of any kind or nature arising out of or relating to this Contract on Insurance or breach thereof, or to the construction, existence, interpretation, meaning or validity thereof or to the operation or performance thereunder, involving any of the parties, or anyone claiming the rights of any party to this contract shall be by arbitration in the Republic of India in accordance with the provisions of the Indian Arbitration Act, 1940 as amended from time to time and for the time being in force, and it is the intent and purpose of the parties hereto, to make the submission to arbitration or any dispute or controversy arising out of this condition precedent to any legal or equitable action or proceeding of any nature.
12. Any claim under this Policy that is fraudulent, or if fraudulent means are used to secure payment of benefits under this policy, then such action shall render this policy null and void and all claims hereunder shall be forfeited.
13. No sum payable under this policy shall carry interest.
14. In the event of the insured person's death, Insurers shall have the right to carry out a post mortem at their expenses.
15. Any claim which has not been conclusively proven and the amount thereof substantiated shall not be payable.

#### **General Exclusions Applicable to all Sections**

1. No claim will be paid where the Insured Person :
  - a. is travelling against the advice of a Physician; or
  - b. is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate; or
  - c. is travelling for the purpose of obtaining treatment; or
  - d. has received a terminal prognosis for a medical condition.
2. No claim will be paid 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 drugs, or any loss arising directly or indirectly from any injury, illness, death, loss, expense, 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 arising from the Insured Person taking part in Naval, Military or Air force operations.
4. No claim will be paid 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. This insurance 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 there from or any consequential loss directly or indirectly caused by or contributed to by or arising from
  - a. ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
  - b. 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 there from 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, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2miles),further no claim will be paide in case Inusured Person participates in professional sports or any other hazardous sports unless specifically covered as an extension of the policy.
8. professional sports or any other hazardous or potentially dangerous sport for which the Insured Person is either untrained, not physically fit or using improper equipment.
9. 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 driver is wearing a safety crash helmet, or losses arising from accidents on two wheeled motorised vehicles over 50cc.
10. No claims will be paid for losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.

## **SECTION-A Personal Accident**

The insurance will pay as hereinafter mentioned:

1. If at any time during the covered trip, the insured person shall sustain any bodily injury resulting soleley and directly from accident caused by violent and visible means, then the insured person or his legal personal representative(s), as the case may be will be paid, the capital mentioned against Personal Accident in the Schedule of this policy,if such injury shall within twelve calendar months of occurance be the sole and direct cause of:
  - i. death of the insured person.
  - ii. permanent Total Disablement (as defined in the policy)of the insured person.
  - iii. total and irrecoverable loss of both eye or two limbs or of one eye and one limb.

Provided always that the policy will not pay under more than one of the foregoing sub clauses in respect of the same accident. No claim will be paid for

- a. More than US\$ 2,000 in respect of death if the insured person's age is under 16 age to be calculated at the time of effecting this insurance.
- b. Any claim in excess of the amount stated in the Schedule in respect of any one Insured Person.

## **SECTION-B Medical Expenses and Repatriation**

### **Nature of Coverage:**

This policy is not a general health insurance policy. Coverage under the medical expense section of this insurance is intended by the Insured person in the event of a sudden and unexpected sickness or accident arising when the insured person is outside the Republic of India. This insurance will pay up to the limit of cover shown in the Schedule in total for the Insured Person in respect of covered medical related expenses, reasonably and necessarily incurred outside the Republic of India by the Insured Person suffering bodily injury, sickness, disease or death during the period of Insurance.

Notwithstanding the above, if 'Mercury' recommends that continued treatment in India is appropriate, the policy is extended to cover medical expenses incurred in India as specified in covered expenses described below, provided that expenses will only be paid at the usual and customary level for such services, and further provided that expenses will only be paid for treatment incurred within the 90 day period immediately following the first manifestation of the bodily injury, sickness or disease.

### **Covered Expenses:**

The following are payable only if the expenses relate to covered sickness/injury/disease or death.

1. Expenses for physician services, hospital and medical services and local emergency medical transportation.
2. Up to US\$ 225 per occurrence for dental services for the immediate relief of dental pain only. However, dental care rendered necessary as a result of a covered accident shall be subject to the limit of cover and deductible stated in the policy schedule.
3. Expenses for physician ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable hospital when the Insured Person is critically ill or injured and no suitable local care is available, subject to the prior approval of the Medical Advisors. In extreme emergencies in remote areas where Mercury cannot be contacted, the medical evacuation must be reported to the first available physician and the nearest Indian Consulate.
4. Expenses for medical evacuation, including transportation and medical care en route to a hospital in the Republic of India or the Insured Person's normal place of residence in the Republic of India when deemed medically advisable by the Medical Advisors and the attending physician.
5. If the Insured Person dies outside the Republic of India, the expenses for preparing the air transportation of the remains for repatriation to the Republic of India or up to an equivalent amount for a local burial or cremation in the country where the death occurred. All expenses must be approved by Mercury before the remains are prepared for transportation to the Republic of India or for local burial or cremation.

**Specific Conditions:** - (Applicable to Section - A Medical expenses and repatriation)

1. Medical, dental and transportation related claims will not be paid except at the usual customary and reasonable level of charges for such services;
2. All medical evacuation or transportation of remains must be approved in advance by 'Mercury' and their Medical Advisors.
3. No claim will be paid in respect of expenses for treatment which could reasonably be delayed until the Insured Person's return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating physician and the Medical Advisors.
4. No claims will be paid that is less than the deductible stated in the Schedule. The deductible shall apply to each insured event and shall be borne by the Insured Person.
5. No claim in respect of cosmetic surgery will be paid, unless such cosmetic surgery is rendered necessary as a result of a covered accident.
6. No claims will be paid in respect of routine physical examination or any other examination where there is no objective indication of impairment of normal health.
7. No claim will be paid in respect of medical treatment and related services obtained within the Republic of India except as stated under Covered Expenses.
8. The insurance will not cover pregnancy of the Insured Person including resulting childbirth, miscarriage, abortion or complication of any of these.
9. Restricted Cover: In the event that the proposer is unable to present himself or herself for medical examination where called for by the Insurance Company, the limit of indemnity under this insurance is reduced to US\$ 10000 in respect of and limited to the expenses for physician services, hospital physician and medical services and local emergency transportation. Such limit applies to medical expenses incurred through illness or disease only.

**SECTION-C Loss of Checked Baggage**

This insurance will pay up to the limit of cover shown in the Schedule in the event of the insured Person suffering a total loss of Baggage that has been checked by an International Airline for an International flight. The insurers reserve the right to replace or pay the intrinsic value of any lost article.

**Specific Conditions:**

1. The amount payable in respect of any one article, pair or set is limited to the amount stated in the Schedule.
2. In the event of loss of property whilst in the custody of an airline, a Property Irregularity Report (PIR) must be obtained from the airline immediately upon discovering the loss which must be submitted to 'Mercury' in the event of a claim hereunder.

3. No partial loss or damage shall become payable. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion.
4. No claim will be paid for items valued in excess of US \$ 100 without proof of ownership. Such proof shall be presented to Mercury in the event of a claim hereunder.
5. No claim will be paid for valuable items as defined. Such items should at all times be carried by the Insured Person and not packed as part of checked baggage.
6. Any recovery from an airline under the terms of the Warsaw Convention shall become the property of insurers.

#### **SECTION-D Delay of Checked Baggage**

This insurance will pay up to the limit of cover shown in the Schedule for the 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.

1. A non-delivery certificate must be obtained immediately from the airline which must be submitted to 'Mercury' in the event of a claim hereunder.
2. Proof of purchase must be provided for all items reimbursed under this section.
3. Any payment under section D shall be offset against any claim ultimately payable under section C.

#### **SECTION-E Loss of Passport**

In the event of the Insured Person losing their Passport, this insurance will pay up to the limit of cover shown in the Schedule for the reimbursement of actual expenses necessarily and reasonably incurred by the Insured Person in connection with obtaining a duplicate or fresh passport.

No claim will be paid that is less than the deductible stated in the Schedule. The deductible shall apply to each insured event and shall be borne by the Insured Person.

No claims shall be paid for :

1. Loss or damage to passport due to delay or from confiscation or detention by customs, police or other authority.
2. Theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. Loss or theft of passport left unattended by the Insured Person unless located in a locked hotel room or apartment and an appropriate sized safety deposit box was not available for use by the Insured Person.

#### **SECTION-F Personal Liability**

This insurance will pay up to the limit of cover shown in the 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.

**Specific Conditions:**

1. No claims will be paid that is less than the deductible stated in the schedule. The deductible shall apply to each insured event and shall be borne by the Insured Person. However, the deductible shall only apply to claims in respect of Third Party Property Damage.
2. No claims shall be paid arising from Employers or Contractual Liability.
3. No claims shall be paid arising from liability to any members of the Insured Person's family, travelling companion, friend or colleague.
4. No claims shall be paid for any liability arising directly or indirectly from or due to :
  - a. animals belonging to the Insured Person or in their care, custody or control
  - b. any wilful, malicious or unlawful act
  - c. pursuit of a trade, business or profession, employment or occupation
  - d. ownership, possession or use of vehicles, aircraft, watercraft, parachuting, handgliding, hot air ballooning or use of firearms
  - e. legal costs of any proceedings that result from any criminal or illegal act
  - f. insanity, the use of any alcohol, drugs (except as medically prescribed) or drug addiction
  - g. the supply of goods or services
  - h. any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

**Mandatory**

This insurance will pay up to the limit of cover shown in the 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.

PLEASE MAKE SURE YOU READ AND FULLY UNDERSTAND THIS DOCUMENT BEFORE YOU TRAVEL FROM THE REPUBLIC OF INDIA. FAILURE TO FOLLOW THE INSTRUCTIONS GIVEN COULD RESULT IN REJECTION OF ANY CLAIM THAT MIGHT BE MADE.

THE OVERSEAS MEDICLAIM POLICY PROVIDES INDEMNITY FOR EXPENSES INCURRED FOR MEDICAL TREATMENT FOR ILLNESS, DISEASES CONTRACTED OR INJURY SUSTAINED DURING OVERSEAS TRAVEL AND WHICH IS NECESSARY TO BE UNDERTAKEN IMMEDIATELY. WITHOUT WHICH THE INSURED IS NOT ABLE TO LEAVE THE OVERSEAS COUNTRY UNDER MEDICAL ADVICE, PERSONAL ACCIDENT COVER. LOSS OF PASSPORT, LOSS OF PASSPORT, LOSS OF BAGGAGE, DELAYED BAGGAGE AND PERSONAL LIABILITY.

NEITHER THE INSURERS NOR 'CORIS SHALL BE RESPONSIBLE FOR THE AVAILABILITY, QUALITY OR RESULTS OF ANY MEDICAL TREATMENT OR THE FAILURE OF THE INSURED TO OBTAIN MEDICAL TREATMENT.

IN THE EVENT THAT THE PROPOSER IS UNABLE TO PRESENT HIMSELF FOR MEDICAL EXAMINATION WHERE CALLED FOR BY THE INSURANCE COMPANY, THE LIMIT OF INDEMNITY UNDER THIS INSURANCE IS REDUCED TO US\$ 10,000 IN RESPECT OF AND LIMITED TO THE EXPENSES FOR PHYSICIAN SERVICE, HOSPITAL PHYSICIAN, AND MEDICAL SERVICES AND LOCAL EMERGENCY TRANSPORTATION. SUCH LIMIT APPLIED TO MEDICAL EXPENSES INCURRED THROUGH ILLNESS OR DISEASE ONLY.

THE PERSON NAMED IN THE OVERSEAS MEDICALAM POLICY SCHEDULE IS THE PERSON INSURED BY THIS POLICY IT HAS BEEN ISSUED BY **UNITED INDIA INSURANCE COMPANY LIMITED** AND PROVIDES COVER AGAINST PHYSICIAN, HOSPITAL EXPENSES AND OTHER SPECIFIED MEDICAL RELATED EXPENSES INCURRED OUTSIDE THE REPUBLIC OF INDIA

THE LIMIT OF COVER IS AS SPECIFIED ABOVE/OVERLEAF AS IS APPROPRIATE AND IS SUBJECT TO THE STATED "DEDUCTIBLE" THE COVER IS SUBJECT TO CERTAIN CONDITIONS AND EXCLUSIONS WHICH ARE FULLY SET OUT IN THIS POLICY.

IN THE EVENT THE COST OF THE TREATMENT IS LESS THAN THE DEDUCTIBLE, PLEASE OBTAIN PAYMENT DIRECT FROM THE PATIENT

IN THE EVENT THE COST IS GREATER THAN THE DEDUCTIBLE, PLEASE VERIFY COVERAGE BY:

A) OBTAINING PERSONAL IDENTIFICATION - PASSPORT FROM PATIENT AND

B) CONTACTING CORIS INTERNATIONAL who provides emergency assistance and claims and administration services, Their address is 8, Rue Auber, 75009 Paris, FRANCE. TEL: +33(0)141 61 23 07, FAX: +(0) 142 66 26 90. E-mail: ops@coris.fr

### **CLAIM INSTRUCTIONS**

CALL FOR EMERGENCY ASSISTANCE

IT IS A CONDITION PRECEDENT TO LIABILITY HEREUNDER THAT IN THE EVENT THAT AN INSURED PERSON SUFFERS SERIOUS ILLNESS OR INJURY OR IS IN ANY EVENT TO BE HOSPITALISED THE INSURED PERSON OR HIS REPRESENTATIVE MUST CONTACT CORIS OR INJURY OR IS IN ANY EVENT TO BE HOSPITALISED THE INSURED PERSON OR HIS REPRESENTATIVE MUST CONTACT CORIS IMMEDIATELY FOR EMERGENCY ASSISTANCE OR ADVICE THE INSURED PERSON OR HIS REPRESENTATIVE SHOULD QUOTE TO 'CORIS' AS MUCH INFORMATION CONCERNING THE ILLNESS OR ACCIDENT AS IS AVAILABLE, INCLUDING THE NAME OF THE TREATING DOCTOR, NAME AND TELEPHONE NUMBER OF THE HOSPITAL, THE COMPLETE OVERSEAS MEDICLAIM POLICY NUMBER IN FULL AND ITS DATE OF ISSUE.

### **CLAIMS:**

Notwithstanding anything contained herein stated to the contrary it is hereby agreed and declared that wherever the term and expression M/s. Mercury appears it should be read / replaced by M/s. Coris International and address of Coris International is as under:

**Coris International,  
8, Rue Auber, 75009 Paris, France,  
Tel: +33(0) 1 41 61 23 07  
Fax: +33(0) 1 42 66 26 90  
Email:ops@coris.fr  
scope of Cover:Western, Central and eastern Europe,  
Africa**

**Coris UK  
15-17 Jockey's Fields  
WC1R 4BW, LONDON,  
Tel: 44 1252 740 310  
Fax: 44 1252 740 110  
Email:job@inter-group.co.uk  
Scoe of Cover: UK and Ireland  
Emergency  
Phone No.33(0(1 41 61 23 07)Paris,France**

**Coris America  
6710 Main St., suite # 234  
Miami Lakes, FL33014  
Toll Free number: (USA) 1877 536 7264  
Fax: 1 305 371 5693  
Email:corisusa@ao.com  
Scope of Cover: Canada, Central and South America**

It is further agreed and declared that wherever the term or expression M/s . Tower Assistance / Tower Mumbai appears, it shall be reeplaed by M/s. HERITAGE HEALTH SERVICES PVT LTD. who will provide asistant to the insured person whilst in India through their Office siturated at the following address:-

**Mumbai Front Office  
Unit 28, Ground Floor,  
T.V. Industrail Estate, (Behind Glaxo)  
Hind Cycle Road,  
Worli, Mumbai - 400 025.  
Tel: ++91 22 492 6225  
Fax: ++91 22 498 0926  
Email:heritagehealth@vsnl.net**