

# Benefits and Coverages

## What is trip cancellation and interruption benefit and what is covered in it?

**Trip Cancellation Benefits:** This benefit pays up to the Sum Insured as specified in the policy Schedule for trips that are canceled before the scheduled departure date due to the reasons specified below. The Company will reimburse for the forfeited, nonrefundable prepaid payments, made prior to the Insured/Insured Person's departure date.

**Trip Interruption Benefits:** This benefit pays up to the Sum Insured as specified in the Policy Schedule for trips that have been interrupted, due to the reasons specified below. The Company will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured Person's departure date and additional transportation expenses incurred by the Insured Person, either to

1. Return to the Republic of India; or
2. From the place that the Insured/Insured Person left the trip to the place that the Insured / Insured Person may rejoin the trip;
3. Additional transportation expenses incurred by the Insured/Insured Person to reach the original trip destination if the Insured / Insured Person is delayed, and leaves after the trip departure date.

Trip cancellation and interruption benefit provides compensation if a trip is canceled or interrupted due to any of the **reasons** given below. ( This is a general list and varies from company to company. Kindly check policy wording for specific details.)

1. Unforeseen disease, illness, injury, or death of the Insured / Insured Person's family member. Disease, injury or illness must be so disabling as to reasonably cause a trip to be canceled or interrupted;
2. Termination of employment or layoff affecting the Insured /Insured Person or the Traveling Companion of the Insured, provided that the Insured / Insured Person or the Traveling Companion, as the case may be, have been employed with the employer for at least three continuous years;
3. Inclement weather conditions causing cancellation of the trip;
4. The place intended to be occupied by the Insured / Insured Person for purposes of Insured/Insured Person's stay during the trip or the destination being made uninhabitable by fire, flood, vandalism, burglary, or natural disaster;
5. The Insured/Insured Person being abducted or quarantined;
6. The Insured / Insured Person or a Traveling Companion being the victim of a felonious assault within 10 days prior to the departure date, provided that the Insured / Insured Person (including any member of their family) or the Traveling Companion (including any member of travelling companion's family) is/are not principal or accessory in such felonious assault.
7. A terrorist incident in a City/destination listed on the Insured/Insured Person's itinerary within 30 days of the Insured/Insured Person's scheduled arrival.

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