

DOMESTIC ASSISTANCE SERVICES

Domestic Roadside Assistance	Covered
Domestic Medical Assistance	Covered
Lifestyle Assistance in India	Covered

DOMESTIC INSURANCE BENEFITS



Coverage	Amount in INR
Emergency Medical Hospitalisation Expenses	50,000
Emergency Medical Expenses *(Accidental OPD Expenses)	5000
Emergency Medical Evacuation & Repatriation of Mortal Remains due to accidental death	Included
Personal Accidental (Death+PTD+PPD)	1,00,000
Total Loss of Checked-In Baggage	10,000
Missed Connections	5,000
Deductibles	3 HRS
Loss of Deposit or Cancellation (Hotel & Airline)	25,000
Deductibles	500
Trip Delay	10,500
Deductibles	6 HRS

Disclaimer: Disclaimer: “Karvat Cover-More Assist Pvt. Ltd., the Company (a corporate agent licensed by IRDAI) is providing global assistance services and ancillary products including travel insurance as a complimentary benefit (cover underwritten by an IRDAI authorized underwriter – Bharti AXA General Insurance Company Ltd). For details on risk factors, terms and conditions, please read the terms and conditions carefully before concluding a transaction.”

Bharti Axa General Insurance Co. Ltd. will receive an amount of Rs. 30.78 (Incl GST @ 18%) from the master policy holder- Karvat Cover-More Assist Pvt. Ltd., towards covering the risk benefits, on behalf of the customer.

T&C apply

Cover•More INDIA
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**TRAWELLTAG COVER-MORE
DOMESTIC ASSISTANCE SERVICES**



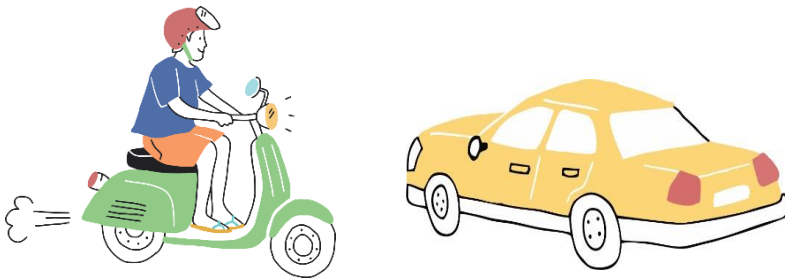


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Fostering safer trips for every traveller...

While we ensure you're protected, here are the details about our assistance services.



Domestic Roadside Assistance

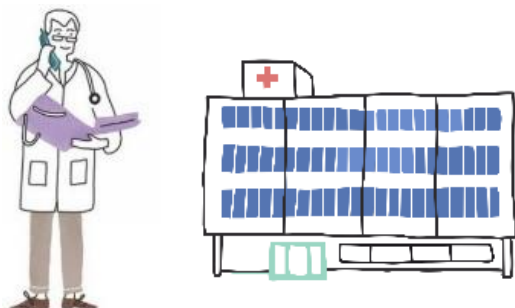
With the advent of road trips the chances of being stuck without assistance due to a car breakdown also increases and there is a need of immediate for response to put your travel plans back on track.

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

YOU'RE EMPOWERED WITH:

- **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, Cover-More India will assist by arranging for a vehicle technician to the breakdown 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, Cover-More India 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, Cover-More India 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, Cover-More India 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, Cover-More India 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, Cover-More India will assist by organizing for a vehicle technician to open the car without keys or retrieve the spare keys of the car. 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, Cover-More India 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 available across India, except Islands, Jammu & Kashmir and North Eastern states.



Domestic Medical Assistance

A medical emergency at an unknown destination, while you are travelling within India and may arise at anytime and you may not be able to take care of yourself without help

Cover-More India's domestic medical assistance comes to your rescue during such situations.

YOU'RE EMPOWERED WITH:

The Medical Assistance Services include the following referral or arrangement or both arrangement and referral services for customer/customer's family (spouse & children) within India.

- **Telephone Medical Information:** Cover-More India will offer medical information of a non-diagnostic, non-treatment nature such as disease outbreaks, vaccinations etc. to the customer/customer's family. This service is available across India except islands.
- **Medical Service Provider Referral:** Cover-More India will provide the contact details of medical service providers such as hospital, clinics, chemists, diagnostic centers etc. However, Cover-More India will not be responsible for the outcome of services availed from the recommended providers. This service is available across India except islands.
- **Arrangement of Home Nursing Care:** Cover-More India will arrange for nursing care to be provided at the customer/customer's family's residence. This service is available in fewer parts of India except islands.



Lifestyle Assistance – Within India*

You can explore enhanced lifestyle experiences such as attending concerts, eating out at fancy restaurant, etc. even while you're travelling within India.

Cover-More India's lifestyle assistance within India acts as a personal assistant at the end of the phone for today's traveller

Cover-More India will coordinate and arrange/refer for the below mentioned services through appropriate service providers for the customer/customer's family (spouse & children) in India. Services will be provided on a best effort basis and are subject to availability of the appropriate services providers to render the services.

Flower Delivery Assistance: Cover-More India will assist the customer/customer's family by arranging for delivery of flowers to their family or business associates for special occasions like birthdays/anniversaries/festivals. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Dining Referral and Reservation Assistance: Cover-More India will assist the customer/customer's family by providing the contact details of restaurants in major cities in India. If requested, and whenever possible, Cover-More India will also facilitate in making the reservation on behalf of the customer/customer's family; recommending restaurants suitable for people with special needs (SPECIAL DINING). This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Courier Service Assistance: Cover-More India will assist the customer/customer's family in sending letters/parcels to family/friends/business associates within India, by recommending an appropriate courier service at the member's family's location. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Special Events and Performance Assistance: Cover-More India will assist the customer/customer's family in procuring tickets/passes for special events/performances within India. This will be done on a best-effort basis and hence, tickets cannot be guaranteed in case of sold-out events. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

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

Events Reservation Assistance: Cover-More India will assist the customer/customer's family by providing referrals of providers to procure tickets/passes for sports events/performances in India. This will be done on a best-effort basis and hence tickets cannot be guaranteed in case of sold-out events. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Home Movers Assistance: In case that a customer/customer's family needs to move to another location within or out of their usual place of residence, Cover-More India will recommend an appropriate packing/moving service. Payments are to be made directly by the customer/customer's family. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Locksmith Assistance: In the event that a customer/customer's family is locked out of his house, Cover-More India will recommend a locksmith to assist the customer/customer's family. Cover-More India can also arrange this service upon the customer's request. Payment to the locksmith are to be made directly by the customer/customer's family as applicable. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Plumbing Assistance: In case of a plumbing problem such as leakages or clogged pipes/drains, Cover-More India will recommend a plumber to assist the member / member's family. Cover-More India can also arrange this service upon request from the customer/customer's family. Payment to the plumber are to be made directly by the member / member's family. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Electrical Assistance: In case of an electrical problem like a short circuit or faulty wiring, will recommend an electrician to assist the customer/customer's family. Cover-More India can also arrange this service upon request from the customer/customer's family. Payment to the electrician are to be made directly by the customer/customer's family. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Pest Control Assistance: Cover-More India will recommend an appropriate pest control service provider to the customer/customer's family. Payments are to be made directly by the customer/customer's family. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Home Cleaning Assistance: Cover-More India will recommend an appropriate facility maintenance provider for home cleaning services. Payments are to be made directly by the customer/customer's family. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

Electrical Gadget Repair Assistance: Cover-More India will recommend the nearest electrical gadget repair shop/establishment for servicing/repair of damaged/faulty electrical goods. Cover-More India will not undertake the responsibility of verifying warranty details. Payments are to be made directly by customer/customer's family. This service is available across India, except Islands, Jammu & Kashmir and North Eastern states.

**Services offered in major cities within India*

Disclaimer:

Cover-More India 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. Cover-More India 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 the Authorised Sub-Contractor. In case the customer fails to make the payment to the Subcontractor after offering of such services then Cover-More India reserves the right to recover the money from the customer.

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