

## Insurance Terms & Conditions

### **Flight Delay & Flight Cancellation insurance (Smoothie (Travel) Insurance Product)**

#### **Coverage:**

<b>Coverage Details</b>	<b>Sum insured</b>
Flight Delay	INR 1000
Flight Cancellation	INR 1000
Personal Accident cover	INR 5,00,000

1. Flight delay of 60 mins only is covered.
2. This policy shall cover all domestic and international air travels wither originating or concluding in India, for the covers mentioned in your certificate of insurance
3. This policy can be booked up to a maximum of 90 days and at most 3 days prior to your day of travel
4. There is no restriction on the maximum or minimum entry age under the policy
5. Delays for which notification has been received prior to 12 hours before scheduled departure time, will not be covered
6. For customers above 65 years of age, Personal Accident cover is not available
7. Kindly refer to the [policy wordings](#) for complete terms and conditions and exclusions

### **Bus Insurance Product (Group Domestic Traveller Insurance Policy)**

<b>Coverage Details</b>	<b>Sum insured</b>
Personal Accident Cover (Death + PTD + PPD)	INR 1,00,000
Repatriation of Mortal Remains	INR 20,000
Personal Accident cover	INR 5,00,000

1. Insurance policy while Booking of Bus, cannot be booked in advance from T+89 days, T being the day of travel
2. Policy to be issued to the customers who is the citizen of republic of India and having permanent place of residence in India and up to the age of 70 years
3. Maximum trip days for return way ticket should not more than 7 days
4. Kindly refer to the policy wordings for complete terms, conditions and exclusions.

[Policy Wordings](#)

DBS Bank India Limited (IRDA of India Registration Number: CA 0257) having the registered office at GF: Nos. 11 & 12, Capitol Point BKS Marg, Connaught Place, Delhi - 110001 is the Corporate Agent of Bharti AXA General Insurance Company Ltd. DBS Bank India Limited (Bank) does not underwrite the risk or act as an insurer. The Insurance products are underwritten by Bharti AXA General Insurance Company Ltd. The contract of insurance is between the insurer and the insured and not between the Bank and the insured. Bank does not give any warranty, as to the accuracy and completeness of the policies. Bank does not accept any liability or losses attributable to your contract of Insurance. Participation by the Bank's customers in the insurance products is purely on a voluntary basis and is not linked to avilment of any other facility from the bank.

Bus Insurance Product name:-Group Domestic Traveller Insurance Policy

UIN: BHATGDP18009V011718

Smoothie(Travel) Insurance Product Name:- Smoothie

UIN:- BHATGDP20052V011920

**Registered and corporate office address:** Bharti AXA General Insurance Company Limited, Unit No. 1902, 19<sup>th</sup> Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai – 400051. IRDAI Registration No. 139. CIN: U66030MH2007PLC351131. Email: [customer.service@bharti-axa.com](mailto:customer.service@bharti-axa.com). Toll-free: 1800-103-2292. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. For all other Terms and Conditions, please refer to policy wordings on [www.bharti-axa.co.in](http://www.bharti-axa.co.in).

#### SECTION 41 OF THE INSURANCE ACT, 1938 PROHIBITION OF REBATES

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.