-Hijack - Deductible of 1 day, \$100 per day and Maximum \$500 $\,$ # Maximum amount to be reimbursed per bag is 50% and maximum value per article contained in any bag is 10% of sum(s) Insured.

Flight Delay-Deductible of 12 hrs. \$710 per 12 hours and Maximum \$100.

renewed with Tata ALG continuously. Renewal Terms and Conditions would be applicable as per the policy wordings. Included under the benefit limit of Accident and Sickness Medical Expense Reinbursement.

eductible	90	90	97	100		92	100
Vissed Connection / Missed Departure Jeductible Jeductible Jeductible Mennal Multi trip policies are renewable only beyor American Servers and Servers are servers and servers and servers are servers are servers are servers and servers are servers are servers and servers are servers and servers are servers are servers and servers are servers and servers are servers are servers are servers are servers are servers are servers and servers are servers are servers are servers and servers are servers are servers are servers and servers are servers and servers are servers are servers are servers are servers are servers are se	200	200	09Z	000'l		09 <i>L</i>	000'ا
)eductible	90	20	9/	100		9/	100
⁸ Propositure of Missed Departure	200	200	09Z	000'۱		094	000'ا
)eqnctiple	20	20	94	100		9/	100
rip Curtailment	200	200	094	000'۱		094	000'۱
)eqnctiple	20	20	92	100		9/	100
² noisellation ⁵	200	200	750	000'۱		120	000'۱
łome Burglary (In Rs.) ⁴	4100,000	4100,000	4500,000	4500,000		4200,000	≨500,000
raudulent Charges (Payment Card Security)	200	200	000'۱	2,000		000'۱	2,000
swergency cash advance	200	120	000'۱	ا'200	200	000'۱	1,500
kutomatic extension of policy upto Λ days	əldslisvA	əldslisvA	əldslisvA	əldslisvA	Available	əldslisvA	əldslisvA
î]ack î	ΑN	pəpnıcuı	pəpnıcuı	pəpnıcuı	ΑN	pəpnıcuı	pəpnıcuı
⁸ îyalt Delay	ΑN	pəpnıcuı	pəpnıcuı	pəpnıcuı	ΑN	pəpnıcuı	pəpnıcuı
)eductible	500	500	200	200	200	500	500
Personnal Liability Benefit	ı 000'00	20,000 Z	9 000'00	000′00	Z 000'00	Z 000'00	000'00
)eductible	30	30	30	30	30	30	30
ses of Passport Benefit	720	720	720	720	720	520	720
урескед Ваддаде Loss Benefi \mathfrak{t}_{*_3}	200	750	000'۱	000'۱	200	1٬000	000'۱
arepsilon gaggage Delay Benefit (After first 12 hrs.)	09	100	200	200	90	100	200
snismaA to noitsittsqaf	_* pəpn ɔu	ıl _* pəpnıɔu	ıclnded* Ir	ul *bəbnlə	oul *bəbulo	oul *bəbulə	*pəpni
mergency Medical Evacuation Benefit	*pəpnlɔul	*pəpnləul	ı _* pəpnısu	ncluded* Ir	uլ _* pəpnլɔı	ul *bəbulər	*pəpnlə
)eqnctiple	120	120	120	120	120	120	120
jetkness Dental Relief	300	400	200	000'۱	300	200	000'۱
oeductible	100	100	100	100	100	100	100
cident and Sickness Medical Expense leimbursement ²	20,000	000,001	250,000	200,000	20,000	220,000	200'009
ccidental Death and Dismemberment Jenefit (Common Carrier)	ΑN	6,000	6,000	2,000	ΑN	9'000	9'000
cidental Death and Dismemberment 	000'01	000,01	16,000	25,000	000'01	16,000	25,000
\$ SU ni berued (s)muð	oul)	ons gnibula	gnibuləx∃ b	nemA edt g	(ses)	(World	(əbiwt
de Band	-srtinoM 8 s1Y 07	-adfoom 8 81Y 07	o Months- s¹Y 07	-sdroM 6		9-70 Yrs 19 a"siY l7 <bra< td=""><td></td></bra<>	
stiienel	Silver	Silver Rus	PloĐ	munitel9	Senior Plan		munitel
		Single Trip				Annual N	-l

Renewal Conditions:

• The Single Trip Insurance - is non-renewable, not cancelable and not refundable while effective. • The Annual Multi Trip Insurance - The Policy is renewable for life upon payment of premium. Unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest, fraudulent or mis representation manner or non-co-operation by the insured or the Policy poses a moral hazard. • Your renewal premium for this policy will not change unless we have revised the premium and obtained due approval from IRDA of India. Premium will also change if you move into a higher age group, or change the plan. • Any revision / modification in the product will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated to You atleast 3 months in advance. • We will not apply any additional loading on your policy premium at renewal based on your claim experience. • In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. • Sum Insured Enhancement - Sum Insured can be enhanced only at the time of renewal. subject to no claim have been lodged/ paid under the policy. However the quantum of increase shall be subject to underwriting guidelines of the company. • Free Look Period - 15 days Free look period from date of receipt of Policy documents is given under the Annual Multi Trip policy. A minimum premium towards stamp duty and proportionate risk premium will be retained by Us. • Grace Period - Grace Period of 30 days for renewing the Policy is provided under this Policy. However, coverage would not be available for the period for which no premium has been received.

Cancellation of the Annual Multi Trip Policy:

This policy would be cancelled on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation by any Insured Person by giving 15 Days notice. In such a case, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or If you cancel the Policy, the premium shall be computed in accordance with Our short rate table for the period the Policy has been in force, provided no claim/no trip has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

1. Insured Person is traveling against the advice of a Physician; or is travelling for the purpose of obtaining treatment. 2. Any Pre-existing Condition or any complication arising from it; or 3. Suicide, attempted suicide (whether sane or insane) or intentionally self inflicted Injury or Illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immuno Deficiency Syndrome (AIDS), Human Immuno deficiency Virus (HIV) infection; or 4. Serving in any branch of the Military or Armed Forces of any country, whether in peace or War, 5. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens, 6. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Airline; or 7. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, 8. Performance of manual work for employment or any other potentially dangerous occupation, 9. Participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, 10. Pregnancy and all related work for employment of any other potentially variety to solve the conditions of the potential of the potential skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, 10. Pregnancy and all related conditions. This however does not include ectopic pregnancy proved by diagnostic means and is certified to be life threatening by the Physician, 11. Any non medical expenses (Refer list enclosed as Annexure-1 in policy wordings). For complete list of detailed exclusions, please refer policy wordings.

Section 41 of 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 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

Claims Registration SMS 'CLAIM' to 5616181, general.claims@tata-aig.com

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Ver

24x7 Toll Free helpline 18002667780

Write to us

IRDA of India REGULATION NO 5: This policy is subject to regulation 5 of IRDA of India (Protection of Policyholder's Interests) Regulation, Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

Tata AIG General Insurance Company Limited

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai- 400013. Visit us at www.tataaiginsurance.in Toll Free Number: 1800 266 7780 Fax: 022 6693 8170 IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

Ahmedabad - +91-079-66610201.

Pune - +91-020-66014156, Chennai - +91-044-66841050, Hyderabad - +91-040 66629882.

Mumbai - +91-022-66939500, Delhi - +91-011-66603500, Bengaluru - +91-080-6650001, Call these local helpline numbers in India, in your respective cities from any other line:

assistance company.

Claims for which prior intimation has not been given to the Assistance Company must be lodged with Tata AIG General Insurance Company within 30 days. However it is advisable to register a claim abroad by informing the

Flight Delay



Airline Booking

Bounced Hotel /

Missed Departure Missed Connection /





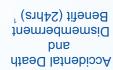


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Loss Benefit Checked Baggage (After first 12hrs) and Baggage Delay Benefit







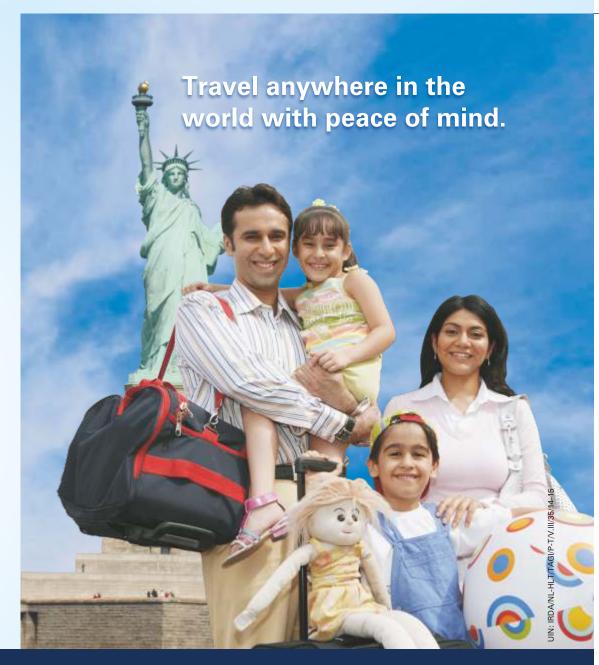




SALIENT FEATURE AND BENEFITS

While you are vacationing abroad, any unforeseen contingency should be the last thing on your mind. However, you cannot ignore this aspect, as traveling abroad involves a certain degree of risk, right from falling ill, having a flight delay, to baggage loss or having met with an accident. To remove the stress out of traveling, all you need is Tata AlG Travel Guard. It just takes one single phone call and our worldwide assistance company, will swing into action and take care of you, should there be an exigency.

Travel with Tata AIG TravelGuard. Travel in peace anywhere in the world.



Travel Guard



	With Sub Limits								
Premium Table -		Travel Guar	d Silver Plan		Amo	unt in INR ^			
	(Worldwide I	(Worldwide Excluding USA/Canada) (Worldw			ncluding USA	/Canada)			
Age Band	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs			
1-7	632	676	1,119	943	1,097	1,696			
8-14	887	964	1,509	1,340	1,519	2,367			
15-21	1,003	1,113	2,032	1,405	1,846	3,180			
22-28	1,143	1,378	2,466	1,689	2,118	4,001			
29-35	1,348	1,576	3,056	2,099	2,608	4,876			
36-47	1,599	1,941	3,862	2,571	3,370	6,292			
48-60	1,942	2,263	5,055	3,574	5,144	8,149			
61-75	2,310	2,866	6,625	5,259	8,315	9,993			
76-90	2,955	3,728	9,511	6,289	9,130	17,532			
91-120	3,700	4,390	11,996	6,534	10,168	21,751			
121-150	4,767	6,031	16,441	8,602	11,606	30,132			
151-180	5,847	7,213	17,666	10,842	13,379	32,248			

Premium Table -		Travel Gua	rd Gold Plan		Amo	unt in INR ^
	(Worldwide I	Excluding USA/	Canada)	(Worldwide I	ncluding USA	/Canada)
Age Band	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	876	1,050	1,591	1,224	1,466	2,277
8-14	1,115	1,411	2,257	1,610	2,067	3,283
15-21	1,324	1,710	2,968	1,853	2,473	4,606
22-28	1,538	2,066	3,613	2,195	2,995	5,506
29-35	1,810	2,342	4,412	2,629	3,644	7,034
36-47	2,093	2,890	5,441	3,296	4,647	9,071
48-60	2,515	3,717	6,665	4,312	6,829	11,741
61-75	3,188	4,355	8,373	6,248	9,900	15,052
76-90	4,185	6,197	12,661	7,834	11,264	24,238
91-120	5,481	7,677	14,780	8,792	12,966	29,324
121-150	6,640	9,966	20,628	12,002	18,029	42,238
151-180	8,323	11,792	24,887	15,259	20,583	47,394

Premium Table		Annual Multi-Trip							Amour	nt in INR ^
Plan	Gold						Platin	um		
Age Band	19-40 Yrs	41 - 60 Yrs	61-70 Yrs	71-79 Yrs**	> 80 Yrs**	19-40 Yrs	41 - 60 Yrs	61-70 Yrs	71-79 Yrs **	> 80 Yrs & above##
1-30	3,862	4,716	9,323	13,426	15,757	4,260	5,919	10,789	18,126	27,620
1-45	4,273	4,910	14,889	21,441	25,162	4,857	6,019	17,407	27,852	57,932

Annual Multi trip policies are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with Tata AIG continuously. Renewal Terms and conditions would be applicable as per the policy wordings.

^ Premium Chart (inclusive of 18% GST)

Sub-limits - * Pre-existing condition or any complication arising from it in a Life saving unforeseen emergency condition would be reimbursed up to \$1500 per policy. * The following Maximum eligible expenses per Disease/Illness/Injury are automatically applicable to Insured Persons Aged 56 years onwards, regardless of the plan/option purchased at the inception of the policy and its subsequent renewals if applicable. * Hospital Room rent, Board and Hospital misc. maximum \$1500 per day up to 30 days. * Intensive Care Unit-Maximum \$3000 per day up to 7 days. * Surgical Treatment-Maximum USD \$10000. * Anesthetist Services-Maximum up to 25% of Surgical treatment. * Physician's Visit-Maximum wpto 400. * Accidental Death and Dismemberment Benefit is limited to \$500. * Ambulance Service-Maximum up to \$400. * Accidental Death and Dismemberment Benefit is limited to \$100% of row wheeled motorised mode of conveyance irrespective of any Plan and age wherever applicable. * Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below.

Restriction of Sum Insured - Under renewal's of Annual Multi trip from 71 years onwards, the amount payable for any

10% of Principal Sum Insured for Insured Person with age 17 years or perow.

Restriction of Sum Insured - Under renewal's of Annual Multi trip from 71 years onwards, the amount payable for any Estriction of Sum Insured as shown in Sum Insured As Sum In illness/disease/injury/condition including its consequences will be restricted to 10% of the Sum Insured as shown in the policy schedule in case such claim arises due to the same illness/disease/injury/conditon which had been incurred and paid in any of the rior policies issued by Us to the same insured.

Without Sub Limits

	VVILI	iout Sub Li	111115	
Premium Table -	Travel Guard	Silver Plan (without S	Sublimits)	Amount in INR ^
	(Worldwide	Excluding USA/Canada)	(Worldwide Inc	cluding USA/Canada)
Age Band	56-60 Yrs	61-70 Yrs	56-60 Yrs	61-70 Yrs
1-7	812	1,342	2,742	4,240
8-14	1,156	1,811	3,797	5,918
15-21	1,336	2,438	4,613	7,950
22-28	1,654	2,961	5,297	10,003
29-35	1,892	3,667	6,518	12,189
36-47	2,329	4,635	8,424	15,728
48-60	2,716	6,066	12,858	20,372
61-75	3,440	7,950	20,790	24,984
76-90	4,472	11,413	22,824	43,832
91-120	5,268	14,395	25,420	54,378
121-150	7,237	19,728	29,016	75,330
151-180	8,655	21,199	33,448	80,621

151-180	8,655	21,199	21,199 33,448	
Premium Table -	Travel Guar	d Gold Plan (without s	submilits)	Amount in INR ^
	(Worldwide Excl	uding USA/Canada)	(Worldwide Includ	ling USA/Canada)
Age Band	56-60 Yrs	61-70 Yrs	56-60 Yrs 364 days	61-70 Yrs
1-7	1,365	2,069	3,664	5,694
8-14	1,835	2,935	5,168	8,206
15-21	2,223	3,857	6,183	11,514
22-28	2,687	4,698	7,487	13,765
29-35	3,046	5,736	9,110	17,586
36-47	3,757	7,073	11,617	22,677
48-60	4,832	8,665	17,071	29,354
61-75	5,662	10,886	24,751	37,630
76-90	8,057	16,461	28,161	60,595
91-120	9,979	19,213	32,413	73,310
121-150	12,955	26,816	45,074	105,595
151-180	15,329	32,353	51,457	118,485

151-180		15,329		32,353 51,457		51,457	11	8,485)
Premium Tabl	e -	Travel Guard 70+ Senior Plan (without submilits)					Amoui	nt in INR ^	
	(V	Worldwide Excluding USA/Canada)			(VV	orldwide Includ	ding USA/Cana	ada)	
Age Band	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs	
1-7	2,641	3,521	6,780	11,527	6,673	8,897	15,570	26,470	
8-14	3,559	4,746	9,140	15,538	9,310	12,415	21,725	36,933	
15-21	4,447	5,931	11,421	19,416	12,191	16,255	28,446	48,358	
22-28	5,348	7,130	13,730	23,343	15,342	20,456	35,799	60,857	
29-35	6,482	8,642	18,309	31,125	18,644	24,859	50,464	85,788	7 7 7
36-47	8,275	11,034	23,377	39,740	24,081	32,108	65,178	110,804	11/05/11/4
48-60	10,392	13,857	29,088	49,450	30,189	40,253	81,714	138,913	- /- /- /- /- /- /- /- /- /- /- /- /- /-
61-75	14,559	20,019	40,868	69,476	39,504	54,319	110,266	187,454	0/10
76-90	18,619	25,601	49,306	83,820	49,896	68,608	124,865	212,271	\ - -
91-120	27,070	38,218	73,605	125,127	86,440	122,033	213,558	363,047	3
121-150	37,274	52,622	101,345	172,287	120,065	169,505	296,632	504,274	2,40
151-180	48,297	69,764	134,360	228,410	161,066	232,651	407,139	692,136	- 2

[^] Premium Chart (inclusive of 18% GST)

With Sub Limits

			ub Liiii			
Premium Table -	Т	ravel Guard S	Silver Plus Pla	ın	Amo	unt in INR ^
	(Worldwide I	Excluding USA/	Canada)	(Worldwide I	ncluding USA	/Canada)
Age Band	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	754	807	1,464	1,099	1,279	2,070
8-14	1,058	1,151	1,977	1,564	1,771	2,890
15-21	1,195	1,328	2,539	1,638	2,057	3,712
22-28	1,362	1,644	3,083	1,966	2,361	4,672
29-35	1,602	1,877	3,651	2,444	2,904	5,690
36-47	1,901	2,312	4,614	2,994	3,755	7,343
48-60	2,309	2,695	5,789	4,163	5,998	9,116
61-75	2,747	3,414	7,589	6,130	8,895	11,181
76-90	3,513	4,440	11,162	7,331	9,564	19,266
91-120	4,408	5,236	13,207	7,616	10,542	22,481
121-150	5,689	7,205	18,114	10,036	12,960	31,156
151-180	6,984	8,623	22,126	12,657	15,988	37,027

Premium Table -		Travel Guard	Platinum Plai	า	Amo	unt in INR ^
	(Worldwide I	Excluding USA/	Canada)	(Worldwide I	ncluding USA	/Canada)
Age Band	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs	6 Months-40 Yrs	41-60 Yrs	61-70 Yrs
1-7	1,030	1,160	2,064	1,251	1,626	2,817
8-14	1,271	1,750	2,762	1,746	2,784	3,990
15-21	1,534	1,870	3,685	2,095	3,016	5,098
22-28	1,860	2,175	4,429	2,342	3,487	6,196
29-35	2,046	2,562	5,291	2,909	4,187	7,866
36-47	2,394	3,073	6,527	3,480	5,121	9,999
48-60	3,384	4,911	7,999	4,904	8,208	12,516
61-75	4,803	6,577	10,128	6,945	11,435	15,867
76-90	5,847	7,954	15,510	8,389	13,005	26,596
91-120	6,418	8,795	17,368	9,307	14,208	31,033
121-150	8,295	10,321	24,958	12,592	19,344	43,553
151-180	10,297	12,558	30,778	15,745	22,516	52,515

Premium Ta	ble -		Travel Guar	d 70+ Senio	r Plan		Amour	nt in INR ^
	(Wo	(Worldwide Excluding USA/Canada)			(Wo	rldwide Includ	ding USA/Can	ada)
Age Band	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs	71-75 Yrs	76-79 Yrs	80-85 Yrs	86+ Yrs
1-7	1,956	2,608	5,216	8,868	2,669	3,559	6,228	10,588
8-14	2,636	3,515	7,030	11,952	3,724	4,965	8,690	14,772
15-21	3,295	4,393	8,785	14,935	4,877	6,502	11,379	19,343
22-28	3,961	5,282	10,562	17,956	6,137	8,182	14,319	24,343
29-35	4,801	6,402	14,083	23,942	7,458	9,944	20,185	34,316
36-47	6,130	8,174	17,982	30,569	9,632	12,843	26,072	44,322
48-60	7,698	10,264	22,375	38,038	12,076	16,101	32,685	55,565
61-75	10,785	14,829	31,438	53,443	15,801	21,727	44,107	74,982
76-90	13,792	18,964	37,928	64,476	19,959	27,443	49,946	84,908
91-120	20,053	28,309	56,619	96,251	34,576	48,813	85,423	145,219
121-150	27,610	38,979	77,958	132,528	48,026	67,802	118,653	201,710
151-180	35,776	51,677	103,354	175,701	64,427	93,061	162,855	276,855

[^] Premium Chart (inclusive of 18% GST)

Without Sub Limits

Premium Table -	Travel Guard S	Silver Plus Plan (witho	ut Sublimits)	Amount in INR ^
	(Worldwide Exclud	ding USA/Canada)	(Worldwide Incl	uding USA/Canada)
Age Band	56-60 Yrs	61-70 Yrs	56-60 Yrs	61-70 Yrs
1-7	1049	1905	3,199	5,175
8-14	1496	2569	4,429	7,224
15-21	1725	3302	5,142	9,282
22-28	2137	4008	5,904	11,678
29-35	2440	4746	7,262	14,225
36-47	3005	5998	9,386	18,358
48-60	3503	7526	14,995	22,789
61-75	4438	9866	22,237	27,951
76-90	5771	14510	23,909	48,165
91-120	6806	17168	26,354	56,203
121-150	9366	23548	32,399	77,888
151-180	11211	28764	39,969	92,569

Premium Table -	Travel Guard	Platinum Plan (withou	t sublimits)	Amount in INR ^
	(Worldwide Exclu	uding USA/Canada)	(Worldwide Inclu	iding USA/Canada)
Age Band	56-60 Yrs	61-70 Yrs	56-60 Yrs	61-70 Yrs
1-7	1,509	2,682	4065	7042
8-14	2,275	3,591	6960	9975
15-21	2,431	4,791	7541	12743
22-28	2,827	5,757	8715	15490
29-35	3,330	6,879	10468	19664
36-47	3,995	8,484	12802	24998
48-60	6,384	10,399	20519	31291
61-75	8,551	13,168	28588	39669
76-90	10,340	20,164	32510	66491
91-120	11,433	22,579	35522	77581
121-150	13,418	32,445	48358	108881
151-180	16,324	40,010	56288	131287

Premium Table -		Annual Multi Trip (without sublimits)				Amount in INR ^		
Plan	Gold				Platinum			
Age Band	56-60 Yrs	61-70 Yrs Yrs	71-79 Yrs ^{##}	> 80 Yrs ^{##}	56-60 Yrs	61-70 Yrs	71-79 Yrs <i>*</i> *	> 80 Yrs ***
1-30	11,793	23,310	33,565	39,393	14,798	26,972	45,313	69,049
1-45	12.274	37.223	53.602	62.907	15.047	43.518	69,629	144.830

Annual Multi trip policies are renewable only beyond the age of 71 years provided applicant has availed cover before 70 years of age and renewed with Tata AIG continuously. Renewal Terms and conditions would be applicable as per the policy wordings. Premium Chart (inclusive of 18% GST)

Discount Matrix					
1 member	0				
2 member	5%				
3 member	10%				

Discount Matrix					
4 member	15.0%				
5 member	17.5%				
6 member	20.0%				

Discount Matrix in Family Option for Silver and Silver Plus plans Only.

Discount rate is based on % of the summation of the premium mentioned above. Family means the Insured Person and/or the Insured Person's Spouse and/or, the Insured Person's Eligible Children and/or Insured Person's Parents. This is applied only for the same plan and same trip duration as per the family definition.