

COMPREHENSIVE TRAVEL PROTECTION

ASEGO

Global Assistance • Travel Insurance

 NAME : RAGHUPATHI JAYAPPAUL

 ADDRESS : 4, ANNAI AVE, SRIRANGAM, VASANTH NAGAR
EXTN, KOLLIDAKARAI, SRIRANGAM, TIRUCHIRAPPALLI, TAMIL
NADU 620006 TAMIL NADU-620006

ASSIST FEES : 1448(INCL GST @ 18%)

TRAVEL PROTECTION CARD

ASSIST NO.
110031288388



START DATE
08/03/2025

END DATE
12/03/2025

SMARTPLUS

You can now enjoy exclusive travel assistance including insurance benefits on your trip.
Kindly ensure to carry this document for a pleasant travel experience.

Travel hassle-free with...

TRAVEL ASSISTANCE



24x7 Medical
Assistance



Lifestyle
Assistance



Domestic Roadside
Assistance

TRAVEL INSURANCE



Arranged with an IRDAI authorised underwriter -
Aditya Birla Capital Health Insurance Co. Ltd.



Now track Your Baggage, Any
Airline, Anywhere In The World!



Guaranteed compensation of INR 66,000
per bag if not returned within 96 hours



No questions asked!
Includes connecting flights

To track your bag, log on to:
<http://trackmate.asego.in>

Customer Care:

trackmate@asego.in

[0008000502409](tel:0008000502409)

Please note: This benefit can be availed only once within the policy validity period.

Ask for help



24x7 helpline: +91 8448582205



Assistance: customersupport@asego.in
Claims: claims@asego.in



Whatsapp message only for claims: +91 86478 34444



asego.in

Note: Assistance services are provided by Asego and insurance is underwritten by an IRDAI authorised underwriter. Asego TrackMate is powered by a third party provider. Insurance is a subject matter of solicitation. Content expressed in this poster does not accept any liability of any sort unless confirmed by an authorized representative of Asego. All Insurance policies are sold under the Corporate Agency of Asego Insurance LLP. bearing IRDAI registration no. CA0776, with insurance underwritten by IRDAI authorised Insurer

Keep travelling, because the world is waiting for you and we are always by your side.

BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Health Insurance
Aditya Birla Health Insurance Co. Limited
(A subsidiary of Aditya Birla Capital Ltd.)



Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615
IRDA Regn. No.153
Certificate Of Insurance

Customer Details:

Insured Name: RAGHUPATHI JAYAPPAUL Date of Birth: 10/06/1963 Passport Number: C7749242
Address:
4, Annai Ave, Srirangam, Vasanth Nagar Extn, Kollidakarai, Srirangam, Tiruchirappalli, Tamil Nadu 620006 Tiruchirappalli Tamil Nadu-620006
Group Active Travel Mobile no: 8925868110 Landline no: 4314226100
E Mail: vignesh@cholantours.com CR no:
Issue Date: 03/03/2025 Intermediary Code: 93 -21-00027-00-00
Certificate No: 31288388 Intermediary Name: Asego Insurance LLP
Overseas Travel Insurance

This Group Travel Insurance policy 74-23-9000001-000 & 74-23-9000002-000 dated 16-02-2024 has been issued at Mumbai by Aditya Birla Health Insurance Company Ltd. to the master policy holder, ASEGO TRAVEL LLP and governed by the terms, conditions and exclusions therein contained or otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. The master policy holder, Aditya Birla Health Insurance Co. Ltd. has received an amount of Rs. 417.00 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured. This Certificate, represents the availability of benefit to the above mentioned Insured Person.

Insurance Details:

Commencement Date: From: 08/03/2025 End Date: 12/03/2025 No. of Days: 5
Plan Name: AB Single Trip : B+ 2 60000 Geographical Coverage: Nominee Name: Legal heir
Excluding USA and CANADA Relation: Legal heir
Pre-existing diseases excluded are: Exclusions :

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
In-patient Care for Illness and Injury with Day Care Treatment	USD 60000	USD 100	Medical Evacuation	USD 25000	USD 100
Repatriation of Mortal Remains	USD 10000	NA	Out-patient Care	USD 30000	USD 100
Dental Expenses	USD 300	USD 50	Personal Accident (AD, PTD, PPD)	USD 15000	NA
Loss of Checked-in Baggage	USD 750	NA	Delay of Checked-in Baggage - Benefit	USD 50	6 Hrs
Loss of Passport - Benefit	USD 100	NA	Personal Liability	USD 200000	USD 100
Personal Accident (Common Carrier) - AD, PTD, PPD	USD 5000	NA	Hotel Over Booking	USD 750	USD 75
*Trip Cancellation (option 5) Trip Interruption Trip Curtailment	USD 500	USD 100	Mugging Cover	USD 300	NA
Compassionate Visit - Travel	USD 1000	USD 100	Automatic Extensions	USD It's a part of medical cover upto 7 days	NA
Hijack distress allowance (Per Day Max Up to 30 days)	USD 50 per day upto 4 days	6 Hrs	Daily Allowance Per day; upto 60 days	USD 25 per day upto 5 days	2 Days

Trip Delay - Benefit	USD 50	6 Hrs	Return of Minor Child	USD 500	NA
Missed connection	USD 500	3 Hrs	Flight Delay	USD 1000	3 Hrs
Emergency Hotel Accommodation	USD 500	USD			

Emergency Assistance Details:

FALCK INDIA PVT LTD	
The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.	
Rest Of The World (Call Back Facility)	+91 124 4498782
Email Address:	adityabirlainsurance@falck.com
Geographical Coverage	Worldwide coverage for Medical & Travel related assistance
USA & Canada Toll Free Number	+18007487890

Stamp Duty:- The stamp duty of INR. 1/- paid vide MH003394929202122E dated 09/07/2021, 1, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0001811011202122 dated 20/07/2021, , payment has been made vide Letter of Authorisation No. CSD/94/2021/2542 dated 26/07/2021 from Main Stamp Duty Office.

Other Terms & Conditions :

This policy covers Emergency Medical Expenses incurred due to sudden and unexpected injury or any acute Sickness including COVID-19, arising when insured is outside the 'Republic of India' up to the limits as mentioned in the policy schedule.

- This Travel Insurance policy is only limited to customers of ASEGO TRAVEL LLP.
 - Certificate is only valid to the customers who are travelling from India.
- This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30000 minus deductibles (if any).

- This policy consist of following coverage's which will be treated as benefit covers i.e. Personal Accident- Accidental Death Permanent Total Disability (PTD) Permanent Partial Disability (PPD), Accidental Death-Common Carrier, Permanent Total Disability - Common ,Permanent Partial Disability - Common carrier, Daily Allowance in case of Hospitalization, and Hijack Distress Allowance subject to policy terms and conditions applicable to these sections.

Pre-existing condition(s) are excluded from the policy including but not limited to unforeseen emergency measures to save the Insured/Insured person's life. This exclusion will apply to the following sections: In-patient care for Illness and Injury with Day Care Treatment, Medical Evacuation, Dental Expenses, Daily Allowance, Permanent Total Disability (PTD), Permanent Partial Disability (PPD). This exclusion has been waived to the extent of USD 10000 per policy or upto 10% Sum Insured whichever is lesser & limited to applicable section for the age of upto 80 Years and USD 1500 for 81 - 85 Years.

*This policy covers if the trip is unavoidably Cancelled/Interrupted or curtailed solely and directly results of following: Option 5 :- Perils of Trip Cancellation/Interruption/Curtailment. Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. War like situation event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier or Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of insured person / immediate family member. Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity or Weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / immediate family member is admitted in hospital for treatment of pandemic. Cancellation or Interruption of trip due to diagnosis of the insured's Immediate Family Member (or relative) with any infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or State Government.

- This policy does not cover any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, Adventure Sports unless declared beforehand and necessary additional premium paid and mentioned in the policy schedule.

The certificate has been issued based on the information provided by you/your representative and the policy is not valid if any of the information provided is incorrect, subject otherwise to the Terms, Conditions and Exclusions mentioned in the policy

Grievance Redressal :

In case of a grievance, the Insured Person/ Policyholder can contact Us with the details through our website: www.adityabirlacapital.com, Email: care.healthinsurance@adityabirlacapital.com or Toll Free: 1800 270 7000. Address: Any of Our Branch office or Corporate office. For senior citizens, please contact respective branch office of the Company or call at 1800 270 7000 or write an e- mail at seniorcitizen.healthinsurance@adityabirlacapital.com. The Insured Person can also walk-in and approach the grievance cell at any of Our branches. If in case the Insured Person is not satisfied with the response, then they can contact Our Head of Customer Service at the following email carehead.healthinsurance@adityabirlacapital.com. If the Insured Person is still not satisfied with Our redressal, he/she may approach the nearest Insurance Ombudsman. The contact details of the Ombudsman offices are provided on Our website and in the Policy.

Important –

1. Insurance cover is subject to the terms and conditions mentioned in the Policy wordings provided to you with this Certificate of Insurance. For complete set of benefits, terms, conditions & exclusions please refer policy wordings.
2. The assignment of Benefits under the Policy shall be allowed subject to applicable law.

• Below Sublimit is applicable from the age 61 Years up to the age of 85 years for Emergency Medical Expenses.

Sublimit Applicable- from 61 Years- 85 Years	
Room Rent including Boarding lodging	\$1500/day up to 30 days
Intensive Care unit	\$3000/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)"	Maximum Up to USD 10000
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Max up to USD 1000
Ambulance Services	Max up to \$ 500
Hospital Miscellaneous Expenses	Maximum of USD 1000

- These sublimit are waived if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & is mentioned on the certificate.



Scan the code to
authenticate policy
on
your browser.

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#) or paste the link <https://asego.co/new/GroupTravelProtect.pdf>

Website: www.adityabirlacapital.com; IRDA Reg. No: 153, Email: care.healthinsurance@adityabirlacapital.com

Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615

UIN: ADITGBP21600V032021 & ADITGBP23002V012223. CIN: U66000MH2015PLC263677

*This is a computer generated statement doesn't need any signature

Track your baggage on any airline,
anywhere in the world with



What to do if your bag does not arrive



If your bag does not accompany you to your flight's end-point destination you must report it to airlines before reporting it to Asego Trackmate.



Please ensure that you retain the baggage tracking information (file reference/locator number) the airline provides you while filing the lost baggage claim, as Asego TrackMate will require this information to process your mishandled baggage report.



Report undelivered bags to Asego Trackmate within 24 hours of arrival: call 0008000502409 within India or +1 888 BAGGAGE from outside India, or online at <http://trackmate.asego.in>



With Asego TrackMate, receive compensation up to INR 38,000 (domestic) or INR 1,32,000 (international) if baggage isn't returned within 96 hours. Also get real-time updates and up to INR 19,000 (domestic) or INR 66,000 (international) compensation for each of up to two bags not recovered in this timeframe.

What to do if your bag gets lost

1

The first step is to report your lost baggage to the airline and collect a "file reference or locator number" along with a copy of your Property Irregularity Report as provided by the airline.

2

After the first step, file a report with Asego Trackmate within 24 hours of your flight landing, by phone (+1 888-BAGGAGE) or by web, <http://trackmate.asego.in> 24 hours a day 7 days a week.

3

Enjoy your trip, or time back at home without worrying about your lost baggage. Sit back and relax, we will update you shortly.

HELP! We are here to help you 24 hours a day, 7 seven days a week. Travel safe and worry-free!

To track your bag, log on to:

<http://trackmate.asego.in>

Customer Care:

✉ trackmate@asego.in

☎ 0008000502409

Important Note:

Payouts are limited to 2 undelivered bags per person. Payments are guaranteed, even if your bags are recovered at any point after the expiration of the 96-hour Service Period. In this event, passengers get to keep their baggage and their Asego Trackmate compensation. No proof of contents of baggage, or receipts, is necessary to receive payment. Compensation is guaranteed regardless of the contents of the baggage. No questions asked. Theft, missing contents, or damaged baggage are not included in this service

THE ASEGO TRACKMATE SERVICE IS REFUNDABLE OR TRANSFERABLE. IF YOUR FLIGHT IS CANCELLED AND A NEW FLIGHT IS BOOKED IN ITS PLACE, YOU MUST EITHER INFORM US OF THE CHANGE.

PRIOR TO YOUR NEW FLIGHT'S DEPARTURE OR PURCHASE A NEW SERVICE FOR YOUR NEW FLIGHT.

YOU MUST LIST, IN THE BODY OF THE EMAIL, YOUR AIRLINE AND AIRLINE CONFIRMATION NUMBER, YOUR ORIGINAL FLIGHT NUMBER AND THE NEW FLIGHT NUMBER IS IT BEING CHANGED TO. IF

Note: Assistance services are provided by Asego and insurance is underwritten by an IRDAI authorised underwriter. Asego TrackMate is powered by a third party provider. Insurance is a subject matter of solicitation. Content expressed in this poster does not accept any liability of any sort unless confirmed by an authorized representative of Asego. All Insurance policies are sold under the Corporate Agency of Asego Insurance LLP, bearing IRDAI registration no. CA0776, with insurance underwritten by IRDAI authorised Insurer.

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COMPREHENSIVE TRAVEL PROTECTION

ASEGO

Global Assistance • Travel Insurance

NAME : RAJAMMAL PAULRAJ

ADDRESS : 4, ANNAI AVE, SRIRANGAM, VASANTH NAGAR
EXTN, KOLLIDAKARAI, SRIRANGAM, TIRUCHIRAPPALLI, TAMIL
NADU 620006 TAMIL NADU-620006

ASSIST FEES : 1448(INCL GST @ 18%)

TRAVEL PROTECTION CARD

ASSIST NO.
110031288389



START DATE
08/03/2025

END DATE
12/03/2025

SMARTPLUS

You can now enjoy exclusive travel assistance including insurance benefits on your trip.
Kindly ensure to carry this document for a pleasant travel experience.

Travel hassle-free with...

TRAVEL ASSISTANCE



24x7 Medical
Assistance



Lifestyle
Assistance



Domestic Roadside
Assistance

TRAVEL INSURANCE



Arranged with an IRDAI authorised underwriter -
Aditya Birla Capital Health Insurance Co. Ltd.



Now track Your Baggage, Any
Airline, Anywhere In The World!



Guaranteed compensation of INR 66,000
per bag if not returned within 96 hours



No questions asked!
Includes connecting flights

To track your bag, log on to:
<http://trackmate.asego.in>

Customer Care:

trackmate@asego.in

[0008000502409](tel:0008000502409)

Please note: This benefit can be availed only once within the policy validity period.

Ask for help



24x7 helpline: +91 8448582205



Assistance: customersupport@asego.in
Claims: claims@asego.in



Whatsapp message only for claims: +91 86478 34444



asego.in

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Keep travelling, because the world is waiting for you and we are always by your side.

BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Health Insurance
Aditya Birla Health Insurance Co. Limited
(A subsidiary of Aditya Birla Capital Ltd.)



Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615
IRDA Regn. No.153
Certificate Of Insurance

Customer Details:

Insured Name: RAJAMMAL PAULRAJ Date of Birth: 06/05/1959 Passport Number: U8832944
Address:
4, Annai Ave, Srirangam, Vasanth Nagar Extn, Kollidakarai, Srirangam, Tiruchirappalli, Tamil Nadu 620006 Tiruchirappalli Tamil Nadu-620006
Group Active Travel Mobile no: 8925868110 Landline no: 4314226100
E Mail: vignesh@cholantours.com CR no:
Issue Date: 03/03/2025 Intermediary Code: 93 -21-00027-00-00
Certificate No: 31288389 Intermediary Name: Asego Insurance LLP
Overseas Travel Insurance

This Group Travel Insurance policy 74-23-9000001-000 & 74-23-9000002-000 dated 16-02-2024 has been issued at Mumbai by Aditya Birla Health Insurance Company Ltd. to the master policy holder, ASEGO TRAVEL LLP and governed by the terms, conditions and exclusions therein contained or otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. The master policy holder, Aditya Birla Health Insurance Co. Ltd. has received an amount of Rs. 417.00 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured. This Certificate, represents the availability of benefit to the above mentioned Insured Person.

Insurance Details:

Commencement Date: From: 08/03/2025 End Date: 12/03/2025 No. of Days: 5
Plan Name: AB Single Trip : B+ 2 60000 Geographical Coverage: Nominee Name: Legal Heir
Excluding USA and CANADA Relation: Legal Heir
Pre-existing diseases excluded are: Exclusions :

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
In-patient Care for Illness and Injury with Day Care Treatment	USD 60000	USD 100	Medical Evacuation	USD 25000	USD 100
Repatriation of Mortal Remains	USD 10000	NA	Out-patient Care	USD 30000	USD 100
Dental Expenses	USD 300	USD 50	Personal Accident (AD, PTD, PPD)	USD 15000	NA
Loss of Checked-in Baggage	USD 750	NA	Delay of Checked-in Baggage - Benefit	USD 50	6 Hrs
Loss of Passport - Benefit	USD 100	NA	Personal Liability	USD 200000	USD 100
Personal Accident (Common Carrier) - AD, PTD, PPD	USD 5000	NA	Hotel Over Booking	USD 750	USD 75
*Trip Cancellation (option 5) Trip Interruption Trip Curtailment	USD 500	USD 100	Mugging Cover	USD 300	NA
Compassionate Visit - Travel	USD 1000	USD 100	Automatic Extensions	USD It's a part of medical cover upto 7 days	NA
Hijack distress allowance (Per Day Max Up to 30 days)	USD 50 per day upto 4 days	6 Hrs	Daily Allowance Per day; upto 60 days	USD 25 per day upto 5 days	2 Days

Trip Delay - Benefit	USD 50	6 Hrs	Return of Minor Child	USD 500	NA
Missed connection	USD 500	3 Hrs	Flight Delay	USD 1000	3 Hrs
Emergency Hotel Accommodation	USD 500	USD			

Emergency Assistance Details:

FALCK INDIA PVT LTD	
The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.	
Rest Of The World (Call Back Facility)	+91 124 4498782
Email Address:	adityabirlainsurance@falck.com
Geographical Coverage	Worldwide coverage for Medical & Travel related assistance
USA & Canada Toll Free Number	+18007487890

Stamp Duty:- The stamp duty of INR. 1/- paid vide MH003394929202122E dated 09/07/2021, 1, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0001811011202122 dated 20/07/2021, , payment has been made vide Letter of Authorisation No. CSD/94/2021/2542 dated 26/07/2021 from Main Stamp Duty Office.

Other Terms & Conditions :

This policy covers Emergency Medical Expenses incurred due to sudden and unexpected injury or any acute Sickness including COVID-19, arising when insured is outside the 'Republic of India' up to the limits as mentioned in the policy schedule.

- This Travel Insurance policy is only limited to customers of ASEGO TRAVEL LLP.
 - Certificate is only valid to the customers who are travelling from India.
- This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30000 minus deductibles (if any).

- This policy consist of following coverage's which will be treated as benefit covers i.e. Personal Accident- Accidental Death Permanent Total Disability (PTD) Permanent Partial Disability (PPD), Accidental Death-Common Carrier, Permanent Total Disability - Common ,Permanent Partial Disability - Common carrier, Daily Allowance in case of Hospitalization, and Hijack Distress Allowance subject to policy terms and conditions applicable to these sections.

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*This policy covers if the trip is unavoidably Cancelled/Interrupted or curtailed solely and directly results of following: Option 5 :- Perils of Trip Cancellation/Interruption/Curtailment. Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. War like situation event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier or Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of insured person / immediate family member. Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity or Weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / immediate family member is admitted in hospital for treatment of pandemic. Cancellation or Interruption of trip due to diagnosis of the insured's Immediate Family Member (or relative) with any infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or State Government.

- This policy does not cover any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, Adventure Sports unless declared beforehand and necessary additional premium paid and mentioned in the policy schedule.

The certificate has been issued based on the information provided by you/your representative and the policy is not valid if any of the information provided is incorrect, subject otherwise to the Terms, Conditions and Exclusions mentioned in the policy

Grievance Redressal :

In case of a grievance, the Insured Person/ Policyholder can contact Us with the details through our website: www.adityabirlacapital.com, Email: care.healthinsurance@adityabirlacapital.com or Toll Free: 1800 270 7000. Address: Any of Our Branch office or Corporate office. For senior citizens, please contact respective branch office of the Company or call at 1800 270 7000 or write an e- mail at seniorcitizen.healthinsurance@adityabirlacapital.com. The Insured Person can also walk-in and approach the grievance cell at any of Our branches. If in case the Insured Person is not satisfied with the response, then they can contact Our Head of Customer Service at the following email carehead.healthinsurance@adityabirlacapital.com. If the Insured Person is still not satisfied with Our redressal, he/she may approach the nearest Insurance Ombudsman. The contact details of the Ombudsman offices are provided on Our website and in the Policy.

Important –

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2. The assignment of Benefits under the Policy shall be allowed subject to applicable law.

• Below Sublimit is applicable from the age 61 Years up to the age of 85 years for Emergency Medical Expenses.

Sublimit Applicable- from 61 Years- 85 Years	
Room Rent including Boarding lodging	\$1500/day up to 30 days
Intensive Care unit	\$3000/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)"	Maximum Up to USD 10000
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Max up to USD 1000
Ambulance Services	Max up to \$ 500
Hospital Miscellaneous Expenses	Maximum of USD 1000

- These sublimit are waived if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & is mentioned on the certificate.



Scan the code to
authenticate policy
on
your browser.

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#) or paste the link <https://asego.co/new/GroupTravelProtect.pdf>

Website: www.adityabirlacapital.com; IRDA Reg. No: 153, Email: care.healthinsurance@adityabirlacapital.com

Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615

UIN: ADITGBP21600V032021 & ADITGBP23002V012223. CIN: U66000MH2015PLC263677

*This is a computer generated statement doesn't need any signature

Track your baggage on any airline,
anywhere in the world with



What to do if your bag does not arrive



If your bag does not accompany you to your flight's end-point destination you must report it to airlines before reporting it to Asego Trackmate.



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With Asego TrackMate, receive compensation up to INR 38,000 (domestic) or INR 1,32,000 (international) if baggage isn't returned within 96 hours. Also get real-time updates and up to INR 19,000 (domestic) or INR 66,000 (international) compensation for each of up to two bags not recovered in this timeframe.

What to do if your bag gets lost

1

The first step is to report your lost baggage to the airline and collect a "file reference or locator number" along with a copy of your Property Irregularity Report as provided by the airline.

2

After the first step, file a report with Asego Trackmate within 24 hours of your flight landing, by phone (+1 888-BAGGAGE) or by web, <http://trackmate.asego.in> 24 hours a day 7 days a week.

3

Enjoy your trip, or time back at home without worrying about your lost baggage. Sit back and relax, we will update you shortly.

HELP! We are here to help you 24 hours a day, 7 seven days a week. Travel safe and worry-free!

To track your bag, log on to:

<http://trackmate.asego.in>

Customer Care:

✉ trackmate@asego.in

☎ 0008000502409

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THE ASEGO TRACKMATE SERVICE IS REFUNDABLE OR TRANSFERABLE. IF YOUR FLIGHT IS CANCELLED AND A NEW FLIGHT IS BOOKED IN ITS PLACE, YOU MUST EITHER INFORM US OF THE CHANGE.

PRIOR TO YOUR NEW FLIGHT'S DEPARTURE OR PURCHASE A NEW SERVICE FOR YOUR NEW FLIGHT.

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Note: Assistance services are provided by Asego and insurance is underwritten by an IRDAI authorised underwriter. Asego TrackMate is powered by a third party provider. Insurance is a subject matter of solicitation. Content expressed in this poster does not accept any liability of any sort unless confirmed by an authorized representative of Asego. All Insurance policies are sold under the Corporate Agency of Asego Insurance LLP, bearing IRDAI registration no. CA0776, with insurance underwritten by IRDAI authorised Insurer.

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COMPREHENSIVE TRAVEL PROTECTION

ASEGO

Global Assistance • Travel Insurance

 NAME : RAMAKRISHNAN RAMASAMY

 ADDRESS : 4, ANNAI AVE, SRIRANGAM, VASANTH NAGAR
EXTN, KOLLIDAKARAI, SRIRANGAM, TIRUCHIRAPPALLI, TAMIL
NADU 620006 TAMIL NADU-620006

ASSIST FEES : 2425(INCL GST @ 18%)

TRAVEL PROTECTION CARD

ASSIST NO.
110031288390



START DATE
08/03/2025

END DATE
12/03/2025

SMARTPLUS

You can now enjoy exclusive travel assistance including insurance benefits on your trip.
Kindly ensure to carry this document for a pleasant travel experience.

Travel hassle-free with...

TRAVEL ASSISTANCE



24x7 Medical
Assistance



Lifestyle
Assistance



Domestic Roadside
Assistance

TRAVEL INSURANCE



Arranged with an IRDAI authorised underwriter -
Aditya Birla Capital Health Insurance Co. Ltd.



Now track Your Baggage, Any
Airline, Anywhere In The World!



Guaranteed compensation of INR 66,000
per bag if not returned within 96 hours



No questions asked!
Includes connecting flights

To track your bag, log on to:
<http://trackmate.asego.in>

Customer Care:

trackmate@asego.in

[0008000502409](tel:0008000502409)

Please note: This benefit can be availed only once within the policy validity period.

Ask for help



24x7 helpline: +91 8448582205



Assistance: customersupport@asego.in
Claims: claims@asego.in



Whatsapp message only for claims: +91 86478 34444



asego.in

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Keep travelling, because the world is waiting for you and we are always by your side.

BON VOYAGE!

[Click here](#) or scan the QR code for detailed information about our assistance services.



Health Insurance
Aditya Birla Health Insurance Co. Limited
(A subsidiary of Aditya Birla Capital Ltd.)



Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615
IRDA Regn. No.153
Certificate Of Insurance

Customer Details:

Insured Name: RAMAKRISHNAN RAMASAMY Date of Birth: 26/02/1952 Passport Number: C8605654
Address:
4, Annai Ave, Srirangam, Vasanth Nagar Extn, Kollidakarai, Srirangam, Tiruchirappalli, Tamil Nadu 620006 Tiruchirappalli Tamil Nadu-620006
Group Active Travel Mobile no: 8925868110 Landline no: 4314226100
E Mail: vignesh@cholantours.com CR no:
Issue Date: 03/03/2025 Intermediary Code: 93 -21-00027-00-00
Certificate No: 31288390 Intermediary Name: Asego Insurance LLP
Overseas Travel Insurance

This Group Travel Insurance policy 74-23-9000001-000 & 74-23-9000002-000 dated 16-02-2024 has been issued at Mumbai by Aditya Birla Health Insurance Company Ltd. to the master policy holder, ASEGO TRAVEL LLP and governed by the terms, conditions and exclusions therein contained or otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. The master policy holder, Aditya Birla Health Insurance Co. Ltd. has received an amount of Rs. 542.00 (Incl GST @ 18%) towards covering the risk benefits, on behalf of the above mentioned insured. This Certificate, represents the availability of benefit to the above mentioned Insured Person.

Insurance Details:

Commencement Date: From: 08/03/2025 End Date: 12/03/2025 No. of Days: 5
Plan Name: AB Single Trip : B+ 2 60000 Geographical Coverage: Excluding USA and CANADA Nominee Name: Legal Heir
Relation: Legal Heir

Pre-existing diseases excluded are: Exclusions :

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
In-patient Care for Illness and Injury with Day Care Treatment	USD 60000	USD 100	Medical Evacuation	USD 25000	USD 100
Repatriation of Mortal Remains	USD 10000	NA	Out-patient Care	USD 30000	USD 100
Dental Expenses	USD 300	USD 50	Personal Accident (AD, PTD, PPD)	USD 15000	NA
Loss of Checked-in Baggage	USD 750	NA	Delay of Checked-in Baggage - Benefit	USD 50	6 Hrs
Loss of Passport - Benefit	USD 100	NA	Personal Liability	USD 200000	USD 100
Personal Accident (Common Carrier) - AD, PTD, PPD	USD 5000	NA	Hotel Over Booking	USD 750	USD 75
*Trip Cancellation (option 5) Trip Interruption Trip Curtailment	USD 500	USD 100	Mugging Cover	USD 300	NA
Compassionate Visit - Travel	USD 1000	USD 100	Automatic Extensions	USD It's a part of medical cover upto 7 days	NA
Hijack distress allowance (Per Day Max Up to 30 days)	USD 50 per day upto 4 days	6 Hrs	Daily Allowance Per day; upto 60 days	USD 25 per day upto 5 days	2 Days

Trip Delay - Benefit	USD 50	6 Hrs	Return of Minor Child	USD 500	NA
Missed connection	USD 500	3 Hrs	Flight Delay	USD 1000	3 Hrs
Emergency Hotel Accommodation	USD 500	USD			

Emergency Assistance Details:

FALCK INDIA PVT LTD	
The Peach tree, Block C, Sushant Lok – 1, Sector – 43 Gurgaon, Haryana - 100215.	
Rest Of The World (Call Back Facility)	+91 124 4498782
Email Address:	adityabirlainsurance@falck.com
Geographical Coverage	Worldwide coverage for Medical & Travel related assistance
USA & Canada Toll Free Number	+18007487890

Stamp Duty:- The stamp duty of INR. 1/- paid vide MH003394929202122E dated 09/07/2021, 1, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO 0001811011202122 dated 20/07/2021, , payment has been made vide Letter of Authorisation No. CSD/94/2021/2542 dated 26/07/2021 from Main Stamp Duty Office.

Other Terms & Conditions :

This policy covers Emergency Medical Expenses incurred due to sudden and unexpected injury or any acute Sickness including COVID-19, arising when insured is outside the 'Republic of India' up to the limits as mentioned in the policy schedule.

- This Travel Insurance policy is only limited to customers of ASEGO TRAVEL LLP.
 - Certificate is only valid to the customers who are travelling from India.
- This policy covers the insured if travelling to any Schengen & its associate countries to a minimum of Euro 30000 minus deductibles (if any).

- This policy consist of following coverage's which will be treated as benefit covers i.e. Personal Accident- Accidental Death Permanent Total Disability (PTD) Permanent Partial Disability (PPD), Accidental Death-Common Carrier, Permanent Total Disability - Common ,Permanent Partial Disability - Common carrier, Daily Allowance in case of Hospitalization, and Hijack Distress Allowance subject to policy terms and conditions applicable to these sections.

Pre-existing condition(s) are excluded from the policy including but not limited to unforeseen emergency measures to save the Insured/Insured person's life. This exclusion will apply to the following sections: In-patient care for Illness and Injury with Day Care Treatment, Medical Evacuation, Dental Expenses, Daily Allowance, Permanent Total Disability (PTD), Permanent Partial Disability (PPD). This exclusion has been waived to the extent of USD 10000 per policy or upto 10% Sum Insured whichever is lesser & limited to applicable section for the age of upto 80 Years and USD 1500 for 81 - 85 Years.

*This policy covers if the trip is unavoidably Cancelled/Interrupted or curtailed solely and directly results of following: Option 5 :- Perils of Trip Cancellation/Interruption/Curtailment. Major industrial accident. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel. War like situation event leading to airspace or multiple airport closures. Mechanical breakdown of Common Carrier or Strike resulting in cancellation of scheduled Common Carrier services. Act of Terrorism in the city of residence and or departing station or at the intended destination as per travel itinerary. Curfew in home city/departing station or intended destination as per travel itinerary. Hospitalization of Insured person / Immediate family member. Death of insured person / immediate family member. Termination of employment or layoff of the Insured Person. Any theft, burglary, fire or allied perils at the insured's place of residence or business. Natural Calamity or Weather condition. Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease. Insured person / immediate family member is admitted in hospital for treatment of pandemic. Cancellation or Interruption of trip due to diagnosis of the insured's Immediate Family Member (or relative) with any infectious or contagious disease in the country intended to be visited and which is evident from the confirmed itinerary possessed by the insured. Insured person / immediate family member requiring treatment on OPD basis. Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or State Government.

- This policy does not cover any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, Adventure Sports unless declared beforehand and necessary additional premium paid and mentioned in the policy schedule.

The certificate has been issued based on the information provided by you/your representative and the policy is not valid if any of the information provided is incorrect, subject otherwise to the Terms, Conditions and Exclusions mentioned in the policy

Grievance Redressal :

In case of a grievance, the Insured Person/ Policyholder can contact Us with the details through our website: www.adityabirlacapital.com, Email: care.healthinsurance@adityabirlacapital.com or Toll Free: 1800 270 7000. Address: Any of Our Branch office or Corporate office. For senior citizens, please contact respective branch office of the Company or call at 1800 270 7000 or write an e- mail at seniorcitizen.healthinsurance@adityabirlacapital.com. The Insured Person can also walk-in and approach the grievance cell at any of Our branches. If in case the Insured Person is not satisfied with the response, then they can contact Our Head of Customer Service at the following email carehead.healthinsurance@adityabirlacapital.com. If the Insured Person is still not satisfied with Our redressal, he/she may approach the nearest Insurance Ombudsman. The contact details of the Ombudsman offices are provided on Our website and in the Policy.

Important –

1. Insurance cover is subject to the terms and conditions mentioned in the Policy wordings provided to you with this Certificate of Insurance. For complete set of benefits, terms, conditions & exclusions please refer policy wordings.
2. The assignment of Benefits under the Policy shall be allowed subject to applicable law.

• Below Sublimit is applicable from the age 61 Years up to the age of 85 years for Emergency Medical Expenses.

Sublimit Applicable- from 61 Years- 85 Years	
Room Rent including Boarding lodging	\$1500/day up to 30 days
Intensive Care unit	\$3000/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)"	Maximum Up to USD 10000
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max \$ 75/day up to 10 visits
Diagnostic and Radiology services	Max up to USD 1000
Ambulance Services	Max up to \$ 500
Hospital Miscellaneous Expenses	Maximum of USD 1000

- These sublimit are waived if Waiver of Restriction/ Sub-Limit On Medical Expenses Rider is specifically opted for by the Insured & is mentioned on the certificate.



Scan the code to
authenticate policy
on
your browser.

For Detailed Terms & Conditions of your Travel Insurance Policy Kindly [Click here](#) or paste the link <https://asego.co/new/GroupTravelProtect.pdf>

Website: www.adityabirlacapital.com; IRDA Reg. No: 153, Email: care.healthinsurance@adityabirlacapital.com

Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West – 400615

UIN: ADITGBP21600V032021 & ADITGBP23002V012223. CIN: U66000MH2015PLC263677

*This is a computer generated statement doesn't need any signature

Track your baggage on any airline,
anywhere in the world with



What to do if your bag does not arrive



If your bag does not accompany you to your flight's end-point destination you must report it to airlines before reporting it to Asego Trackmate.



Please ensure that you retain the baggage tracking information (file reference/locator number) the airline provides you while filing the lost baggage claim, as Asego TrackMate will require this information to process your mishandled baggage report.



Report undelivered bags to Asego Trackmate within 24 hours of arrival: call 0008000502409 within India or +1 888 BAGGAGE from outside India, or online at <http://trackmate.asego.in>



With Asego TrackMate, receive compensation up to INR 38,000 (domestic) or INR 1,32,000 (international) if baggage isn't returned within 96 hours. Also get real-time updates and up to INR 19,000 (domestic) or INR 66,000 (international) compensation for each of up to two bags not recovered in this timeframe.

What to do if your bag gets lost

1

The first step is to report your lost baggage to the airline and collect a "file reference or locator number" along with a copy of your Property Irregularity Report as provided by the airline.

2

After the first step, file a report with Asego Trackmate within 24 hours of your flight landing, by phone (+1 888-BAGGAGE) or by web, <http://trackmate.asego.in> 24 hours a day 7 days a week.

3

Enjoy your trip, or time back at home without worrying about your lost baggage. Sit back and relax, we will update you shortly.

HELP! We are here to help you 24 hours a day, 7 seven days a week. Travel safe and worry-free!

To track your bag, log on to:

<http://trackmate.asego.in>

Customer Care:

✉ trackmate@asego.in

☎ 0008000502409

Important Note:

Payouts are limited to 2 undelivered bags per person. Payments are guaranteed, even if your bags are recovered at any point after the expiration of the 96-hour Service Period. In this event, passengers get to keep their baggage and their Asego Trackmate compensation. No proof of contents of baggage, or receipts, is necessary to receive payment. Compensation is guaranteed regardless of the contents of the baggage. No questions asked. Theft, missing contents, or damaged baggage are not included in this service

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