

COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

NAME : MEGH RAJ RAI

ADDRESS : NO 5, ANNAI AVENUE, VASANTH NAGAR EXTN
KOLLIDAKARAI, SRIRANGAM TAMIL NADU-620006

ASSIST FEES : 152(INCL GST @ 18%)

TRAVEL PROTECTION CARD

ASSIST NO.
110031653344



START DATE
30/08/2025

END DATE
13/09/2025

SMART

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.

Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

Ask for help



24x7 helpline: +91 8448582209



Insurance Assistance: customersupport@asego.in

Claim Assistance: claims@asego.in



asego.in

Note: Assistance provided by Asego Global Assistance Private Limited, Insurance underwritten by Aditya Birla Capital Health Insurance Co. Ltd.

Disclaimer: Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

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: Megh Raj Rai Date of Birth: 15/05/1962 Passport Number: 406229396073
Address:
No 5, Annai Avenue, Vasanth Nagar Extn
Kollidakarai, Srirangam Tiruchirappalli Tamil Nadu-620006 Group Active Travel Mobile no: 9944078153
Landline no: 4314226100 E Mail: reservations@cholantours.com
CR no:
Issue Date: 30/08/2025 Certificate No: 31653344
Intermediary Code: NA Domestic Travel Insurance
Intermediary name: NA

This Group Travel Insurance policy 102-74-25-0900003-000 & 102-63-24-0900004-000 dated 01-07-2025 has been issued at Mumbai by Aditya Birla Health Insurance Company Ltd. to the master policy holder, Asego Global Assistance Private Limited 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. 2.52 (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: 30/08/2025 End Date: 13/09/2025 No. of Days: 15
Plan Name: AB DOM - B Geographical Coverage: India
Nominee Name: Legal Heir Relation: Legal Heir
Pre-existing diseases excluded are: Exclusions :

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
Personal Accident(Death+PTD+PPD)	INR 100000	NA	Loss of Checked-in Baggage	INR 10000	NA
Missed connection	INR 5000	3 HRS	* Trip Cancellation (option 5) Trip Interruption Trip Curtailment	INR 25000	NA
Trip Delay	INR 10500	6 HRS	In-patient Care for Injury with Day Care treatment	INR 50000	NA
Out-patient Care for Injury	INR 5000	INR			

Emergency Assistance Details:

FALCK INDIA PVT LTD The Peach tree, Block C, Sushant Lok - 1, Sector - 43 Gurgaon, Haryana - 100215.	
Toll Free Number	+91 124 4498782
Email Address	adityabirlainsurance@falck.com

Asego Global Assistance Private Limited: 26-A, Madhu Corporate Park, P.B Marg, Opp. Century IT Park, Worli, Mumbai - 400013. T: + 91 022 67872037
E: claims@asego.in

Underwriter Notes:

Key Exclusions-

1. Any Pre-existing condition / ailments will be excluded from the policy.

2. Any claim if the Insured Person • a. Is travelling against the advice of a Medical Practitioner; Is receiving, or is on a waiting list to receive, specified medical treatment declared in the Medical Practitioner's report or certificate; Has received terminal prognosis for a medical condition; Is taking part in a naval, military or air force operation. 3. Congenital internal or external diseases, defects or anomalies, genetic disorders 4. Diseases, illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

*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.

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.

Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of Policy or any alteration in the insurance affecting the premium.

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.

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

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. CIN: U66000MH2015PLC263677

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

COMPREHENSIVE TRAVEL PROTECTION



Global Assistance • Travel Insurance

 NAME : WAGH NANDA NIMBAJI

 ADDRESS : NO 5, ANNAI AVENUE, VASANTH NAGAR EXTN
KOLLIDAKARAI, SRIRANGAM TAMIL NADU-620006

ASSIST FEES : 152(INCL GST @ 18%)

TRAVEL PROTECTION CARD

ASSIST NO.
110031653343



START DATE
30/08/2025

END DATE
13/09/2025

SMART

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.

Travel Support Services



Emergency Assistance



Expert Intensive Care & Consultation



24/7 Customer Helpline

Ask for help



24x7 helpline: +91 8448582209



Insurance Assistance: customersupport@asego.in

Claim Assistance: claims@asego.in



asego.in

Note: Assistance provided by Asego Global Assistance Private Limited, Insurance underwritten by Aditya Birla Capital Health Insurance Co. Ltd.

Disclaimer: Asego engages with various third-party providers for all physical assistance such as roadside assistance, home repairs, gift delivery etc. Apart from telephonic assistance, if any such services are availed through a third-party provider, customer to bear the cost incurred.

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: Wagh Nanda Nimbaji Date of Birth: 10/05/1977 Passport Number: 251554875104
Address: No 5, Annai Avenue, Vasanth Nagar Extn Kollidakarai, Srirangam Tiruchirappalli Tamil Nadu-620006
Group Active Travel Mobile no: 9944078153
Landline no: 4314226100 E Mail: reservations@cholantours.com
CR no:
Issue Date: 30/08/2025 Certificate No: 31653343
Intermediary Code: NA Domestic Travel Insurance
Intermediary name: NA

This Group Travel Insurance policy 102-74-25-0900003-000 & 102-63-24-0900004-000 dated 01-07-2025 has been issued at Mumbai by Aditya Birla Health Insurance Company Ltd. to the master policy holder, Asego Global Assistance Private Limited 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. 2.52 (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: 30/08/2025 End Date: 13/09/2025 No. of Days: 15
Plan Name: AB DOM - B Geographical Coverage: India
Nominee Name: Legal Heir Relation: Legal Heir
Pre-existing diseases excluded are: Exclusions :

Coverages	Sum Insured	Deductibles	Coverages	Sum Insured	Deductibles
Personal Accident(Death+PTD+PPD)	INR 100000	NA	Loss of Checked-in Baggage	INR 10000	NA
Missed connection	INR 5000	3 HRS	* Trip Cancellation (option 5) Trip Interruption Trip Curtailment	INR 25000	NA
Trip Delay	INR 10500	6 HRS	In-patient Care for Injury with Day Care treatment	INR 50000	NA
Out-patient Care for Injury	INR 5000	INR			

Emergency Assistance Details:

FALCK INDIA PVT LTD The Peach tree, Block C, Sushant Lok - 1, Sector - 43 Gurgaon, Haryana - 100215.	
Toll Free Number	+91 124 4498782
Email Address	adityabirlainsurance@falck.com

Asego Global Assistance Private Limited: 26-A, Madhu Corporate Park, P.B Marg, Opp. Century IT Park, Worli, Mumbai - 400013. T: + 91 022 67872037
E: claims@asego.in

Underwriter Notes:

Key Exclusions-

1. Any Pre-existing condition / ailments will be excluded from the policy.

2. Any claim if the Insured Person • a. Is travelling against the advice of a Medical Practitioner; Is receiving, or is on a waiting list to receive, specified medical treatment declared in the Medical Practitioner's report or certificate; Has received terminal prognosis for a medical condition; Is taking part in a naval, military or air force operation. 3. Congenital internal or external diseases, defects or anomalies, genetic disorders 4. Diseases, illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

*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.

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.

Note: This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of Policy or any alteration in the insurance affecting the premium.

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.

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

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. CIN: U66000MH2015PLC263677

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