

Membership Service Agreement – Domestic Infinity Plus

This membership service agreement is effective from the date of issuance of the Certificate of Membership by Travel Cover Private Limited (“Company”). Travel Cover Private Limited (Company) and Customer / Passenger (“Member”) are collectively referred to hereafter as the “Parties”.

Firstly, the company offers Lost or Delayed **Luggage Tracking services** (under the Plan Name “**Luggage Infinity**”) to its members whereby the Company tracks and helps recover the checked-in luggage of the member which has been handed over to the Airline/Common Carrier, which the member has travelled on, and which has been lost or misdirected unintentionally by the Airline/Common Carrier to another location and this has been reported by the Member as Lost or Delayed Luggage to the Company. The Company then agrees to compensate the Member, a Tracking Service Guarantee Liability if such a Luggage Loss or Misdirection by the Airline/Common Carrier results in the Member not receiving their Luggage for a defined period of time from the time of their arrival at their scheduled destination. The defined period with regards to this Membership Service Agreement shall be Ninety Hours (90 hours) from the time of the flight/common carrier’s arrival at their destination and subject to the Luggage not arriving with the scheduled flight/common carrier. The Company’s Liability is limited to two (2) Lost / Delayed pieces of Luggage for each passenger.

The company also offers **Airport Assistance Services**, under which they provide information relating to Airports in a particular city in India, different airports in a single Indian City (Like Mumbai T1,T2 etc), airlines which fly through them, terminal details, location of the airport, contact details and other relevant information. Apart from this the company offers **Information relating to Covid 19** where in we provide relevant and available information on the Covid 19 protocols across all India States, including Quarantine measures etc. The information provided will be based on reliable information provided by the respective State and Indian Central Government websites on their Visitor Guidelines on Covid 19.

Apart from the range of Assistance Services being offered, Travel Cover’s Domestic Infinity Plus also has an inbuilt **Domestic Travel Insurance** cover, which is offered by Acko General Insurance Company Limited and Claims and Assistance managed directly by the company themselves. The Insurance options have Coverage for Accident Medical Emergencies – both Inpatient & Outpatient from ₹100,000 to ₹200,000 apart from Coverage for Non Medical Emergencies like Missed Connection, Baggage Delay/Loss, Trip Cancellation/Interruption, Trip Delay among other benefits. The Plans are for Leisure & Business Travelers, Senior Travelers and Frequent Fliers.

General Definitions

Airline : Means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular or chartered flights operated by such carrier.

Common Carrier : Means any civilian land or water conveyance or Scheduled Aircraft in each case operated under a valid license for the transportation of passengers for hire.

Member : Any person travelling within India with a valid personal identification document, who has applied and enrolled with the company on payment of membership fees and the company accepts the request of such person by confirming the membership by issuing a Certificate of Membership to such a person.

Luggage: Means a maximum of 2 pieces (per member) handed over / checked in with the airlines/common carrier while travelling within India by the member which will be delivered back to his/her possession at the destination at the termination of his / her journey. All Lost / Delayed Luggage must have been given a “Tag Number” by the airline/common carrier upon check in at the airport/terminal. Any

piece of luggage with no tag, numbers will not be eligible to claim compensation per this Membership Agreement.

Luggage Tracking Service: Means the worldwide service partner that the company will engage to track the missing / lost checked-in luggage with the Airlines/Common Carrier, subject to the fact that these pieces of luggage were otherwise checked in with the airline/common carrier on the same flight as the member and were supposed to be delivered to the member upon arrival at the destination.

Certificate of Membership : It is the legal document issued by Travel Cover to each travelling member, and confirms the coverage opted for by the customer on payment of relevant membership fees before the start of members travel journey. It also confirms the traveller's Membership Enrolment Number (MEN), which needs to be quoted for any assistance required from Travel Cover.

PNR (Airline/Common Carrier) : Passenger Name Record (PNR) is a record in the database of a computer reservation system (CRS) that contains the itinerary for a passenger, or a group of passengers travelling together. An airline PNR is the Passenger Name Record, and is the reference for the particular booking that is logged in the Airline Reservation System. The airlines will be able to assist you anywhere with the help of PNR.

Property Irregularity Report (PIR) : Means a report which is a statement from the airline with a reference code to track the luggage and may include details of the damaged piece of luggage and its contents as reported by the traveller. It is an acknowledgment of the member reporting the delayed or lost luggage with the Airlines / Common carrier and the copy is to be submitted to the company while reporting a claim.

Assurance Period: It is the period guaranteed by the company to actively engage in tracking the lost / missing luggage of the member, beyond which the member qualifies for financial compensation from the company. The guaranteed period under this policy will be 90 hours from the member's flight/common carrier landing at the destination.

Sum Insured : Means the maximum amount of coverage/compensation, as Tracking Service Guarantee Liability, specified in the Membership Certificate to this Policy, that the Insured Member is entitled to in case of luggage loss/delay beyond the Guarantee period of 90 hours. The Company offers three plans with varying Sum Insureds.

- **Luggage Tracking Services**

Travel Cover offers Lost or Delayed Luggage Tracking services its members whereby the Company tracks and helps recover the checked-in luggage of the member which has been handed over to the Airline/Common Carrier, and which has been lost or misdirected unintentionally by the Airline/Common Carrier to another location and this has been reported by the Member as Lost or Delayed Luggage to the Company. The Company then agrees to compensate the Member, a Tracking Service Guarantee Liability if such a Luggage Loss or Misdirection by the Airline/Common Carrier results in the Member not receiving their Luggage for a defined period of time.

Plan Offerings

Travel Cover offers the following four variants of Luggage Infinity plan for it's members to choose from:

	Sapphire	Emerald	Diamond
Lost & Delayed Luggage Tracking Service Guarantee Liability (per piece of Luggage)	₹5,000	₹7,500	₹10,000
Number of pieces of			

Luggage Covered per passenger / policy	2 (Two)	2 (Two)	2 (Two)
Luggage Tracking Assurance Period	90 hours from Time of Arrival at Destination	90 hours from Time of Arrival at Destination	90 hours from Time of Arrival at Destination

Services Offered

- Travel Cover tracks and helps recover the checked-in luggage of the member for 90 hours which has been handed over to the Airline/Common Carrier, and which has been lost or misdirected unintentionally by the Airline/Common Carrier
- The coverage plans offer 3 options of Tracking Service Guarantee Liability from ₹5,000 upto ₹10,000 per bag upto 2 bags. Coverage is over and above any other benefit available to the traveller under their Travel insurance policy or offered by the Airline / Common Carrier.
- The coverage under this product is per traveller, per airline PNR, irrespective of the number of sectors of travel across all airlines and airports within India.
- This Membership Agreement does not cover any theft or damage of the luggage or its contents at any time, including after the luggage has been traced and returned to the member.
- Claims for Non Receipt of Baggage to be lodged with the Airline, then reported to Travel Cover within 24 hours of flight arrival. Claims will be settled by Travel Cover within 7 working days directly to the passenger's bank account
- Only Scan Copy of documents including Airline PIR to be submitted while filing a claim. Luggage Content list not needed.
- Claim for Tracking Service Guarantee Liability is settled if luggage not retrieved/recovered within 90 hours. Settlement also done if luggage returned to passenger, but after the waiting period of 90 hours
- The Member is not eligible for multiple claims of Lost/Delayed Luggage Tracking Service Guarantee Liability for the same piece of luggage, even if the member has purchased multiple agreements.
- Travel Cover is in Partnership with a Worldwide Assistance Partner, through whose system the tracking is done on a real time basis and the traveller will receive automatic email/sms updates every time there is any change to the status of lost/delayed luggage.
- The product must be purchased prior to travel within India and is offered only along with Travel Insurance
- **Airport Assistance**

Travel Cover provides information relating to Airports in a particular city in India, different airports in the same city, airlines which fly through them, terminal details, location of the airport, contact details and other relevant information.

- **Covid 19 – Additional Information**

Travel Cover provides relevant and available information on the Covid 19 protocols across all countries, including Quarantine measures etc. The information provided will be based on reliable information provided by the respective country websites on their Visitor Guidelines on Covid 19

- Prior information Guidance on government regulations / rules in COVID situation
- Documents / certifications required by destination country

Travel Cover Membership Conditions

Member Enrolment

- The Member should review the terms & conditions of the service agreement prior to making the payment towards membership fees. Payment of the Membership Agreement Fee by the member

shall constitute full acceptance of the terms of this Agreement. The Company reserves the right to not enrol the member if the membership fees are not received prior to the commencement of the journey which would've ensured coverage under this service.

- The member should purchase the Luggage tracking service product prior to their initial departure during an outbound trip from an Indian Airport/Departure Terminal. The member cannot purchase this Luggage Tracking cover post commencement of their journey from an Indian airport/Departure Terminal. The Luggage Tracking service will cover the member's luggage (upto 2 pieces of luggage per member) in the custody of the Airline/Common Carrier for all segments of the journey on the specific trip for which the member has enrolled by paying the respective membership fees.
- It's the responsibility of the member to verify the coverage information on the Membership Enrolment Certificate (MEC) and if there are any incorrect details, they should have the same amended prior to commencement of the cover/member's journey.
- The Member agrees to provide accurate information while completing the enrolment process required for acceptance of membership. Inaccurate information when applying for this Luggage Tracking service product, including wrong member names, wrong airline details and wrong airline PNR / Eticket details will result in the Company voiding the Membership Coverage and hence the member will not be eligible to claim the Lost Luggage Tracking Service Guarantee Liability as per the terms and conditions of the coverage contract.
- This Membership Agreement applies only to Lost/Delayed Luggage. All Lost/Delayed Luggage must have been given a "Luggage Tag number" by the airline upon Luggage check-in at the airport. Any pieces of Luggage with no Luggage tag, numbers will not be considered as Lost/Delayed Luggage as per the terms and conditions of Membership Agreement.
- This Membership also provides the member the additional Coverages of Assistance relating to Airport Assistance and Covid 19 Related Information, by virtue of being enrolled as a member after remitting the requisite Membership fees for the coverage.
- This Membership Agreement is non-transferable and non-refundable. If the members changes his/her flight plans and books flights which are not covered under this agreement, lost/delayed luggage will not be covered under these flights, unless the member purchases a new membership enrolment certificate for the revised flights. For any reschedule or re-bookings, the member may inform the company of the change before commencement of the journey on the booked flights.
- After the membership enrolment is completed, the Member will receive an email with the Membership Enrolment Certificate (MEC) attached which presents the coverage details of the Luggage Tracking Service Product and information relating to Airport and Covid 19 Assistance. It is important for the Member to note the Membership Certificate details, since the same will need to be quoted while seeking coverage clarifications or while registering a claim. The Company also provides Emergency Assistance Contact details for the Member's use for any assistance they may require with respect to the covered services.

Member Activation

- The Member must be aware that the Tracking Service Guarantee Liability shall be payable for total loss or delay of checked-in luggage in the custody of the Airline/Common Carrier up to Coverage Limit under the opted plan upto a maximum of 2 pieces of Luggage. The Tracking Service Guarantee Liability is the limit of liability of the Company for each piece of luggage. (e.g. If the Limit of Liability is ₹5,000, and two pieces of the member's luggage are delayed/lost by the Airline/Common Carrier, the Company's Limit of Liability to the Member is a total of ₹10,000 and so on)
- The member should further be aware that following such a loss /delay of their luggage, and their subsequent reporting of the said loss/delay to the Company, the Company shall actively engage with the Passenger Airline, it's Worldwide Tracking partner and other resources to track, locate and expedite the return of Member's Lost/Delayed Luggage. This tracking activity will be carried out for a time period of 90 hours (known as the Activation Period) from the time of arrival of the member's flight/common carrier at the destination.

- If for whatever reasons, the Company despite its best efforts to track and retrieve your luggage is unable to do so within 90 hours from the flight/common carrier landing time at the destination airport/terminal, the Company will pay the Tracking Service Guarantee Liability the member for up to 2 bags based on the following grid:

Plan Name	Tracking Service Guarantee Liability per bag
Sapphire	₹5,000
Emerald	₹7,500
Diamond	₹10,000

- No Tracking Service Guarantee Liability will be approved for any single item, contents or document which was packaged inside the checked-In Bag(s) and subsequently misplaced or misdirected.
- By enrolling as a Member in this program and paying the applicable membership fee, the passenger hereby expressly authorizes the Company to act on his/her behalf for retrieval of the Luggage under the Luggage Retrieval service, including all communications with the airline, and agrees to promptly provide any required written or other confirmation of this authority. The passenger also provides permission to any airline to release their personal and luggage/flight information to the Company Provider on the passenger's behalf.
- The passenger further agrees to provide correct and necessary details and supporting documents at the time of registration of lost/delayed luggage Tracking Service Guarantee Liability. Any misrepresentation, non-disclosure or wrong disclosure of information may lead to cancellation of the Membership Enrolment Certificate and forfeiture of membership fees paid for the coverage.
- Members on an urgent and immediate basis, need to report the delayed/missing luggage to the airline team at the destination airport and acquire the Property Irregularity Report (PIR) against the missing luggage. This is a mandatory document for reporting a missing luggage claim with Travel Cover. The member must ensure to report the Loss/Delay in his/her Luggage within 24 hours of their flight arrival at the destination airport. Reporting a claim after 24 hours could result in the claim being denied by the Company.
- Once the member registers the loss/delay of the luggage with the airline, they can reach out to the company to file a claim of Tracking Service Guarantee Liability either by calling the Company Assistance number, sending an email or requesting the travel partner to register a claim on their behalf. The company would register a claim by providing a Claims Reference Number to the traveller, which will be used for future correspondence between the company and the traveller.
- The company will process the Tracking Service Guarantee Liability payment based on the information provided by the member regarding the missing/delayed luggage along with all the mandatory documents required for authorisation of missing luggage.
- The company will approve/deny the Tracking Service Guarantee Liability compensation after reviewing the supporting documents, and their satisfactory compliance to the membership services agreement terms and conditions applicable to this certificate of membership and based on the merits of the claim, the settlement will be done within 7 working days from the date of submission of the required documents.
- The company will send all the correspondence and communication to the member on the contact information mentioned on the certificate of membership. Company will not be legally liable for any communication sent to member on the incorrect contact provided by the member at the time of application of membership with the company.
- All pieces of luggage will be considered returned to the member, and this agreement will be considered completed, as per the terms and conditions of the Agreement, when as per the airline's luggage tracking system, the bag arrives at the destination airport with the member's lost/delayed luggage.
- If the luggage hereby covered under the certificate of membership shall at the time of any loss or damage be collective of greater value than the monetary compensation amount thereon, then the member shall be considered as being his liability for the difference and shall bear a rateable proportion of the loss or damage accordingly.

- The Member call directly call the Travel Cover help line on the designated telephone numbers, or send an email with clarifications relating to the Airport Assistance or Covid 19 Assistance and Travel Cover will seek to provide the most updated information available with them at the specific time of the Assistance being sought by the Member. The Member should note that Airport Terms and Conditions and Covid Protocols keep changing from time to time and the revised information need not necessarily be shared with Travel Cover everytime there is an update.
- If any claim under this certificate of membership shall be in any respect fraudulent or if any fraudulent means or device are used by the member or anyone acting on the member's behalf to obtain any benefit under this certificate of membership, all benefits and rights under the certificate of membership shall be forfeited.
- In the event of dishonour of payment cheque, certificate of membership will be cancelled and intimation will be made to the member by written communication on the contact details provided by the member regarding the same.

Key Exclusions under this Plan

- Any loss or damage arising through delay, detention or confiscation by Customs or other authorities will not be covered. This certificate of membership excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- Loss or damage, whether direct or indirect, arising from War, War-like operations, Act of Foreign Enemy, Hostilities (whether war be declared or not) Civil War, Rebellion, Insurrection, Civil Commotion, Military or Usurped Power, seizure, Capture, Confiscation, Arrests, Restraints and Detainment by order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that because of the above provisions any loss or damage is not covered by this certificate of membership, the burden of proving that such loss or damage is covered shall be upon the member.
- The company shall not be liable for any delay/loss due to situations beyond its control. This is including, but not limited to, any piece of luggage that was unable to be loaded onto a flight due to security issues (including but not limited to dangerous goods found within the bag, and/or the bag being held up by customs for any reason).
- This Membership Agreement does not cover any theft or damage of baggage or its contents at any time, including after the baggage has been returned to Passenger. Any Airline/Common Carrier lost luggage that includes any other form of travel other than air travel within the listed itinerary of the passenger's journey will void the service agreement.
- Loss or damage whilst being conveyed by any carrier under a contract of affreightment.
- Any Lost/Delayed Luggage, reported by the member, that were required by the airline, or airport, to be "rechecked" by the member at the airport, by way of a connecting flight or for any other reason, that the airline has no record of luggage being rechecked when was required, will not be considered Lost/Delayed as per the terms and conditions of this Agreement, and will not be covered under the scope of this plan.

- **Domestic Travel Insurance**

Travel Cover's Domestic Infinity Plus also has an inbuilt **Domestic Travel Insurance** cover, which is offered by Acko General Insurance Company Limited and Claims and Assistance managed directly by the company themselves. The Insurance options have Coverage for Accident Medical Emergencies – both Inpatient & Outpatient from ₹100,000 to ₹200,000 apart from Coverage for Non Medical Emergencies like Missed Connection, Baggage Delay/Loss, Trip Cancellation/Interruption, Trip Delay among other benefits. The Plans are for Leisure & Business Travelers, Senior Travelers and Frequent Fliers.

The benefits under the Plan include:

Benefit Name	Economy	Premium	Business	Additional
--------------	---------	---------	----------	------------

		Economy		Conditions
Accidental Death Benefit	₹ 5,00,000	₹ 7,50,000	₹ 10,00,000	
Permanent Total Disability				
Permanent Partial Disability				
Accidental Medical Expenses Reimbursement	₹ 1,00,000	₹ 1,50,000	₹ 2,00,000	Minimum Hospitalization of 24 Hours is required.
Repatriation of Mortal Remains	₹ 1,00,000	₹ 1,50,000	₹ 2,00,000	Covered in case of Accidental Death only.
OPD Treatment	₹ 5,000	₹ 7,500	₹ 10,000	Covered in case of Accidents only. Deductible of ₹500 on each claim.
Emergency Medical Evacuation	₹ 1,00,000	₹ 1,50,000	₹ 2,00,000	
Home Insurance Cover	₹ 1,00,000	₹ 1,50,000	₹ 2,00,000	
Missed Connection	₹ 5,000	₹ 7,500	₹ 10,000	
Total Loss of Checked-in Baggage	₹ 10,000	₹ 15,000	₹ 20,000	
Trip Delay	₹ 5,000	₹ 7,500	₹ 10,000	Benefit is payable for flight delay beyond 6 hours
Delay of Checked-in Baggage	₹ 4,000	₹ 5,000	₹ 7,500	Benefit is payable for delay beyond 6 hours
Trip Cancellation & Interruption	₹ 10,000	₹ 15,000	₹ 20,000	
Trip Curtailment				

For the Policy Terms and Conditions of the Travel Insurance program, please visit the link [XXXXXX](#)

Contact Us

Travel Cover

Call : Toll Free (within India) 1800 266 1818
: WhatsApp (Worldwide) : +91 70450 41818 /
Email : luggageclaims@travelcover.co.in (For Luggage Claims)
Email : support@travelcover.co.in (For any support required including Assistance Services B to D above)

Online Claims Registration : www.travelcover.co.in

Write to Us at : **Claims Department**, Travel Cover Pvt Ltd
A704, 7th Floor, Sai Radha Complex, LBS Marg (opp.Corpora),
Bhandup West, Mumbai -400078

Acko General Insurance

Call Acko General Insurance on : 1800 266 2256

Email id: travelcovercare@acko.com

Privacy Policy

The Company is committed to protecting the privacy of its members, complying completely with applicable privacy regulations in India. By purchasing and using this Luggage Tracking service, the member provides his / her consent to the data collection by the company and using the same as applicable and governed by its privacy guidelines.

- **Consent for Data Collection** : The member agrees to provide the required personal information for the purchase of the Luggage Tracking and Retrieval cover from the company which will permit the company to enrol the member under this Membership Agreement . Such personal data will include details, such as name, title, age/date of birth, email id, telephone number, residence address, company/organization name, airline/flight/booking information
- **Consent for Personal Data Use**: The company will use the personal data collected from the member only for the explicit purposes covered under this Membership Agreement, which include Membership Enrolment, Issuance of Membership Enrolment Certificate, Settlement of claim as per the terms and conditions of the Agreement.

Grievance Redressal

In case the member is aggrieved in any way, the member may contact company at the specified address, during business hours. We would review the grievance and revert to you within 7 days of receiving your mail/letter but not later than thirty days' to redressed your claim. We have put in place an escalation matrix for you to reach out to for any grievance you may have:

Grievance Redressal Team

Call : Toll Free (within India) 1800 266 1818
: WhatsApp (Worldwide) : +91 70450 41818

Email Id : grievance@travelcover.co.in

Write to Us at : Claims Department, Travel Cover Pvt Ltd
A704, 7th Floor, Sai Radha Complex, LBS Marg (Opp

Corpora), Bhandup West, Mumbai -400078

Escalation Matrix

Escalation Level 1	Grievance Team	grievance@travelcover.co.in
Escalation Level 2	Sunil Parsekar (Operations Head)	sunil@travelcover.co.in
Escalation Level 3	Mitul Pandya (Director)	mitul@travelcover.co.in

Disclaimer: Travel Cover is only a facilitator for the information provided to the member based on their request and makes best efforts to ensure all the information provided by it, is upto date and from Government and renowned websites. Travel Cover is not liable in case there are sudden or overnight changes/revisions in the information requested by the member.

(For the online version of the policy terms & conditions, kindly log on www.travelcover.co.in)