

ASC360 Key Information Sheet

Thank you for trusting ASC360-Adventure Sports Cover 360, which is providing comprehensive adventure safety assistance services. Under these services we are providing medi-rescue packages which includes adventure insurance as add on for the adventure sports activities around the world. The insurance is provided via licensed agent by IRDAI and SAR (Search and Rescue) assistance and other services are provided by the Adventure Sports Cover 360.

Kindly go through the below points carefully before you embark on your journey.

About the policy

1. **This policy is valid for exclusively for the clients of ASC360.**
2. The policy is an adventure insurance by ASC360 and underwritten by ICICI Lombard general insurance co ltd.
3. Before you start your trek or journey, make sure that the policy should be issued and keep a copy of your policy document sent through email.
4. The policy should start from your home location or as per the itinerary provided by operator.
5. This policy is only valid for the Indian nationals or the expats working in India having a valid bank account and PAN number.
6. Please note No Pre-existing diseases shall be covered under the policy whether declared or not declared.
7. Emergency numbers to reach our officers and the doctors are +91- 7303800101 / 8448765102, +91-9999826267, 88266455444

* This document is created for client to understand working in simple and lucid language, for more details refer policy wordings.

Medical Rescue & Hospitalization S.O.P

8. Please note that Medical Air evacuation works on **cashless or paid basis** to be arranged by the authorities in charges of the medical and rescue on the trek or of that particular region. This cover works on pre-approval basis, where and the traveling member must contact ASC360 at the time of the event. ASC360 will provide assistance during the entire evacuation process but ASC360 cannot provide assurance of a helicopter in India due to various reasons.
9. ASC360 or the insurance company shall not be obliged under any circumstances to reimburse a client or pay any third-party service provider for any evacuation costs which have been arranged by the client or the guide or on behalf of the client by any third party without proper pre-approvals by ASC360.
10. Medical evacuation means evacuations due to accidents or sickness of clients; this benefit doesn't include coverage for search of missing participant in case there is no medical emergency.

11. A Claim is considered valid when it has been approved by doctor either present at site or ASC360 on call doctors and the patient is transferred to the nearest medical centre for the Consultation/hospitalization. Please note the evacuation won't be considered valid in case client is evacuated and not taken to a medical centre, even in cases of AMS when client feels better coming to a lower altitude.
12. Please do not ascend or move forward while trekking if you are facing AMS related symptoms as they can get serious suddenly at higher altitude and depends on lot of external uncontrollable factors, you should not put your or the groups life at risk. Always consult with your head guide and the trek leader or a local physician if present before you move ahead with your trek.
13. In case you are suggested to move to a lower altitude/camp then ask your guide to provide you with an experienced local staff or porter. Never trek alone when you are not feeling well.
14. Heli evacuation is the last resort and during the mild injuries or accidents you have to arrange road or non-foot evacuation towards medical centre.
15. A rescue is considered valid when it has been approved by doctor present at site and the patient is transferred to the nearest city hospital for the hospitalization.
16. No Claims shall be payable for the transportation in a private vehicle in case you decide to return in middle of the trek due to personal problems or health issues etc.
17. Evacuation is the responsibility of your operator who will have to arrange the porters to accompany you and the return transportation back to the city. ASC360 shall not be responsible for any such claims.
18. All incidents should mandatorily be reported as soon as possible up to 7 days from the same.
19. In the event of a suspected or reported accident or medical emergency, all other activity must stop as soon as possible to allow focus and resources to be allocated to deal with the crisis. Continuation of the flight program at the discretion of the guide.
20. No claims shall be payable in case the client is found to be under the influence of alcohol or drugs during the flight.
21. The Guide or the trek leader must try to obtain SBAR report from casualty or other persons on site. (SBAR= Situation, Background, Assessment, Recommendation). SBAR must be relayed on to ASC360 office in the head office in Delhi.
22. To get a claim for the treatment of an injury or an ongoing illness in the home city, claimant must inform ASC360 and must get a prescription of the local attending doctor regarding same. Medical bills, once deemed admissible, must be claimed within a 30-day period from the occurrence of the date of the incident. Please note that any bills dated and submitted after this specified duration (30 days from the incident) may not be eligible for coverage.
23. In case there is a trek delay, wherein the government authorities have issued an OFFICIAL NOTIFICATION about the delay in the trek due to reasons mentioned in the trip delay section then only the trip delay cover would come into the effect.
24. To avail the trip cancellation and interrupted related benefits, make sure that the travel date is same as your journey dates.

COVID-19 Claims

25. Covid 19 positive related claims are covered under this policy, **Covid Negative Report is required, 96 hours before commencement of plan (to be submitted to **ASC360** before you start your trip/ journey).
26. All conditions and regulations with respect to COVID-19 of the destination city or state should be met.

27. COVID-19 claims are like any other Hospitalization expense for illness and terms and conditions pertaining to that will be applicable.
28. Any claim due to or arising out of Covid Testing or quarantining in the Home or Destination city or state is not covered under the policy.
29. Trip Interruption claims due to COVID-19 are covered under Trip Interruption section.
30. RTPCR or any other Covid tests charges are not included under this policy.

Trip cancellation

31. The Company shall indemnify the Insured for the financial loss incurred by the insured arising out of cancellation of the trip following unexpected events, upto before the departure of the Trip solely attributable to and/or arising out of:
32. Sickness or injury which requires medical attention/consultation and the insured is advised in writing by treating medical practitioner as unfit for travel. Death or imminent death from an unforeseen illness or injury, quarantine of you or any of your immediate family member or travelling companion (insured in the policy for the same itinerary and exact same trip duration)
33. Natural Calamities of which you were not aware at the time of purchase of the policy like avalanches, landslides, floods, hurricanes, tornadoes, blizzards, cyclones, volcanic eruptions, earthquakes, forest fire, tsunamis etc. at your place of residence or your departure city or one of Your destination(s) as per your itinerary
34. A Terrorism / Terrorist attack which occurs in your place of residence or your departure city, or in a city which is a scheduled destination for your Covered Trip provided that the act of Terrorism occurs within 15 days prior to your departure
35. A Major Travel Event that prevents You from travelling to one of Your destination(s) in your itinerary
36. Advisory issued by the government of India not to travel or prevention of travel by government of India
37. Subject to the maximum liability of the Company as stated in Part I of the Policy Schedule, the Company shall pay to the Insured:
 1. The payments made for travel in advance by You which are non-recoverable after initiation of cancellation;
 2. Official cancellation charges of accommodation and travel tickets paid in advance of a proposed journey, if any;

Exclusions - Trip cancellations

38. Lack in the number of persons required to commence any tour, conference, accommodation or travel arrangement or the negligence of the wholesaler or the operator
39. The failure of your travel agent to pass on the monies to operators or to deliver promised services
40. Cancellation of the trip either wholly or in part done at the instance of the common carrier/ Public Carrier or by the travel agent, Air transport Authority or any government body
41. Strike, Civil unrest, labour disputes and other similar events which existed or of which advance warning had been given prior to the date on which Trip was booked.
42. Any event which could trigger 'Trip Cancellation' having occurred more than 15 days before the commencement of trip or issuance of policy

43. Any claim where you were aware of the fact that the perils listed in the above section existed prior to the purchase of the policy
44. If your trip is cancelled due to Natural Calamity not declared by the appropriate government authority.
45. Cancellation of the trip either wholly or in part done at the instance of the common carrier/ Public Carrier or by the travel agent, Air transport Authority or any government body

Trip Interruption or Curtailment

46. If Your trip is disrupted and You have to shorten Your trip and return directly to the Home Country or the Country/ Port of Origin of the trip, due to –
 - a) Major Travel event which prevents you from continuing with Your Scheduled trip;
 - b) You suffer a serious injury or serious sickness and receive medical advice to discontinue the trip;
 - c) The air craft or vessel on which you are onboard is hijacked;
 - d) Due to an unexpected death or injury or sickness of Your Close Relative or your Travel Companion;
 - e) We will reimburse upto the SI limits as specified in Part I of the Policy Schedule for: Non-refundable expenses for air, land or sea travel through a common carrier/ Public Carrier for the cancelled part of the trip.

Exclusions - Trip Interruption or Curtailment

47. Interruption of the Trip either wholly or in part done at the instance of the Common Carrier/ Public Carrier due to any reason including operational and technical reasons;
48. Interruption of the Trip either wholly or in part done by the travel agent;
49. Interruption of the Trip either wholly or in part done at the instance of the authority governing the Common Carrier/ Public Carrier or the government;

Claims Procedure

50. Claims Procedure: In the event of an accident or any other claim (cashless or reimbursement caused by a contingency covered under the insurance policy, immediately contact the Help Line number stating the necessary details.
51. Please contact our ASC360 emergency numbers: Emergency numbers to reach our officers are +91-7303800101/ 8448765102/ +91 -9999826267/8826645444
52. Failure to send immediate notice on the happening of a loss resulting in a claim may prejudice the Insured's claim under the Policy. The documents required in support of the claim shall be forwarded to the Company at the address mentioned below immediately upon return of the Insured to the City of Residence or the Place of Origin of the Insured and in no case beyond a period of 30 days from the date of happening of the incident giving rise to the Claim.
53. In case you need to get the reimbursement for a claim, you can write to us at info@asc360.com or call us in our Delhi office. We will assist you with filling if the claim with the respective insurance companies and guide you through the entire process within 15 days of incident.

54. In case of claim, the client is required to furnish the required set of documents for the claim process. ASC360 is not responsible in case of non-compliance.
55. The insurance policy certificate has to be read in conjunctions with the Terms and Conditions, coverage and exclusions, which is available with ICICI Lombard and ASC360.

ASC360 Appeal

Also, it's our sincere appeal to all adventure enthusiast:

1. Not to litter the trail with rappers, trash or garbage. Try not using any single use plastics.
2. Respect the fellow adventurers & travellers and the flora and fauna of the region.
3. Respect the local staff/ pilots and guides who are working tirelessly to keep you safe. Sometimes a smile and small appreciation are all it takes!

For any questions or doubts regarding the policy, please contact us on our official email and contact numbers.

INDEMNITY

It is hereby stated that due to any circumstances such as delay in evacuation, delay in hospital admission, delay in attending by the doctors, etc any other loss accrues then under such circumstances ASC360 shall not be held liable for the losses suffered. It is further stated that any loss, damage, mishappening or any other foreseeable circumstances arrives in such conditions ASC360 shall not be held liable. It is reiterated that ASC360 liabilities are limited to the terms as mentioned here in above and subject to the terms of the policy.

Have a safe trek!

Limitations of the liability: It is understood that ASC360 is acting as an insurance intermediary and shall not be liable for any claims.

Emergency numbers to reach our doctors are +91-7303800101/ 8448765102/ +91 -9999826264