

FREQUENTLY ASKED QUESTIONS

DOMESTIC INSURANCE

1. What is Domestic Protection Plan – Specially designed for IndiGo Passengers?

Domestic Protection Plan – Specially designed for IndiGo Passengers only while you are booking your flight/s on www.goindigo.in the same is available on the purchase path while making a booking.

2. Who can purchase Domestic Protection Plan?

Any Indian domestic passenger traveling within India can purchase Domestic Protection Plan, while booking their flights on www.goindigo.in.

Foreign passengers holding passports of any other country other than India can purchase Domestic Protection Plan if they have FRRO, PIO or OCI Card and are traveling within India.

3. Is there an age limit to be covered under Domestic Protection Plan?

Yes, The Maximum age is 70 years of age as on date of travel.

4. Can I purchase Domestic Protection Plan if I'm traveling for more than 15 days?

No, Domestic Protection Plan covers the passenger/s for maximum period of 15 days from the date of inception of policy which is the date of commencement of journey after booking their tickets on IndiGo. In case of a round trip purchased on IndiGo the coverage will end with the return journey to the originating airport or 15 days from the date of commencement of policy whichever is earlier.

5. Am I covered under Domestic Protection Plan if I board a connecting flight to a different destination

Coverage like trip cancellation, trip delay is only limited to flights booked through IndiGo. Other coverage is applicable during the validity period of the policy.

COVERAGE

1. Who would be the beneficiary under this policy?

Benefits will be paid to the Insured Person's bona fide legal heir in the event of loss of life under the accident death and dismemberment Benefit. All other benefits will be payable to the Insured Person.

2. What kind of benefits do I get with Domestic Protection Plan?

For more detailed information about the benefits available under Domestic Protection Plan, please visit our Product Description and Policy wording section.

Below is a quick summary of what these benefits mean:

ASSISTANCE SERVICES	
Assistance Services	Smart
Domestic Roadside Assistance	Covered
Domestic Medical Assistance	Covered
Complimentary Travel Insurance Policy	Covered

DOMESTIC TRAVEL INSURANCE BENEFITS	
Coverages in INR	Smart
Emergency Medical Hospitalisation Expenses	50,000
Emergency Medical Expenses *(Accidental OPD Expenses)	5,000
Personal Accident (Death+PTD+PPD)	1,00,000
Total Loss of Checked-in Baggage	10,000
Missed Connection	5,000
Deductibles	3 Hours
Loss of Deposit or Cancellation (Hotel & Airline)	10000
Deductibles (in INR)	500
Trip Cancellation and /or Interruption	10000
Trip Delay (deductibles)	10500 6 HRS

**All benefits are subject to the terms and conditions of the Domestic Protection Plan – Specially designed for the passengers of IndiGo.*

- Personal Accident (Death + PTD + PPD)**
 This benefit compensates the legal heir of the person in case of the death of the insured or dismemberment of any body parts. For details please read the Policy wording section
- Emergency Medical Hospitalisation Expenses**
 This benefit reimburses your medical bills (up to Rs 50,000) if you are involved in hospitalisation during your trip and need medical attention. For details please read the Policy wording section
- Total Loss of Checked-in-Baggage**
 This benefit reimburses you up to Rs 10000 if your luggage is lost while in the custody of the common carrier. For details please read the Policy wording section
- Trip Cancellation & Trip Interruption**
 These benefits pay up to the total cost of your IndiGo flight if you need to cancel your trip due to sickness, injury or loss of an immediate family member. For details please read the Policy wording section
- Trip Delay**
 This benefit compensates you financially for time lost if your flight is delayed beyond a period. For details please read the Policy wording section
- 24-hour Assistance Service**
 This benefit gives you access to a 24-hour emergency assistance line. For details please read the Policy wording section.

3. How will my accidental medical expenses be paid under Domestic Protection Plan?

You will be reimbursed for accidental medical expenses incurred as a result of a covered accident as detailed in the terms and conditions.

- 4. If I meet with an accident during the trip for how long will the medical treatment be available?**
If you meet with an accident during the trip the policy provides for medical expenses necessarily incurred for treatment up to the validity of policy i.e end date appearing on policy or return to originating city whichever is earlier.
- 5. Does Domestic Protection Plan cover sports and other similar activities?**
No, Domestic Protection Plan does not cover sports and similar activities. For more details, please refer to the terms and conditions of coverage.
- 6. Can I cancel my trip for any reason and get all my money back through my Trip Cancellation Benefit?**
The Trip Cancellation Benefit is only applicable for reasons covered in the full terms and conditions. Covered reasons include, illness, injury requiring 24 hrs Hospitalisation or death involving you, your immediate family member. Pre-existing Conditions are not covered.
- 7. Does the policy cover pre-existing conditions?**
No the policy does not cover any pre-existing conditions or complications arising there from.
- 8. What does my Baggage loss Benefit cover?**
The Baggage loss coverage is available only if entire baggage has been lost while in custody of the common carrier terms and conditions.
- 9. Can I cancel my Domestic Protection Plan?**
Domestic Protection Plan is cancelable only if PNR / air booking get cancelled.
- 10. Once I purchase the policy can I change the date of my travel?**
You need to contact Indigo customer care for any changes required in policy.
- 11. Do I have to carry a copy of my Certificate of Insurance with me when traveling?**
We encourage you to carry a copy of your Certificate of Insurance.
- 12. What do I do if I did not receive or lost my Certificate of Insurance?**
Your Domestic Travel protection plan was successfully processed if it is reflected on the Confirmation Page and in your IndiGo Itinerary

To get a copy, simply call at our call center: 022-2497-5225 / 6 / 7
Email at – Indigo@asego.in along with your Certificate Number (if available), Full Name, Flight Booking Number, Travel Dates, Date of Purchase.
The policy will be emailed to the email address provided by you.
- 13. Where can I get the full terms and condition of my Domestic Protection Plan?**
The Full Terms and Condition of your Domestic Protection Plan is available in our Policy wording section