

CANCELLATION REASONS

Perils	Option 5
Major industrial accident	Y
Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or relevant government warning against non-essential travel.	Y
War like situation event leading to airspace or multiple airport closures.	Y
Mechanical breakdown of Common Carrier or Strike resulting in cancellation of scheduled Common Carrier services.	Y
Act of Terrorism In the city of residence and or departing station or at the intended destination as per travel itinerary	Y
Curfew in home city/departing station or intended destination as per travel itinerary	Y
Hospitalization of Insured person / Immediate family member	Y
Death of insured person / immediate family member	Y
Termination of employment or layoff of the Insured Person	Y
Any theft, burglary, fire or allied perils at the insured's place of residence or business.	Y
Natural Calamity or Weather condition	Y
Lockdown in city / state / country mentioned on the original itinerary due to a major outbreak of Infectious disease.	Y
Insured person / immediate family member is admitted in hospital for treatment of pandemic	y
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.	Y
Insured person / immediate family member requiring treatment on OPD basis	Y
Epidemic or pandemic as declared by the World Health Organization or Respective country / state Government and travel restrictions imposed by Central or State Government	Y