



BANGALORE TOUR AND TRAVEL

One stop for all your travel desires

Dear Sir/Madam,
Greeting from Bangalore Tour and Travel

Terms and Conditions for Bangalore Tour and Travel – Travel Insurance

By purchasing travel insurance through Bangalore Tour and Travel, you agree to the following terms and conditions. These terms outline the scope of coverage, the responsibilities of both the customer and Bangalore Tour and Travel, and other relevant provisions.

1. Booking and Confirmation

- 1 Travel insurance offered by Bangalore Tour and Travel is provided through third-party insurance providers. By purchasing travel insurance, you enter into an agreement with the insurance provider, and Bangalore Tour and Travel acts solely as a facilitator.
- 2 The travel insurance policy is considered confirmed upon receipt of the full payment and issuance of the insurance policy document.
- 3 It is the responsibility of the customer to review the terms of the insurance policy issued by the provider to ensure it meets their specific needs and requirements.

2. Scope of Coverage

1. The extent of coverage, inclusions, exclusions, and the claim process will be governed by the terms and conditions of the respective insurance provider.

3. Premium Payment

1. The cost of the travel insurance premium must be paid in full at the time of purchase. Premiums are non-refundable unless specified otherwise by the insurance provider.
2. The amount of the premium will depend on the type of coverage selected, duration of the trip, and other factors as determined by the insurance provider.
3. Bangalore Tour and Travel accepts various payment methods, including credit/debit cards, UPI, and net banking, for the purchase of travel insurance.

4. Cancellation and Refunds

1. Once the travel insurance policy has been issued, it cannot be canceled or refunded unless specifically allowed by the insurance provider's cancellation policy.
2. In cases where cancellations are allowed, refunds (if any) will be processed based on the insurance provider's policy, and Bangalore Tour and Travel will assist with the cancellation request.

5. Claims and Liability

1. All claims related to the travel insurance policy must be submitted directly to the insurance provider, following the claim procedure outlined in the policy document.
2. Bangalore Tour and Travel is not responsible for processing claims or determining the eligibility of claims. We act solely as an intermediary to facilitate communication between the customer and the insurance provider.
3. It is the customer's responsibility to provide all necessary documentation and information required for filing a claim with the insurance provider.



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6. Exclusions

1. The full list of exclusions will be provided in the insurance policy document issued by the provider.

7. Customer Responsibilities

1. The customer is responsible for reading and understanding the policy document to ensure that the coverage meets their needs.
2. It is the responsibility of the customer to disclose accurate and complete information when purchasing the travel insurance policy. Failure to provide accurate information may result in the denial of claims or cancellation of coverage.
3. Any changes to the customer's travel plans or personal information that may affect the insurance coverage should be communicated to the insurance provider immediately.

8. Modifications and Amendments

1. Any modifications to the travel insurance policy, such as extending coverage, adding additional coverage, or changing the policyholder's details, must be requested directly through Bangalore Tour and Travel, and will be subject to approval by the insurance provider.
2. Additional fees may apply for any amendments to the policy.

9. Force Majeure

1. Bangalore Tour and Travel and the insurance provider are not responsible for failure or delays in providing coverage or processing claims due to circumstances beyond their control, such as natural disasters, war, pandemics, or government restrictions.

10. Limitation of Liability

1. Bangalore Tour and Travel acts only as a booking agent for travel insurance services and is not liable for any losses, damages, or claims arising from the coverage or lack thereof.
2. All issues related to coverage, claims, or disputes are solely between the customer and the insurance provider.
3. Bangalore Tour and Travel will not be liable for any loss of personal belongings, injuries, illnesses, or other incidents during the customer's travels, except as covered under the insurance policy.

11. Travel Documentation

1. It is the responsibility of the customer to carry a copy of the travel insurance policy and any other relevant travel documents during the trip.
2. In the event of a claim, the customer may be required to provide proof of insurance, identification, and other supporting documents.

12. Governing Law

1. These terms and conditions are governed by the laws of India. Any disputes arising out of these terms or the travel insurance policy will be subject to the jurisdiction of the courts in Bangalore.
2. The customer agrees to comply with the legal requirements of the destination country and any other jurisdictions related to their travel plans.





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13. Dispute Resolution

1. Any disputes related to the travel insurance policy, claims, or coverage will be handled in accordance with the terms set forth by the insurance provider. Bangalore Tour and Travel will assist with communication but is not responsible for resolving disputes.
2. Customers are encouraged to review the grievance or dispute resolution process as outlined in their insurance policy document.

14. Privacy and Data Protection

- 1 Bangalore Tour and Travel collects personal information necessary to facilitate the purchase of travel insurance. This information will be shared with the insurance provider and will be handled in accordance with applicable privacy laws.
- 2 By purchasing travel insurance, the customer agrees to the sharing of personal information with the insurance provider for the purposes of policy issuance and claim processing.

By purchasing travel insurance through Bangalore Tour and Travel, you acknowledge that you have read, understood, and agree to these terms and conditions. Additionally, you agree to be bound by the terms and conditions of the insurance provider as outlined in the policy document.



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