



With Sunshine Protect, you and your family will breathe easy, knowing you have access one stop resource for any travel emergency

Sunshine Assist Plan : Platinum

Assist Fees : INR 2188/-

Travel Unique Card



Start Date : 01 SEP 2025

End Date : 13 SEP 2025

Sunshine Protect Assist No : 700000000437011

KALPANA RAO MEYER

Travel with SUNSHINE PROTECT, your journey is secure with us!

SUNSHINE PROTECT ASSISTANCE PLAN BENEFITS



Assistance in Hotel, Flight bookings for Elder Parents or compassionate visit



Doctor on Call



Medical Assistance Service



Legal Assistance



Emergency Translation

The expenses of Assistance services availed from any third party service provider shall be borne by the member.

OVERSEASE MEDICAL COVER AND ASSISTANCE

As a privileged Sunshine Protect Assistance member, you are provided with Travel Insurance underwritten by an IRDAI authorized insurer Niva Bupa Health Insurance Co. Ltd. as an add-on benefit.

Once again, we welcome you to The Sunshine Protect Assistance family and look forward to building a long-term relationship with you, we are securing your trip.

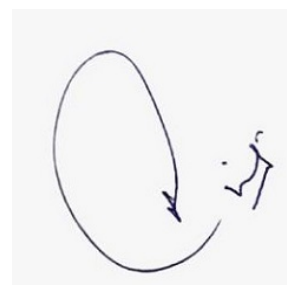
WE ARE THERE FOR ASSISTANCE :

24x7 Helpline: 93510 63955

Claims & Assistance: support@sunshineprotect.com

Website: <https://sunshineprotect.com>

Click here or scan the QR code for detailed information about our assistance services.



Authorised Signatory

Note : Assistance provided by SUNSHINE PROTECT, Insurance underwritten by Niva Bupa Health Insurance Co Ltd. Customer will bear any cost or expenses arising from availing the assistance services through a third-party service provider.

Disclaimer : SUNSHINE PROTECT is providing Global and Domestic Assistance services and Ancillary Products including Travel protection documents as an add-on benefit. Travel Assistance services is provided by SUNSHINE PROTECT.

Niva Bupa Health Insurance Company Limited

D-5, Second Floor, Sector-59, Noida, Gautam Budh Nagar, Uttar Pradesh-201307

IRDA Regn. No.145

Certificate Of Insurance



Travel Infinity Policy Schedule UIN: NBHTGBP22011V012223

PROPOSER DETAILS

Name : KALPANA RAO MEYER

Address : VILLA 11 ARADY VADO CANDOLIM BARDEZ NORTH GOA, Bardez, Goa, 403515-India

Mobile No	Email	Plan Name
+91-9619607687	deluxeholidays@gmail.com	Sunshine Assist Plan : Platinum

Geographical Coverage	Start Date	End Date	No of Days	Medical Past History
Worldwide Excluding US & Canada	01 SEP 2025	13 SEP 2025	13 Days	No

POLICY DETAILS

Insured Name	Date of Birth	Age	Gender	Passport No	Sum Insured
KALPANA RAO MEYER	1968-11-27	56 Years	Female	W9462460	\$500,000

Nominee Name	Relation	Policy Issue Date
Legal Heir	OTHER	05-05-2025

This Group Travel Insurance policy 70000000089 dated 15 Jan 2025 has been issued at Gurgaon by Niva Bupa Health Insurance Company Ltd.to the master policy holder, SUNSHINE PROTECT and governed by the terms, conditions and exclusions therein contained or otherwise expressed in the said policy, but not exceeding the Sum Insured as specified in the Schedule. This Certificate,represents the availability of benefit to the above mentioned Insured Person. Through the master policy holder, Niva Bupa Health Insurance Co.Ltd. has received an amount of INR 487 Incl. GST towards covering the risk benefits, on behalf of the above mentioned insured.

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COVERAGES

Benefits Covered	Sum Insured	Deductible(USD)
Trip Delay	\$50	6 Hour(s)
Loss of Passport	\$300	NIL
Missed Connection	\$500	NIL
Trip Cancellation	\$500	100
Trip Interruption	\$500	100
Personal Liability	\$100,000	100
PPD Common Carrier	\$50K	NIL
Hijack Daily Allowance	USD 50 for 7 days	6 Hour(s)
Emergency Trip Extension	7Day(s)	NIL
Emergency Dental Treatment	\$500	100
Adventure Sports With OPD	100% of base sum insured	NIL
Delay of Checked-in Baggage	\$100	6 Hour(s)
Total Loss of Checked-in Baggage	\$500	NIL
Accidental Death-Common Carrier	\$50K	NIL
Emergency in-Patient Medical Treatment With OPD Pre Existing conditions(under life Threapering conditions) is Covered upto a max Cover amount of USD 2500	\$500K	\$50
Repatriation of Mortal remains standard Sum Insured	\$50K	NIL
Emergency Medical Evacuation Part of base Sum Insured	\$50K	50
Loss of Laptop,Tablet,Mobile,Phone,Camera_benefit	\$800	100

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COVERAGES

How to reach us for claim intimation

When outside India Europ Assistance

24*7 Emergency Contact for +91 22 6787 2092

Email address : nivabupa@europ-assistance

Niva Bupa Health Insurance Contact No : 1860-500-8888

Fax No : 011-4174-3397

Email ID : customercare@nivabupa.com

When in India : Claim For Reimbursement

Niva Bupa Health Insurance

Email address : nivabupa@europ-assistance.in

Contact No : 1860-500-8888

Fax No : 011-4174-3397

Email ID : travelclaims@nivabupa.com

In case of emergency hospitalization, contact us within 48 hours of admission.

We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductible/Co-payment and non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection.

Cashless Claims

We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim, applicable Deductible/Co-payment and non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection.

Pay directly to hospital. Collect all relevant documents invoices, medical reports, discharge certificate etc in originals Send these documents along with filled & signed claim form available on website, ID proof, Address proof, Aadhaar Card and age proof to us.

A decision will be taken on the documents they will be either approved, rejected or a query will be raised as per policy T&C. If approved, claim will be settled and reimbursed as per policy T&C.

Reimbursement claims

We In case of hospitalization, contact us within 48 hours of admission

Pay directly to hospital. Collect all relevant documents invoices, medical reports, discharge certificate etc in originals Send these documents along with filled & signed claim form available on website, ID proof, Address proof, Aadhaar Card and age proof to us.

A decision will be taken on the documents they will be either approved, rejected or a query will be raised as per policy T&C. If approved, claim will be settled and reimbursed as per policy T&C

COVID – 19 Certificate

We wish to bring it to the notice of our Customers, Intermediaries, Embassies and Consulates that this policy provides coverage towards Medical expenses related to COVID – 19 hospitalization, subject to policy terms and conditions. In case of any further assistance, call us at 1860-500-8888 customer helpline number or email us at customercare@nivabupa.com.

SUNSHINE PROTECT you of our best services and wishing you and your loved ones good health always.

Yours Sincerely

Director - Operations & Customer Service

For and on behalf of Niva Bupa Health Insurance Co.Ltd

Formerly known as Max Bupa Health Insurance Co. Ltd.

Location : Noida

Date : 25-02-2025

Niva Bupa Health Insurance Company Limited

D-5, Second Floor, Sector-59, Noida, Gautam Budh Nagar, Uttar Pradesh-201307

IRDA Regn. No.145

Certificate Of Insurance



Sanctions Limitation and Exclusion Clause :-

No re insurer shall be deemed to provide cover and no reinsurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose that re insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America. Excluding from/to and/or countries/places prohibited by GOI & also Specifically Excluding Iran/ Iraq/ Syria/Sudan/North Korea/Afghanistan and similar terror prone and politically unstable countries. [Click Here for important terms and conditions](#)

Previous Policy No : N/A

Policy issuing office

Niva Bupa Health Insurance Company Limited

2nd Floor, Plot No D-5, Sector 59, Noida, Gautam Budh Nagar, Uttar Pradesh 201301

GST Details

Niva Bupa GST.No : 09AAFCM7916H126 | Niva Bupa State Code : 09 SAC Code/Type of Service : 997136/Travel Insurance

Director - Operations & Customer Service

For and on behalf of Niva Bupa Health Insurance Co.Ltd.

Formerly known as Max Bupa Health Insurance Co. Ltd.

Disclaimer :-

This Policy is subject to the terms, conditions and exclusions mentioned in the Travel Infinity policy document. The contract will be cancelled in case the consideration under the policy is not realized. Goods and Services Tax Registration No: 09AAFCM7916H1Z6 Pursuant to Notification no 13/2020- Central Tax and Notification no 14/2020 - Central Tax both dated 21st March 2020 read with rule 54 2 of CGST Rules 2017, the provisions of E Invoicing & QR code are not applicable to an Insurance company, hence e-Invoice number and QR code has not been printed on this document. GST under RCM: NIL Policy issuing office: D-5, Second Floor, Sector-59, Noida, Gautam Budh Nagar, Uttar Pradesh- 201307. Consolidated Stamp Duty deposited on the Master policy. The cover may be renewed on sole discretion of Niva Bupa Health Insurance Company Limited formerly known as Max Bupa Health Insurance Co. Ltd. subject to member being the part of the group at the time of renewal also. In case You cease to be a member of the group, the cover will stand cancelled as per T&C of the policy. Where the proposal form is not received, information obtained from insured, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by an insured within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct.

For registration of claims, you may contact us at: Claims Department Niva Bupa Health Insurance Company Limited, 2nd Floor, Plot No D-5, Sector 59, Noida, Gautam Budhnagar – 201301.

Fax No : 011-3090-2010 UIN: NBHTGBP22011V012223