

## TRAVEL GUARD PLUS

## CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are also advised to go through your policy document.

S. No.	Title	Description	Policy clause number
1.	Name of the Insurance Product / Policy	Travel Guard Plus	
2.	Policy Number	<< Policy Number >>	
3.	Type of Insurance Product / Policy	<b>Both Indemnity and Benefit</b>	
4.	Sum Insured (Basis)	Sum Insured Basis: Individual Sum Insured Sum Insured Amount: As per Sum Insured mentioned in Policy schedule and plan opted from annexure	
5.	Policy Coverage (What the Policy covers)	<b>Base Covers:</b> <ol style="list-style-type: none"> <li>Medical Expenses – If during an Insured Journey while this Policy is in effect, You sustain an Injury or Illness, we will reimburse the Reasonable and Customary Charges in respect of the covered Medical Expenses during the Hospitalization or Day Care Treatment or OPD treatment (including any tele-medicine)</li> <li>Repatriation Of Mortal Remains: In the unfortunate event of death, we will reimburse for covered expenses reasonably incurred to repatriate your body from the place of death to your usual place of residence in India.</li> <li>Accidental Death and Disablement: We will pay the Sum Insured in case of Death and Dismemberment arising due to an Accident while you are on Insured Journey.</li> <li>Emergency Medical Dental Expenses: We will reimburse <b>You</b> for Dental Benefits taken during the Insured Journey. It will also reimburse the expenses incurred for the same incident upto 30 Days from the date of first treatment, after the payment of the Dental Benefits.</li> <li>Delay Of Checked-In Baggage: We will pay the Sum Insured if the Checked Baggage is delayed or misdirected by a Common Carrier subject to the time-based deductible</li> </ol>	<b>Benefits Covered Under the Policy</b>

		<p>6. Loss Of Checked-In Baggage: We will pay the Sum Insured in the case of permanent loss of an entire piece of Checked-in Baggage held in the care, custody and control of a Common Carrier</p> <p>7. Loss Of Passport: We will reimburse You for necessary and reasonable expenses towards the prescribed fee payable to the concerned authorities for issue of an emergency certificate and/or the cost for applying for the passport in India.</p> <p>8. Personal Liability: We will indemnify You against Your actual legal liability including the defence costs incurred or which You are liable to pay to a third party for the third party's bodily injury or property damage due to an incident while you are on Insured Journey</p> <p>9. Flight Delay: We will pay the Sum Insured if the flight on which the Insured is travelling is delayed from its Scheduled time of Departure.</p> <p>10. Trip Curtailment: We will reimburse You covered expenses for necessary curtailment (Shortening and / or alteration) of the insured journey and You have to directly return to Usual place of residence.</p> <p>11. Trip Cancellation: We will reimburse the non-refundable travel ticket cost and / or accommodation costs in case of your overseas Insured Journey is cancelled prior to scheduled departure from India.</p> <p>12. Missed Flight/Connection: We will reimburse You the non-refundable travel ticket costs if You miss any flight whilst on your Insured Journey.</p> <p>13. Bounced Hotel / Airline Booking: We will reimburse You for actual additional and reasonable expenses incurred for booking alternative flight or accommodation arrangements in case of bounced booking of pre-booked accommodation or flight.</p> <p>14. Fraudulent Charges: We will reimburse You for the unauthorized charges on Eligible Card, upto twelve (12) hours prior to first reporting of the event to the issuer, if the charges are made on Eligible Card when it is Lost or Stolen whilst on an Insured Journey.</p>	
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		<p>32. Visa Rejection: We will reimburse You the Visa Fee paid by You for the Insured Journey, if Your Visa is rejected for no fault or negligence of yours</p>	
		<p><b>Add On Bundles:</b></p> <p><b>1. Cruise Bundle</b></p> <ul style="list-style-type: none"> <li>a. Missed Cruise: We will reimburse You for non-refundable travel ticket costs if You miss any cruise while you are on overseas Insured Journey.</li> <li>b. Common Carrier – Cruise Interruption: We will reimburse You the expenses incurred towards any alternate travel bookings made due to any unexpected Injury or Illness to You while on a Cruise, resulting in Your Hospitalization on dry land while you are on overseas Insured Journey</li> </ul> <p><b>2. Travel Plus Bundle</b></p> <ul style="list-style-type: none"> <li>a. Accompaniment Of Minor Child: We will reimburse You for actual cost of a round trip economy airfare ticket on a Scheduled Airline from India for Your Immediate Family Member designated by Your Eligible Family to bring Your Child back to residence in India</li> <li>b. Frequent Flyer Cover: We will reimburse You for the amount, equivalent to the conversion factor of the frequent flyer/reward program service provider, if your Insured Journey is cancelled</li> <li>c. Loss To Electronic Portable Items We will reimburse You the replacement cost for an item of similar make and model, in the event of theft of Your Electronic Portable Items, during the Policy Period, whilst on the Insured Journey.</li> </ul> <p><b>3. Accident Bundle</b></p> <ul style="list-style-type: none"> <li>a. Lifestyle Modification Cover: We will reimburse You for the cost of artificial limbs and any modifications to Your home or vehicle necessitated due to disablement arising as a result of an Accident whilst on an overseas Insured Journey</li> </ul>	

		<ul style="list-style-type: none"> <li>b. Child Education Benefit: We will pay the Sum Insured for the education of the surviving Eligible Children of the Insured, in case of the death of the insured while on overseas Insured Journey</li> <li>c. Coma Cover: We will pay the Sum Insured in case the Insured is in a comatose state due to an accident while on overseas Insured Journey</li> <li>d. Adventure Sports: It provides coverage for expenses arising out of any Injury suffered while participating in Adventure Sports, in a non-professional capacity and performed under expert supervision of trained professionals whilst on an overseas Insured Journey</li> </ul> <p><b>Optional Assistance Services:</b></p> <p>Care at Home: It provides medical assistance to your family members at home while You are Overseas</p> <p>Automated Luggage Tracking Service: It provides assistance in tracking your checked-in luggage if it is delayed when you are on Insured Journey.</p> <p>Lost and Found Passport Service: It provides assistance in tracking your passport if it is lost while you are overseas.</p>	
6.	<b>Exclusions</b>	<p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:</p> <ul style="list-style-type: none"> <li>a) Where the Insured Person is travelling against the advice of a Physician/Medical Practitioner or receiving or on a waiting list for receiving specified medical treatment or is travelling for the purpose of obtaining treatment or has received a terminal prognosis for a medical condition;</li> <li>b) Any Pre-existing Condition or any complication arising from it unless in case of Life-Threatening Condition.</li> <li>c) Any claim of the Insured Person arising from: <ul style="list-style-type: none"> <li>a. suicide or attempted suicide</li> <li>b. wilful self-inflicted Illness or Injury except Injury in self-defence or to save life;</li> </ul> </li> <li>d) Any claim arising from Adventure Sports, unless expressly covered under any particular Benefit;</li> </ul>	<b>Exclusions</b>

		<p>d) Any claim arising from Adventure Sports, unless expressly covered under any particular Benefit;</p> <p>e) Any claim of the Insured Person arising from sexually transmitted conditions;</p> <p>f) Any claim for death, disablement (whether of a permanent nature or of a temporary nature), Hospitalisation of the Insured Person arising or resulting from the Insured Person committing any breach of law with criminal intent;</p> <p>g) The Insured Person whilst being under the influence of intoxicating liquor or drugs or other intoxicants, suffers Injury / Accident, except where the Insured Person is not directly responsible for the Injury / Accident though under influence of intoxication;</p> <p>h) Where the Insured Person is operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or the Scheduled Airline;</p> <p>i) Any claim for death or disablement (whether of a permanent nature or of a temporary nature) or Hospitalisation of the Insured Person, due to war (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds;</p> <p>j) Any claim resulting or arising from or any consequential loss caused by or contributed to or arising from:</p> <ul style="list-style-type: none"> <li><b>a.</b> Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel.</li> <li><b>b.</b> Nuclear weapon material.</li> <li><b>c.</b> The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li> <li><b>d.</b> Nuclear, chemical and biological terrorism;</li> </ul> <p>k) Performance of manual work for employment or any other potentially dangerous occupation;</p>	
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7.	<b>Waiting Period</b>	Not Applicable	
8.	<b>Financial Limits of Coverage</b>  Deductible (It is a specified amount: Up to which an Insurance Company will not pay any claim, and	<b>Deductibles:</b> <ol style="list-style-type: none"> <li>Medical Expenses- Injury and / or Illness and Emergency Medical Evacuation: USD 100</li> <li>Emergency Medical Dental Expenses: <ol style="list-style-type: none"> <li>Silver, Silver Plus, Silver Plus - Plan A, Silver plus – Plan B, Gold, Gold -Plan A, Gold – Plan B, Platinum, Platinum – Plan A, Platinum – Plan B, Titanium and Titanium Plus – USD 50</li> <li>Senior and Senior Plus – USD 75</li> </ol> </li> <li>Delay of Checked-in Baggage – 4 Hours</li> <li>Loss of Passport – USD 25</li> </ol>	



	Which will be deducted from total claim amount (if claim amount is more than the specified amount)	<p>5. Personal Liability:</p> <ul style="list-style-type: none"> <li>a. Silver, Silver Plus, Gold, Senior, Senior Plus Copper- Non-Medical and Super Senior – USD 200</li> <li>b. Platinum, Titanium and Titanium Plus – USD 250</li> </ul> <p>6. Flight Delay: 4 Hours</p> <p>7. Trip Curtailment:</p> <ul style="list-style-type: none"> <li>a. Silver, Silver Plus, Silver Plus – Plan B, Copper Non-Medical Plan – USD 50</li> <li>b. Gold, Gold Plus – Plan B – USD 75</li> <li>c. Platinum, Platinum – Plan B, Titanium, Titanium Plus, Senior, Senior Plus and Super Senior – USD 100</li> </ul> <p>8. Trip Cancellation:</p> <ul style="list-style-type: none"> <li>a. Silver, Silver Plus, Silver Plus – Plan B, Gold, Gold -Plan B, Senior, Senior Plus and Super Senior, Copper Non-Medical Plan – USD 50</li> <li>b. Platinum, Platinum – Plan B, Titanium and Titanium Plus – USD 100</li> </ul> <p>9. Bounced Hotel and Airline Booking:</p> <ul style="list-style-type: none"> <li>a. Silver, Silver Plus, Silver Plus – Plan B, Senior, and Super Senior – USD 50</li> <li>b. Gold, Gold -Plan B and Senior Plus – USD 75</li> <li>c. Platinum, Platinum -Plan B, Titanium and Titanium Plus, – USD 100</li> </ul> <p>10. Home Content Burglary – INR 5000</p> <p>11. Hijack/Kidnap Daily Allowance – 12 Hours</p> <p>12. Loss of Baggage and Personal Effects – USD 30</p>	

Sub limit (it is a pre-defined limit and the Insurance Company will not pay any amount in excess of this limit)	Plans				
	Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Silver, Silver Plus, Silver Plus-Plan A, Silver Plus-Plan B, Senior, Senior Plus and Super Senior	Gold, Gold – Plan A, Gold – Plan B	Platinum, Platinum – Plan A, Platinum -Plan B, Titanium	Titanium Plus
	Hospital Room Rent and Boarding expenses	USD 1500 per Day up to 30 Days	USD 1750 per Day up to 30 Days	USD 2000 per Day up to 30 Days	USD 2500 per Day up to 30 Days
	Emergency Room Services	USD 1500	USD 1750	USD 2000	USD 2500
	ICU Charges	USD 3000 per Day up to 7 Days	USD 3250 per Day up to 7 Days	USD 3750 per Day up to 10 Days	USD 4000 per Day up to 10 Days
	Surgical Treatment Expense	USD 12.5K for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 13K for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 15K for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 22.5K for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services
	Physician consultation charges	USD 125 per Day upto 10 visits	USD 175 per Day upto 10 visits	USD 250 per Day up to 10 visits	USD 350 per Day up to 10 visits

Diagnostic Tests.	Up to USD 750	Up to USD 1000	Up to USD 1500	Up to USD 2500
Ambulance Service (Not applicable for OPD)	Up to USD 500	Up to USD 600	Up to USD 750	Up to USD 1000
Pharmacy	Up to USD 2,000	Up to USD 2,000	Up to USD 2,000	Up to USD 2,000
Miscellaneous Expenses	Up to USD 500	Up to USD 500	Up to USD 500	Up to USD 500

Cases with package rates, where Individual line item billing are not available, the below would be paid:-

Plans				
Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Silver, Silver Plus, Silver Plus-Plan A, Silver Plus-Plan B, Senior, Senior Plus and Super Senior	Gold, Gold – Plan A, Gold – Plan B	Platinum, Platinum – Plan A, Platinum -Plan B, Titanium	Titanium Plus
Surgical	USD 27,500	USD 30,000	USD 35,000	USD 45,000
Non-Surgical (Medical management cases)	USD 13,000	USD 15,000	USD 17,500	USD 20,000

9.	<b>Claims Procedure</b>	<p>For Policies with Geographical Scope as Worldwide Please Call+1-833-440-1575 (Tollfree within US and Canada)</p> <p>Email: tata.aig@europ-assistance.in</p> <p>Geographical Scope as Other than Worldwide</p> <p>Call: +91-022 68227600</p> <p>Email: EA.TATAclaims@europ-assistance.in</p> <p>While in India, contact at below numbers for any claim related assistance -</p> <p>Toll Free No 1800 266 7780 or 1800 22 9966 (only for senior citizen Policy holders)</p> <p>Call these local helpline numbers in Your respective cities from any other line:</p> <p>Mumbai - 66939500, Delhi – 66603500, Bangalore – 66272829, Pune – 66014156, Chennai – 66841050, Hyderabad – 66629882, Ahmedabad - 66610201</p> <p>Email: general.claims@tataaig.com</p> <p>Write to:</p> <p>TATA AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p>	<b>Other Terms and Conditions</b>
10.	<b>Policy Servicing</b>	<p>24/7 Toll Free Number - 1800-266-7780</p> <p>E-mail:customersupport@tataaig.com</p>	<b>Other Terms and Conditions</b>
11.	<b>Grievance / Complaints</b>	<p>In case of any grievance the Insured Person may contact through:</p> <p>Website: www.tataaig.com</p> <p>Call Us 24X7 toll free helpline 1800 266 7780 or 1800 22 9966 (Senior Citizen) Email Us at customersupport@tataaig.com</p> <p>Write to Us at: Customer Support, TATA AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Visit the Servicing Branch mentioned in the Policy.</p> <p>The Insured Person may also approach the grievance cell at any of The Company's branches with details of grievance.</p>	<b>Other Terms and Conditions</b>

		<p>Nodal Officer: Please visit our website at <a href="http://www.tataaig.com">www.tataaig.com</a> to know the contact details of the Nodal Officer for your servicing branch.</p> <p>After investigating the grievance internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.</p> <p><b>Escalation Level 1</b></p> <p>For lack of a response or if the resolution still does not meet Your expectations, You can write to <a href="mailto:manager.customersupport@tataaig.com">manager.customersupport@tataaig.com</a>. After investigating the matter internally and subsequent closure, We will send Our response within a period of 8 Days from the date of receipt of Your complaint on this email id.</p> <p><b>Escalation Level 2</b></p> <p>For lack of a response or if the resolution still does not meet Your expectations, You can write to the Head - Customer Services at <a href="mailto:head.customerservices@tataaig.com">head.customerservices@tataaig.com</a>. After examining the matter, We will send You Our final response within a period of 7 Days from the date of receipt of Your complaint on this email id. Within 30 Days of lodging a complaint with Us, if You do not get a satisfactory response from Us and You wish to pursue other avenues for redressal of grievances, You may approach the Insurance Ombudsman appointed by the IRDAI under the Insurance Ombudsman Scheme.</p> <p>For the latest list of Insurance Ombudsman, please refer to the IRDAI website at <a href="https://www.irdai.gov.in/">https://www.irdai.gov.in/</a> and the Ombudsman website at <a href="http://www.cioins.co.in/ombudsman.html">http://www.cioins.co.in/ombudsman.html</a>.</p>	
12.	<b>Things to Remember</b>	<p><b>1. Free Look Period</b></p> <p>The Free Look Period will be applicable for policies with the Policy Period of one (1) year. The Insured Person will be allowed a period of fifteen Days from the date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same, if not acceptable.</p> <p>If the Insured Person has not made any claim during the Free Look Period, the Insured Person shall be entitled to:</p>	<b>Other Terms and Conditions</b>

		<p>a) a refund of the premium paid less any expenses incurred by the Company on medical examination of the Insured Person and the stamp duty charges; or</p> <p>b) where the risk has already commenced and the option of return of the Policy is exercised by the Insured Person, a deduction towards the proportionate risk premium for period of cover; or</p> <p>c) where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.</p> <p><b>2. Travel Extension</b></p> <p>The maximum number of travel Days under a Single Trip that may be insured, under the Policy, shall be one year. Any extension, if accepted by Us is subject to the medical condition and claim history of the Insured Person and will be at the Company's discretion.</p> <p>For extension of the Policy, the Insured Person shall submit a declaration letter in the format given by Us clearly mentioning the claims filed during the Policy Period and also that he / she is unaware of any existing health condition which could result in a claim during the extension period. The Company reserves right to ask for additional information, treatment history, treatment papers for assessing the extension request.</p> <p>If the Insured Person does not declare the claims filed or the claims that are to be filed under the Policy or any other material information, then any extension of the Policy, if granted shall be deemed to be invalid. No refund of premium will be given in case of extensions so invalidated. The Company will also not be liable to pay any claim filed under the extended Policy.</p> <p>The premium payable for the extension of the Policy during the Trip duration shall be the premium payable for the overall Trip duration (including the extension) less the initial premium already paid. The premium payable for the extension of the Policy during the Trip will be as per the applicable Trip band and Age band slab.</p>	
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		<p>In an extended policy, the Insured Person shall be entitled to all benefits payable on fixed basis for which no claim has been made in the earlier in the same Policy. For indemnity-based benefits, balance Sum Insured shall be available during the extended Policy Period, this is irrespective of the fact whether the Policy number of the extended cover remains same or gets changed.</p> <p><b>3. Cancellation of Policy:</b></p> <p>(i) Single Trip: Your Policy will terminate on the last Day of Policy for which premium has been paid or on return to India from the date of commencement of the Insured Journey, whichever is earlier. This Policy is not cancellable or refundable in any other circumstance.</p> <p>(ii) Annual Multi Trip: This Policy will terminate on the Policy Period End Date mentioned in the Policy Schedule for which the premium has been paid. This Policy may be cancelled by the Insured Person by giving Us notice of atleast fifteen (15) Days.</p> <p>However, the Insured Person's coverage under this Policy ends on the earliest of:</p> <ol style="list-style-type: none"> <li>1) The Policy Period End Date, as stated above; or</li> <li>2) The Policy termination date; or</li> <li>3) The date on which the Insured Person request, in writing, that his or her coverage be terminated is received by us; or</li> <li>4) Termination of the Insured Journey.</li> </ol> <p><b>4. Refund of Premium on Cancellation by Insured</b></p> <p>a. Early Return (Single Trip)</p> <p>In case You return from the Insured Journey atleast 21 Days prior to expiry of the Policy Period, We will refund the difference of premium between premium charged and chargeable for immediate next slab of the actual number of utilized days (as per travel slab) subject to no claims being incurred on the Policy.</p> <p>b. Cancellation prior to Policy Start date</p>	
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Cancellation of the Policy may be done only prior to Policy Start Date stated in the Policy Schedule and will be subject to deduction of cancellation charge (Rs 250/- plus applicable taxes) by Us.

In the event of Cancellation of Policy there shall be no further liability on the Company under the policy.

c. Cancellation (Annual Multi Trip)

We will cancel the Policy after Policy Start Date from the date of receipt of notice and premium will be refunded as per grid given below:

Time for which Policy is in force	Refund of Premium
15 days	90% of the annual rate
1 month	85% of the annual rate
2 months	70% of the annual rate
3 months	60% of the annual rate
4 months	50% of the annual rate
5 months	40% of the annual rate
6 months	35% of the annual rate
Exceeding 6 Months	Nil refund

5. Time of Payment of Claim

- a) The Company shall settle or reject a claim, as the case may be, within 30 Days from the date of receipt of last necessary document.
- b) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Insured Person(s) from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the Bank rate.
- c) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 Days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 Days from the date of receipt of last necessary document.

		<p>d) In case of delay beyond stipulated 45 Days, the Company shall be liable to pay interest to the Insured Person(s) at a rate 2% above the Bank rate from the date of receipt of last necessary document to the date of payment of claim.</p> <p>(In this clause, "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)</p>	
13.	<b>Your obligations</b>	<p>Please disclose all pre-existing disease /s or condition/s before buying a policy. Non-disclosure may affect the Claim settlement.</p> <p>Disclosure of other material information during the Policy Period</p>	<b>Other Terms and Conditions</b>

Plans		Silver Plus- Plan A	Gold -Plan A	Platinum - Plan A
Annual Multi Trip Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days		
Geographic Scope	Worldwide including USA/Canada	Yes	Yes	Yes
Age Band		3 Months - 70 Years		
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and / or Illness		Unlimited Sum Insured with USD 100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto USD 5000 Sum insured- life threatening conditions	Unlimited Sum Insured with USD 250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto USD 10000 Sum insured- life threatening conditions	Unlimited Sum Insured with USD 500,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto USD 12500 Sum insured- life threatening conditions
Emergency Medical Evacuation		Upto Section 1 Sum Insured	Upto Section 1 Sum Insured	Upto Section 1 Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)	25% of Section 1 Sum Insured (over and above)	25% of Section 1 Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:10000, Disablement: 10000, Total - 10000	AD:15000, Disablement: 15000, Total - 15000	AD:25000, Disablement: 25000, Total - 10000
Emergency Medical Dental Expenses		400	500	1,000
	Deductible	50	50	50

Plans		Silver Plus- Plan B	Gold -Plan B	Platinum - Plan B
Annual Multi Trip Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days		
Geographic Scope	Worldwide including USA/Canada	Yes	Yes	Yes
Age Band		3 Months - 70 Years		
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and / or Illness		Unlimited Sum Insured with USD 100,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto USD 5000 Sum insured- life threatening conditions	Unlimited Sum Insured with USD 250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto USD 10000 Sum insured- life threatening conditions	Unlimited Sum Insured with USD 500,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto USD 12500 Sum insured- life threatening conditions
Emergency Medical Evacuation		Upto Section 1 Sum Insured	Upto Section 1 Sum Insured	Upto Section 1 Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)	25% of Section 1 Sum Insured (over and above)	25% of Section 1 Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:10000, Disablement: 10000, Total - 10000	AD:15000, Disablement: 15000, Total - 15000	AD:25000, Disablement: 25000, Total - 10000
Emergency Medical Dental Expenses		400	500	1,000
	Deductible	50	50	50
Delay of Checked-in Baggage		4 hours delay : USD 40	4 hours delay : USD 45	4 hours delay : USD 50
Loss of Checked-in Baggage		USD 200	USD 300	USD 300

Loss of Passport		250	250	250
	Deductible	25	25	25
Flight Delay			4 hours delay : USD 45 For all overseas flights taken during Insured Trip	4 hours delay : USD 45 For all overseas flights taken during Insured Trip
Trip Curtailment		500	750	1,000
	Deductible	50	75	100
Trip Cancellation		500	750	1,000
	Deductible	50	50	100
Missed Flight/ Connection		250	500	750
Bounced Hotel / Airline booking		500	750	1,000
	Deductible	50	75	100

Plans		Silver
Annual Multi Trip Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Silver
	Worldwide including USA/Canada	Yes
	Worldwide including USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses- Injury and / or Illness		Unlimited Sum Insured with USD 250,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto USD 10000 Sum insured- life threatening conditions
Emergency Medical Evacuation		Upto Section 1 Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:10000, Disablement:10000, Total - 10000

Emergency Medical Dental Expenses		300
	Deductible	50
Delay of Checked-in Baggage		4 hours delay : USD 40
Loss of Checked-in Baggage		USD 300
Loss of Passport		250
	Deductible	25
Personal Liability		1,00,000
	Deductible	200
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50
Missed Flight/Connection		250
Bounced Hotel / Airline booking		500
	Deductible	50
Fraudulent Charges		Per Occurrence Limit 250; Aggregate Limit 500
Emergency Extension of the Policy		7 days
Home Content Burglary (In Rs.)		50,000
	Deductible	5000
Accommodation Extension		100 per day Max upto 10 days

Plans		Silver Plus
Annual Multi Trip Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Silver Plus
	Worldwide including USA/Canada	Yes
	Worldwide including USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses- Injury and / or Illness		Unlimited Sum Insured with USD 100,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto USD 5000 Sum insured- life threatening conditions
Emergency Medical Evacuation		Upto Section 1 Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:10000, Disablement:10000, Total - 10000
Emergency Medical Dental Expenses		400
	Deductible	50
Delay of Checked-in Baggage		4 hours delay : USD 40
Loss of Checked-in Baggage		USD 200
Loss of Passport		250
	Deductible	25
Personal Liability		1,00,000
	Deductible	200
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50



Missed Flight/Connection		250
Bounced Hotel / Airline booking		500
	Deductible	50
Fraudulent Charges		Per Occurrence Limit 250; Aggregate Limit 500
Emergency Extension of the Policy		7 days
Home Content Burglary (In Rs.)		1,00,000
	Deductible	5000
Hijack/Kidnap Daily Allowance		75 (Per 12 hours max 10 days)
Accommodation Extension		250 per day Max upto 10 days
Loss of International driving license		100
Flight Cancellation		75

Plans		Gold
Annual Multi Trip Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Gold
	Worldwide including USA/Canada	Yes
	Worldwide including USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses- Injury and / or Illness		Unlimited Sum Insured with USD 250,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto USD 10000 Sum insured- life threatening conditions
Emergency Medical Evacuation		Upto Section 1 Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)

Accidental Death & Disablement (Overseas)		AD:15000, Disablement:15000, Total - 15000
Emergency Medical Dental Expenses		500
	Deductible	50
Delay of Checked-in Baggage		4 hours delay : USD 40
Loss of Checked-in Baggage		USD 300
Loss of Passport		250
	Deductible	25
Personal Liability		2,00,000
	Deductible	200
Flight Delay		4 hours delay : USD 45 For all overseas flights taken during Insured Trip
Trip Curtailment		750
	Deductible	75
Trip Cancellation		750
	Deductible	50
Missed Flight/Connection		500
Bounced Hotel / Airline booking		750
	Deductible	75
Fraudulent Charges		Per Occurrence Limit : 500; Aggregate Limit: 1000
Emergency Extension of the Policy		7 days
Home Content Burglary (In Rs.)		1,50,000
	Deductible	5000
Hijack/Kidnap Daily Allowance		100 (Per 12 hours max 10 days)
Accommodation Extension		300 per day Max upto 10 days
Loss of International driving license		100

Flight Cancellation		75
Loss of Personal Baggage		200
	Deductible	25
Personal Accident in India (in INR)		15,00,000

Plans		Platinum
Annual Multi Trip Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Platinum
	Worldwide including USA/Canada	Yes
	Worldwide including USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses- Injury and / or Illness		Unlimited Sum Insured with USD 500,000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED upto USD 12500 Sum insured- life threatening conditions
Emergency Medical Evacuation		Upto Section 1 Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:25000, Disablement:25000, Total - 25000
Emergency Medical Dental Expenses		1000
	Deductible	50
Delay of Checked-in Baggage		4 hours delay : USD 50
Loss of Checked-in Baggage		USD 300
Loss of Passport		250
	Deductible	25

Personal Liability		5,00,000
	Deductible	250
Trip Curtailment		1,000
	Deductible	100
Trip Cancellation		1,000
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel / Airline booking		1000
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1000; Aggregate Limit: 2000
Emergency Extension of the Policy		15 days
Home Content Burglary (In Rs.)		2,50,000
	Deductible	5000
Hijack/Kidnap Daily Allowance		150 (Per 12 hours max 10 days)
Accommodation Extension		750 per day Max upto 10 days
Loss of International driving license		100
Flight Cancellation		150
Loss of Personal Baggage		300
	Deductible	30
Personal Accident in India (in INR)		20,00,000
Compassionate Travel/Stay		Return fare for any one Company in person- Spouse/ Children/ Immediate family member Stay for Insured's Spouse, Children, family - 3500
Loss of Cash		USD 125

Plans		Titanium
Annual Multi Trip Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Titanium
	Worldwide including USA/Canada	Yes
	Worldwide including USA/Canada	Yes
Age Band		3 Months - 60 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses- Injury and / or Illness		Unlimited Sum Insured with USD 750,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto USD 15000 Sum insured- life threatening condition
Emergency Medical Evacuation		Upto Section 1 Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:50000, Disablement:50000, Total - 50000
Emergency Medical Dental Expenses		1000
	Deductible	50
Delay of Checked-in Baggage		4 hours delay : USD 40
Loss of Checked-in Baggage		USD 400
Loss of Passport		500
	Deductible	25
Personal Liability		5,00,000
	Deductible	250
Trip Curtailment		1000
	Deductible	100
Trip Cancellation		1000
	Deductible	100

Missed Flight/Connection		750
Bounced Hotel / Airline booking		2,500
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1250; Aggregate Limit: 2500
Emergency Extension of the Policy		15 days
Home Content Burglary (In Rs.)		5,00,000
	Deductible	5000
Hijack/Kidnap Daily Allowance		150 (Per 12 hours max 10 days)
Accommodation Extension		1000 per day Max upto 10 days
Loss of International driving license		150
Flight Cancellation		200
Loss of Personal Baggage		400
	Deductible	30
Personal Accident in India (in INR)		25,00,000
Compassionate Travel/Stay		Return fare for any one Company in person- Spouse/ Children/ Immediate family member Stay for Insured's Spouse, Children, family - 5000
Loss of Cash		USD 250
Up-Gradation to Business Class		750
Rental Vehicle Cover		500
Rental Vehicle Return		250
Alternative Transport Expenses		750
Pandemic Cover		USD 250

Plans		Titanium Plus
Annual Multi Trip Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Titanium Plus
	Worldwide including USA/Canada	Yes
	Worldwide including USA/Canada	Yes
Age Band		3 Months - 60 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses- Injury and / or Illness		Unlimited Sum Insured with USD 1,000,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto USD 20,000 Sum insured- life threatening conditions
Emergency Medical Evacuation		Upto Section 1 Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:75000, Disablement:75000, Total - 75000
Emergency Medical Dental Expenses		1200
	Deductible	50
Delay of Checked-in Baggage		4 hours delay : USD 50
Loss of Checked-in Baggage		USD 500
Loss of Passport		500
	Deductible	25
Personal Liability		5,00,000
	Deductible	250
Flight Delay		4 hours delay : USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		1500
	Deductible	100



Trip Curtailment		1500
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel / Airline booking		5,000
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1250; Aggregate Limit: 2500
Emergency Extension of the Policy		15 days
Home Content Burglary (In Rs.)		5,00,000
	Deductible	5000
Hijack/Kidnap Daily Allowance		200 (Per 12 hours max 10 days)
Accommodation Extension		1000 per day Max upto 10 days
Loss of International driving license		150
Flight Cancellation		250
Loss of Personal Baggage		500
	Deductible	30
Personal Accident in India (in INR)		50,00,000
Compassionate Travel/Stay		Return fare for any one Company in person- Spouse/ Children/ Immediate family member Stay for Insured's Spouse, Children, family - 5000
Loss of Cash		USD 375
Up-Gradation to Business Class		1000
Rental Vehicle Cover		500
Rental Vehicle Return		250
Alternative Transport Expenses		1000
Pandemic Cover		500

Hospital Daily Cash (Per Day)		75 USD per day max upto 10 days
Missed Booking		750
Visa Rejection		100

Plans		Senior	Senior Plus	Super Senior
Annual Multi Trip Options (12 years and above, only for Worldwide)		NA	30/45 Days	30/45 Days
Geographic Scope	Schengen	Schengen - Senior Plan	Schengen - Senior Plan Plus	Schengen - Super Senior Plan
	Worldwide including USA/Canada	Yes	Yes	Yes
	Worldwide including USA/Canada	Yes	Yes	Yes
Age Band		71 - 80 years	71 - 80 years	81 Onward
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and / or Illness		Unlimited Sum Insured with USD 50,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto USD 2500 Sum insured- life threatening conditions	Unlimited Sum Insured with USD 100,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto USD 3000 Sum insured- life threatening conditions	Unlimited Sum Insured with USD 50,000 per incident\loss, arising out of the same illness/injury. Maximum liability - PED upto USD 1500 Sum insured- life threatening conditions
Emergency Medical Evacuation		Upto Section 1 Sum Insured	Upto Section 1 Sum Insured	Upto Section 1 Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1 Sum Insured (over and above)	25% of Section 1 Sum Insured (over and above)	25% of Section 1 Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:10000, Disablement: 10000, Total - 10000	AD:10000, Disablement: 10000, Total - 10000	AD:10000, Disablement: 10000, Total - 10000

Emergency Medical Dental Expenses		300	300	NA
	Deductible	75	75	NA
Delay of Checked-in Baggage		4 hours delay : USD 40	4 hours delay : USD 40	4 hours delay : USD 40
Loss of Checked-in Baggage		USD 200	USD 200	USD 200
Loss of Passport		250	250	250
	Deductible	25	25	25
Personal Liability		1,00,000	1,00,000	1,00,000
	Deductible	200	200	200
Flight Delay		4 hours delay : USD 40 For all overseas flights taken during Insured Trip	4 hours delay : USD 40 For all overseas flights taken during Insured Trip	4 hours delay : USD 40 For all overseas flights taken during Insured Trip
Trip Curtailment		500	500	500
	Deductible	100	100	100
Trip Cancellation		250	500	250
	Deductible	50	50	50
Missed Flight/ Connection		250	250	250
Bounced Hotel / Airline booking		500	500	250
	Deductible	50	75	50
Emergency Extension of the Policy		7 days	7 days	7 days
Home Content Burglary (In Rs.)		5,0,000	5,0,000	5,0,000
	Deductible	5000	5000	5000
Hijack/Kidnap Daily Allowance		75 (Per 12 hours max 10 days)	100 (Per 12 hours max 10 days)	75 (Per 12 hours max 10 days)
Accommodation Extension		50 per day Max upto 10 days	100 per day Max upto 10 days	50 per day Max upto 10 days
Flight Cancellation			75	

Loss of Personal Baggage			200	
	Deductible		30	
Compassionate Travel/Stay		Return fare for any one Company in person- Spouse/ Children/ Immediate family member Stay for Insured's Spouse, Children, family - 2500	Return fare for any one Company in person- Spouse/ Children/ Immediate family member Stay for Insured's Spouse, Children, family - 5000	Return fare for any one Company in person- Spouse/ Children/ Immediate family member Stay for Insured's Spouse, Children, family - 2500

Sub-Limits	Coverages	Silver / Silver Plus / Silver-Plan A / Silver-Plan B / Senior / Senior Plus / Super Senior	Gold / Gold-Plan A/ Gold-Plan B	Platinum / Platinum-Plan A / Platinum -Plan B / Titanium	Titanium Plus
Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Hospital Room Rent and Boarding expenses	USD 1500 per <b>Day</b> up to 30 <b>Days</b>	USD 1750 per <b>Day</b> up to 30 <b>Days</b>	USD 2000 per <b>Day</b> up to 30 <b>Days</b>	USD 2500 per <b>Day</b> up to 30 <b>Days</b>
	Emergency Room Services	USD 1,500	USD 1,750	USD 2,000	USD 2,500
	ICU Charges	USD 3000 per <b>Day</b> up to 7 <b>Days</b>	USD 3250 per <b>Day</b> up to 7 <b>Days</b>	USD 3750 per <b>Day</b> up to 7 <b>Days</b>	USD 4000 per <b>Day</b> up to 7 <b>Days</b>
	Surgical Treatment Expense	USD 12.5K for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	USD 13K for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	USD 15K for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	USD 22.5K for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services
	Physician consultation charges	USD 125 per <b>Day</b> upto 10 visits	USD 175 per <b>Day</b> upto 10 visits	USD 250 per <b>Day</b> upto 10 visits	USD 350 per <b>Day</b> upto 10 visits
	Diagnostic Tests	Up to USD 750	Up to USD 1000	Up to USD 1500	Up to USD 2500
	Ambulance Service (Not applicable for OPD)	Up to USD 500	Up to USD 600	Up to USD 750	Up to USD 1000
	Pharmacy	Up to USD 2000	Up to USD 2000	Up to USD 2000	Up to USD 2000
	Miscellaneous Expenses	USD 500	USD 500	USD 500	USD 500
Cases with package rates, where Individual line item billing are not available, the below would be paid:					

<b>Sublimits applicable on IPD Treatment &amp; Day Care Treatment and OPD</b>	<b>Surgical</b>	USD 27,500	USD 30,000	USD 35,000	USD 45,000
	<b>Non Surgical (Medical management cases)</b>	USD 13,000	USD 15,000	USD 17,500	USD 20,000

Add On Bundles	Section Name	Sum Insured	Deductible
Cruise Bundle	Missed Cruise	USD 750	
	Common Carrier-Cruise Interruption	USD 500	USD 50
Travel Plus Bundle	Accompaniment of Minor Child	USD 1000	
	Frequent Flyer Cover	USD 200	
	Loss of Electronic Portable Items	USD 500	USD 50
Accident Bundle (Available if age between 15 years and 60 years)	Lifestyle Modification Cover	USD 200	
	Child Education Benefit	USD 5000	
	Coma Cover	USD 500	
	Adventure Sports	Up to SI under Medical Expenses-Injury and / or Illness max of USD 500,000	
Optional Assistance Services Bundle	Care at Home Service	Additional Premium will be charged for this whole Bundle	
	Automated Lugagge Tracking Service		
	Lost and Found Passport Service		

Plans		Copper - Non medical
Geographic Scope	Worldwide including USA/Canada	Yes
	Worldwide including USA/Canada	Yes
Age Band		3 Months onwards
Coverage Details	Deductible	Sum Insured in US \$
Accidental Death & Disablement (Overseas)		AD:20000, Disablement:20000, Total - 20000
Delay of Checked-in Baggage		4 hours delay : USD 50
Loss of Checked-in Baggage		USD 300
Loss of Passport		250
	Deductible	25
Personal Liability		50,000
		200
Flight Delay		4 hours delay : USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50
Missed Flight/Connection		250
Bounced Hotel / Airline booking		500
	Deductible	50
Emergency Extension of the Policy		7 days
Hijack/Kidnap Daily Allowance		50 (Per 12 hours max 10 days)
Loss of International driving license		100
Flight Cancellation		100



