

Prospectus

The easiest way for us to experience the world is through travel. You may be heading out on holiday with loved ones or attending an important conference for work. Whatever the reason, we're sure you'd like to enjoy hassle-free travel. Unfortunately, we all know that there's a possibility for something to go wrong. A passport could be stolen, luggage might be lost or misplaced, and a delay could lead to a missed transit flight. Dealing with any of these problems is demanding not only emotionally and physically, but also financially.

This is precisely why it's crucial to secure your travel with our Travel Guard Plus. We have specialized plans that will look after you when you're travelling abroad. Our plans will help you deal with whatever situation comes your way. We understand that senior citizens have unique needs. So, we've introduced plans engineered to meet their requirements. With TATA AIG, you can enjoy your travel without any worries!

KEY ADVANTAGES

1. Different geographical scopes when choosing the policy – Worldwide, Worldwide excluding USA and Canada and Schengen
2. Multiple plans as per varying requirements
3. Additional Cover Bundles for specific needs
4. Instant Claim Settlement for Flight Delay and Flight Cancellation
5. Single Trip insurance cover can be granted for upto 360 days
6. Separate plan for Senior Citizens

FEATURES OF THE PRODUCT

- **Minimum Entry age**
 - o Single Trip Policy - 3 months
 - o Annual Multi Trip Policy - 12 years to 80 years
- **Plans**
 - o This Policy has the following Plan options as detailed in the Schedule of Benefits in Annexure A.

Silver – USD 50,000	Silver Plus – USD 100,000
Silver Plus – Plan A- USD 100,000	Silver Plus – Plan B- USD 100,000
Gold – USD 250,000	Gold – Plan A- USD 250,000
Gold -Plan B - USD 250,000	Platinum – USD 500,000

Platinum – Plan A- USD 500,000	Platinum – Plan B - USD 500,000
Titanium – USD 750,000	Titanium Plus – USD 1,000,000
Senior – USD 50,000	Senior Plus – USD 100,000
Super Senior – USD 50,000	Copper – Non Medical
Instant Gratification (Flight Cancellation and Flight Delay)	

- The Sublimits are applicable for the Age of 56 years onwards as per table below. You can opt for plans with no Sublimits (Except Titanium and Titanium Plus) by paying additional premium.
- The Sublimits are applicable for same illness/injury in case of **Hospitalisation, Day Care Treatment and OPD treatment**
- The Sublimits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope)
- Annual Multi Trip
 - o An individual can opt for Annual Multi Trip policy with any of the following per trip durations:

• 30 Days	• 45 Days
• 60 Days	• 90 Days
• 120 Days	• 150 Days
• 180 Days	

- Discount

Additional discounts can be provided based on the below discount grid:

Parameter	Value	Discount
Family Discount	1 Member	Nil
	2 Members	2.5%
	3 Members	5%
	4 Members	7.5%
	5 & More Members	10%
Loyalty Discount *		5%
TATA Employee Discount**		10%

- * Loyalty Discount will be applicable for customers who have purchased any retail international travel policy, any Claim free Retail Health Policy or any Claim Free Motor Policy from TATA AIG in the last 1 year.

- **TATA Employee Discount will be available to active employee, his/her spouse, children, parents, parents-in-law.
- The discounting parameters mentioned in the table above are additive in nature and maximum discount is capped to 15%. Family, Loyalty and TATA employee discounts will not be applicable for Instant Gratification.

Discount in Flight delay and Flight Cancellation Cover

Under the covers- flight delay and flight cancellation in the base plans (excluding instant gratification), if we are unable to offer smart payment option then the policyholder will be offered below mentioned discount in premium.

Plan type	Single Trip	Annual Multi-Trip
Silver Plus	17	26
Gold	69	83
Gold Plan B	51	57
Platinum Plan B	53	59
Platinum	87	110
Titanium	99	127
Titanium Plus	110	144
Senior	50	56
Senior Plus	67	81
Super Senior	50	NA
Copper	76	NA

Illustration on Calculation of Premiums

For the purpose of illustration, we have considered following customer profile:

Covers Opted:

Plan Opted:	Gold Plan
Geography:	Worldwide
Travel Duration:	55 days
Age of the customer:	45 Years
Add on:	Cruise Bundle and Accident Bundle
TATA Employee:	Yes
Loyalty Discount Applicable:	Yes

Discount for claim settlement for flight delay and cancellation: Yes

Gross premium (pre-tax) for Gold Plan	6,677.1
Gross premium (pre-tax) for Cruise Bundle	58.6
Gross premium (pre-tax) for Accident Bundle	2,048.8
Total premium pre-tax before discounts (A)	8,784.5
TATA Employee Discount (B-10%*A)	878.5
Loyalty Discount (C- 5%*A)	439.2
Discount for claim settlement for flight delay & flight cancellation (D)	69.0
Total discounts (E= B+C+D)	1,386.7
Final premium pre-tax charged to policyholder (INR) – F=(A-E)	7,397.8

BENEFITS COVERED UNDER THE POLICY#

#The details mentioned below are in brief, for more details on the Policy, please refer the Policy Terms and Conditions

SECTION 1. MEDICAL EXPENSES – INJURY AND/OR ILLNESS

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 **Hospitalisation** or **Day Care Treatment** or **OPD treatment** (including any tele-medicine). The payment of Medical Expenses shall be subject to the Sublimits specified for **Your** plan, as set out in the table below.

Conditions Precedent specific to this Section:

- a) In no event will benefits continue to be provided by Us for any covered **Medical Expenses** incurred after the **Policy Period End Date** or **Your** return to India, whichever is earlier. However, if **You** are still confined in a **Hospital** overseas after the **Policy Period End Date**:
 - and an Emergency Medical Evacuation (as set out below in this Section) is not appropriate, as recommended by the **Assistance Company**, and a continued treatment as an **Inpatient** in an overseas **Hospital** is **Medically Necessary**, We will continue to provide the benefits for covered **Medical Expenses** incurred till the date of **Your Hospital** discharge or **60 Days** after the **Policy Period End Date**, whichever is earlier, upto the **Sum Insured** mentioned in the **Policy Schedule**.
 - and continued treatment as an **Inpatient** in a **Hospital** is **Medically Necessary**, and if **You** elect to undergo the treatment in India and **We/Assistance Company** approve the

same then **We** will provide the benefits for covered Medical Expenses till up to 60 **Days** after coming back to India, upto the **Sum Insured** mentioned in the **Policy Schedule**.

- b) The **Deductible** in respect of this benefit, if any, will be applicable for same **Illness/Injury**, and shall be of an amount as mentioned in the **Policy Schedule**.
- c) The Sublimits are applicable for the **Age** of 56 years onwards as per table below. **You** can opt for plans with no Sublimits (Except Titanium and Titanium Plus) by paying additional premium.
- d) The Sublimits are applicable for same illness/injury in case of **Hospitalisation, Day Care Treatment** and **OPD treatment**
- e) The Sublimits under this benefit are not applicable for plans of Schengen Countries (plans where Schengen Countries are mentioned in Geographical Scope)

Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Plans			
	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:-

Sublimits applicable on IPD Treatment & Day Care Treatment and OPD	Plans			
	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

EMERGENCY MEDICAL EVACUATION

We will pay the **Reasonable and Customary charges** up to the **Sum Insured** as specified under Section 1: Medical Expenses- Injury and / or Illness, in the **Policy Schedule** for covered expenses incurred if **Injury** or **Illness** results in **Your** necessary **Emergency Medical Evacuation**. An **Emergency Medical Evacuation** must be approved by the **Assistance Company** and **Physician** who certifies that the severity or the nature of **Your Injury** or **Illness** warrants **Your Emergency Medical Evacuation**.

Any expenses incurred under **Emergency Medical Evacuation** will reduce the available **Sum Insured** for Section 1: Medical Expenses- Injury and / or Illness.

The covered expenses under this benefit are for **Transportation** and **Medical Expenses**, including medical services and medical supplies necessarily incurred in connection with **Your Emergency Medical Evacuation**. All **Transportation** arrangements made for evacuating **You** must be by the most direct and economical route possible. The need, mode and expenses for **Transportation** must be:

- (a) recommended by the attending **Physician**;
- (b) authorized in advance by the **Assistance Company**.

SECTION 2. REPATRIATION OF MORTAL REMAINS

In the unfortunate event of **Your** death, **We** will reimburse for **Covered Expenses** reasonably incurred to repatriate **Your** body from the place of death overseas to **Your Usual Place of Residence in India**, as mentioned in the **Policy Schedule**, in case of the death results from an **Injury** or **Illness** during the **Insured Journey**.

All repatriation of mortal remains arrangements must be approved in advance by the **Assistance Company**.

SECTION 3. ACCIDENTAL DEATH AND DISABLEMENT (OVERSEAS)

3.1 Accidental Death

If **You** suffer an **Injury** solely and directly due to an Accident which occurs whilst on the **Insured Journey** overseas, and which solely and directly results in **Your** death within 365 **Days** from the date of the **Accident** then **We** will pay to **Your** nominee or legal heir, the **Sum Insured**.

Once a claim has been accepted under this benefit then further coverage under the **Policy** shall immediately and automatically cease in respect of that **Insured Person**.

Disappearance

We will pay the **Sum Insured**, if **Your** body cannot be located within One (1) year after the

forced landing, stranding, sinking or wrecking of a **Common Carrier** in which **You** were a passenger or as a result of any Acts of God occurring whilst **You** were on an **Insured Journey**, in which case it shall be deemed, that **You** shall have suffered loss of life within the meaning of the **Policy**.

Once a claim has been accepted under this benefit and **Sum Insured** has been paid then further coverage under the **Policy** shall immediately and automatically cease in respect of that **Insured Person**.

3.2 Disablement Cover

If **You** suffer an **Injury** solely and directly due to an Accident which occurs during the **Policy Period** and whilst **You** are on the **Insured Journey** which solely and directly results in **Your** continuous and permanent disablement within 365 **Days** from the date of the **Accident** then **We** will pay, the percentage of the **Sum Insured** specified in the table below against such type of disablement.

If **You** suffer more than one of the following types of disablement as a result of the same **Accident**, then **We** will add the percentages payable in respect of all such types of disablements provided that in no event will the **Company** be liable to pay more than 100% of the **Sum Insured** for this benefit/section.

Once a claim has been accepted under this benefit and **Sum Insured** has been paid then further coverage under the **Policy** shall immediately and automatically cease in respect of that **Insured Person**.

Type of Disablement	Percentage (%) of Sum Insured
• Irrecoverable loss of sight of both eyes	100%
• Physical separation of or the irrecoverable loss of ability to use both hands or both feet	100%
• Physical separation of or the irrecoverable loss of ability to use one hand and one foot	100%
• Irrecoverable loss of sight of one eye and the physical separation of or the irrecoverable loss of ability to use either one hand or one foot.	100%
• Loss of toes – all	20%
• Loss of great toe	5%
• Other than great toe, if more than one toe lost, each	1%
• Loss of hearing – both ears	50%

• Loss of hearing – one ear	25%
• Loss of four fingers and thumb of one hand	40%
• Loss of four fingers	25%
• Loss of thumb	15%
• Loss of index finger	10%
• Loss of middle finger	6%
• Loss of ring finger	5%
• Loss of little finger	4%
• Loss of hearing – both ears	50%

“Loss” with regard to:

- Toe, finger, thumb means actual complete severance from the foot or hand.
- Hearing means entire and irrecoverable loss of hearing.

SECTION 4. EMERGENCY MEDICAL DENTAL EXPENSES

We will reimburse **You** for **Dental Benefits** taken , during the **Insured Journey**. We 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**.

SECTION 5. DELAY OF CHECKED-IN BAGGAGE

We will pay the **Sum Insured** as mentioned in the **Policy Schedule**, if **Your Checked-in Baggage** is delayed or misdirected by the **Common Carrier**, subject to the time based **Deductible** mentioned in the **Policy Schedule** from the time **You** arrive at the destination or return to India, as stated on **Your** ticket.

You must be a ticketed passenger on a **Common Carrier**. Additionally, all claims must be verified by the **Common Carrier** who must certify the delay or misdirection in writing.

SECTION 6. LOSS OF CHECKED-IN BAGGAGE

We will pay the **Sum Insured** as mentioned in the **Policy Schedule**, 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**, due to theft or misdirection by **Common Carrier** or due to non- delivery at its destination or while return to India, while **You** are a ticketed passenger on the **Common Carrier** during the course of an **Insured Journey**. The **Benefits** under this **Section** will only be payable in case of the loss of an entire piece of **Checked-in Baggage**, and not for damage to the baggage or partial loss

of its contents. Additionally, all claims must be verified by the **Common Carrier** who must certify the permanent loss in writing.

SECTION 7. LOSS OF PASSPORT

We will reimburse **You**, if **You** lose **Your** passport whilst on **Insured Journey** and incur necessary and reasonable expenses towards:

- 1) the prescribed fee payable to the concerned authorities for issue of an emergency certificate.
- 2) the cost for applying for the passport in India.

Our maximum liability for all expenses put together will be the Sum Insured mentioned against this cover in the Policy Schedule

SECTION 8. PERSONAL LIABILITY

We will indemnify **You** against **Your** actual legal liability including the defense costs (incurred with **Our** prior consent) which **You** have incurred or are liable to pay in **Your** personal capacity to a **Third Party** for the **Third Party's** bodily injury or property damage due to an incident during **Your Insured Journey**.

The benefit is applicable subject to –

- a) **We** shall be entitled but not obligated to take over any legal suit or settlement or any action for which **You** are liable for.
- b) **We** shall not settle any claim without **Your** express consent but if **You** refuse an available settlement recommended by **Us**, then **Our** liability shall be restricted to such amount recommended by **Us**.

SECTION 9. FLIGHT DELAY

We will pay the **Sum Insured**, in the event the flight, on which **You** are travelling is delayed from its time of scheduled departure by more time than the time based **Deductible** mentioned in the **Policy Schedule** during the **Insured Journey**.

If **You** come to know about the delay of flight or there is an announcement or communication by any official authority about the delayed departure, then the revised time will be considered as the scheduled departure time. This announcement or communication has to be five hours in advance from the original departure time to be considered as the scheduled departure time.

SECTION 10. TRIP CURTAILMENT

We will reimburse **You** the **Covered Expenses** incurred by **You** following necessary curtailment (shortening and / or alteration) of the **Insured Journey** and **You** have to directly return to **Your Usual Place of Residence in India**, due to:

- a. death of **Your Immediate Family Member**.
- b. natural disaster which has prevented **You** from continuing with the scheduled **Trip**.
- c. unexpected strike, riot or civil commotion which are beyond **Your** control.
- d. **You** are unable to continue the **Trip** due to **Illness, Injury** or death of the **Insured Person** or **Your Travelling Companion** or **Your Immediate Family Member** or **Your Travelling Companion's Immediate Family Member**.
- e. political disturbance, travel prohibition declared by the government or local authorities or airline authorities, which is not publicly known before the commencement of the **Trip**.
- f. **You** are called as a witness at any court of law in India.
- g. Involuntary loss of job and/ or retrenchment occurring which is first known to **You** after the commencement of the **Trip**.
- h. The aircraft which **You** boarded as a passenger is hijacked.

SECTION 11. TRIP CANCELLATION

We will reimburse the non-refundable travel ticket cost and / or accommodation costs (excluding any cash discount, cashback, discount coupon or airline miles or similar accrued benefits, if any), if prior to the scheduled departure from India for the **Trip, Your Trip** is canceled and **You** are prevented from taking the **Trip** from India due to:

- a) **Illness, Injury** or death of any of the following after You have purchased the **Policy**:
 - o **Insured Person**;
 - o his **Travelling Companion**;
 - o his **Immediate Family Member**; or
 - o his **Travelling Companion's Immediate Family Member**

For **Illness** and/or **Injury**, a Physician under whom the above-mentioned persons are in direct care must recommend that due to the severity of health condition, it is **Medically Necessary** or the circumstances surrounding that condition is/are such that an ordinarily prudent person must cancel the **Trip**.

- b) Pandemic situation as declared by the World Health Organization or by the appropriate authority in the country of visit has advised against the travelling to that country, after **You** have purchased the **Policy** but not more than thirty (30) **Days** prior to **Your Insured Journey**. Also, the severity should be such that an ordinarily prudent person must cancel the **Trip**.
- c) Catastrophic event at the place of residence or city of visit that occur after You have purchased the Policy but not more than thirty (30) **Days** prior to Your **Insured Journey**.

- d) Any event such as mass bandhs, or widespread strikes or terrorism at the place of residence or at the city of visit around the scheduled departure date that occur after **You** have purchased the **Policy** but not more than thirty (30) **Days** prior to **Your Insured Journey**.
- e) Political disturbance, travel prohibition declared by government or local authorities or airline authorities that occur after **You** have purchased the **Policy** but not more than thirty (30) **Days** prior to **Your Insured Journey**.
- f) **You** are called as a witness at a court of law in India for which **You** are informed after **You** have purchased the **Policy** but not more than fifteen (15) **Days** prior to **Your Insured Journey**.
- g) Involuntary loss of job and /or retrenchment occurring after **You** have purchased the **Policy**, which was not reasonably known to **You** on the date of purchase of the **Policy**, but not more than twenty-one (21) **Days** prior to **Your Insured Journey**

SECTION 12. MISSED FLIGHT/CONNECTION

We will reimburse **You** the non-refundable travel ticket costs (excluding cash discount, cashback, discount coupon, airline miles or similar accrued benefits, if any), if **You** miss any flight whilst on **Your Insured Journey** due to:

- a) **Accident** of the vehicle which **You** used immediately prior to reaching airport.
- b) Mass bandhs/shutdowns or widespread strikes enroute the **Insured Journey** which is acknowledged / published by public authority, which **You** could not reasonably avoid or plan in time.
- c) delay in the flight in which **You** are travelling, immediately prior to the missed flight.

For admissibility of claim under this Section, it is a **Condition Precedent** that the missed flight/connection should be solely due to the reasons as mentioned above and the time gap between the scheduled arrival of the vehicle at the airport or the previous flight and scheduled departure of the missed flight/connection should be more than three (3) hours.

SECTION 13. BOUNCED HOTEL / AIRLINE BOOKING

We will reimburse **You** for the actual additional and reasonable expenses incurred by **You**, for booking alternative flight or accommodation arrangements in the event of the bounced booking of the pre- booked accommodation or pre-paid flight which forms part of **Your Trip**. **Our** liability will be towards the original travel destinations covered by the original ticket booking and regarding accommodation, in the same place of stay (within 10 kms) and for the same number of nights as booked in the original itinerary. **Our** liability will be to cover additional expense in the same class of air travel and same class of accommodation as per the original confirmed booking.

The **Deductible** in respect of this benefit will be applicable, if any, for each bounced booking separately.

SECTION 14. FRAUDULENT CHARGES

We will reimburse **You** for the unauthorized charges on **Your Eligible Card** for which **You** are responsible, upto twelve(12) hours prior to **Your** first reporting of the event to the issuer, if the charges are made on **Your Eligible Card** when it is **Lost or Stolen** whilst on an **Insured Journey**.

SECTION 15. EMERGENCY EXTENSION OF THE POLICY

Whilst on an **Insured Journey**, We shall grant an extension of the **Policy Period** upto a period of **Days** as mentioned in the **Policy Schedule**, from the **Policy Period End Date**, if the extension is necessary, due to the following:

- Delay of the **Scheduled Airline** by more than 24 hours from the scheduled time of departure, which is beyond **Your** control, and no alternative air transportation is made available to **You**;
- Pandemic situation as declared by the World Health Organization or by appropriate authority in the country of visit and no flights are available to leave the country; and/or
- Inclement weather, political instability and terrorism.

You will have to inform the **Company** about the requirement for such extension, not later than 24 hours of the **Policy Period End Date**.

Once an extension is availed under this Section, no further extension of the **Policy** will be allowed.

SECTION 16. HOME CONTENT BURGLARY

We will reimburse **You** for the repair cost, in case of partial loss or replacement cost for a similar item, in case of total loss of the **Contents** at **Your Home**, caused by **Burglary** and/or attempted **Burglary** during **Your Insured Journey** subject always to the **Sum Insured** and **Deductible** specified against this benefit in the **Policy Schedule**.

SECTION 17. HIJACK/KIDNAP DAILY ALLOWANCE

We will pay **You** a fixed amount as mentioned in the **Policy Schedule**, for every 12 hours period up to the maximum number of **Days** as mentioned in the **Policy Schedule**, if **You** are **Kidnapped** or any **Common Carrier** in which **You** are travelling has been **Hijacked during the Insured journey/ Trip**, where as a direct consequence, **Your Trip** has been disrupted.

SECTION 18. ACCOMMODATION EXTENSION

We will reimburse **You** the reasonable expenses in addition to any sum paid by the **Common Carrier**, government or any other body for lodging and boarding incurred by **You**, for the maximum number of **Days** as mentioned in the **Policy Schedule** and always upto the Sum Insured mentioned in the **Policy Schedule**, if **You** are unable to travel on the scheduled date of departure due to any of the following reasons, and therefore would be required to postpone their date of

departure to another date:

- if **You** or any of **Your Immediate Family Member** sustain **Injury** or **Illness** which directly and independently of all other causes results in a **Hospitalisation** whilst on an **Insured Journey**. **Illness** will also include in this cover if **You** are infected with a disease and has been quarantined on the advice of the treating Physician.
- if **Your** departure is delayed at any intermediate ports/places forming part of the **Insured Journey** within the **Policy Period** solely arising out of any of the contingencies specified hereunder:
 - o Earthquake.
 - o Floods resulting from unseasonal rains, storm or cyclone.
 - o Terrorism.
- Cancellation or rescheduling of flights done at the instance of the **Common Carrier**

SECTION 19. LOSS OF INTERNATIONAL DRIVING LICENSE

We will pay the **Sum Insured**, for obtaining duplicate international driving license either overseas or within 30 **Days** upon return to the **Usual Place of Residence in India**, if **You** lose **Your** international driving license whilst on **Insured Journey**.

SECTION 20. FLIGHT CANCELLATION

We will pay **You** the **Sum Insured**, in the event of cancellation of the scheduled departure of the international flight whilst on **Insured Journey**.

In the event of same claim being admissible under both Section 20: Flight Cancellation and Section 9: Flight Delay, the amount that is paid under Section 9: Flight Delay, shall be deducted from any amount payable under Section 20: Flight Cancellation.

SECTION 21. LOSS OF PERSONAL BAGGAGE

We will reimburse **You** the purchase cost of the lost **Personal Baggage** arising out of Theft or Burglary, when in **Your** custody, whilst on **Insured Journey**.

SECTION 22. PERSONAL ACCIDENT IN INDIA

Under this Section, **We** will pay if **You** sustain an Injury solely and directly due to an **Accident** which occurs whilst on **Insured Journey** in India from home to airport/port on the **Day** of overseas departure from India and/or on the **Day** of **Your** arrival back to India during **Your** travel from airport/port to the **Usual Place of Residence in India**, in accordance with the below benefits.

The **Company's** total liability for any and all claims admissible in aggregate under Section 22.1: Accidental Death and Section 22.2: Disablement Cover shall not exceed the **Sum Insured** as mentioned against this Section in the **Policy Schedule**.

22.1 Accidental Death

If **You** suffer an **Injury** solely and directly due to an **Accident** which occurs whilst on the **Insured Journey**, and which solely and directly results in **Your** death within **365 Days** from the date of the **Accident**, then **We** will pay to **Your** nominee or legal heir, the **Sum Insured**.

The **Sum Insured** paid by the **Company** under this cover will be less of any other amount paid/payable under Section 22.2: Disablement Cover.

Once a claim has been accepted under this benefit then further coverage under the Policy shall immediately and automatically cease in respect of that **Insured Person**.

Disappearance

We will pay the Sum Insured, if **Your** body cannot be located within one (1) year after the forced landing, stranding, sinking or wrecking of a **Common Carrier** in which **You** were a passenger or as a result of any acts of God occurring whilst on an **Insured Journey**, in which case it shall be deemed, that **You** shall have suffered loss of life within the meaning of the **Policy**.

Once a claim has been accepted under this benefit and **Sum Insured** has been paid then coverage under this benefit shall immediately and automatically cease in respect of that **Insured Person**.

22.2 Disablement Cover

If **You** suffer an **Injury** solely and directly due to an **Accident** which occurs during the **Policy Period** and whilst **You** are on the **Insured Journey** which solely and directly results in **Your** continuous and permanent disablement within **365 Days** from the date of the **Accident** then **We** will pay, the percentage of the **Sum Insured** specified in the table below against such type of disablement.

If **You** suffer more than one of the following types of disablement as a result of the same **Accident**, then **We** will add the percentages payable in respect of all such types of disablements provided that in no event will the **Company** be liable to pay more than 100% of the **Sum Insured** for this benefit/section.

Once a claim has been accepted under this benefit and **Sum Insured** has been paid then further coverage under the **Policy** shall immediately and automatically cease in respect of that **Insured Person**.

Type of Disablement	Percentage (%) of Sum Insured (as mentioned in the Policy Schedule)
• Irrecoverable loss of sight of both eyes	100%
• Physical separation of or the irrecoverable loss of ability to use both hands or both feet	100%
• Physical separation of or the irrecoverable loss of ability to use one hand and one foot	100%
• Irrecoverable loss of sight of one eye and the physical separation of or the irrecoverable loss of ability to use either one hand or one foot.	100%
• Loss of toes – all	20%
• Loss of great toe	5%
• Other than great toe, if more than one toe lost, each	1%
• Loss of hearing – both ears	50%
• Loss of hearing – one ear	25%
• Loss of four fingers and thumb of one hand	40%
• Loss of four fingers	25%
• Loss of thumb	15%
• Loss of index finger	10%
• Loss of middle finger	6%
• Loss of ring finger	5%
• Loss of little finger	4%

“Loss” with regard to:

- a. Toe, finger, thumb means actual complete severance from the foot or hand.
- b. Hearing means entire and irrecoverable loss of hearing.

SECTION 23. COMPASSIONATE TRAVEL/STAY

We will reimburse **You**, for the actual cost of the to and fro economy class ticket and accommodation

for one of **Your Immediate Family Member** via **Common Carrier** for maximum 7 **Days**, provided that no adult family member or relative is present there to attend Your medical emergency during **Your Insured Journey**, in the event of **Injury** due to an **Accident** or **Illness** requiring **Your Hospitalisation** for more than 7 consecutive **Days**.

SECTION 24. LOSS OF CASH

We will reimburse **You**, for any loss of currency arising out of theft or robbery during the **Insured Journey**.

SECTION 25. UP-GRADATION TO BUSINESS CLASS

We will reimburse **You** the actual expenses incurred for up-gradation of **Your** existing economy class air ticket to a business class air ticket in the event of the **Insured Person** getting hospitalized during his **Insured Journey**.

If **Your** direct route economy class air ticket cannot be upgraded, then **We** shall reimburse the difference between the cost of the new direct business class airfare and the refund amount received on the economy class ticket cancelled.

We shall not be liable to make any payment under this Section if **You** were booked to return to **Your Usual Place of Residence in India** on a business class air ticket.

Our total maximum liability in any scenario shall not exceed the **Sum Insured** mentioned in the **Policy Schedule**

SECTION 26. RENTAL VEHICLE COVER

We will reimburse **You** the **Rental Vehicle Excess** if whilst on an **Insured Journey**, the **Insured Person** hires a rental vehicle which is subsequently stolen, damaged or involved in a collision whilst in the care and custody of the **Insured Person**.

If the **Insured Person's** rental vehicle is involved in a collision and is damaged rendering it un-driveable whilst on an **Insured Journey**, **We** will reimburse the **Insured Person** for towing fees not covered under rental vehicle hiring agreement, or roadside assistance or the vehicle's insurance policy.

SECTION 27. RENTAL VEHICLE RETURN

We will reimburse **You** for the delay charges levied as per the rental vehicle hiring agreement by the rental company, for the delayed return of the vehicle, if the rental vehicle in **Your** custody meets with an **Accident**, is damaged or is involved in a collision which directly results in a delay in returning the vehicle to the rental company within the stipulated time as per the rental vehicle hiring agreement, whilst on an **Insured Journey**.

SECTION 28. ALTERNATIVE TRANSPORT EXPENSES

We will reimburse **You** the cost of alternate transport incurred by **You** during **Your Insured Journey**, for alternate transport taken due to shortened or diverted **Scheduled Transport Arrangement**, of which **You** had a confirmed booking, before the commencement of the **Insured Journey**, to travel and to reach on time to any event or prepaid travel/tour arrangements.

We will pay under this Section if **You** have to take alternate transport due to the following reasons:

- a. Due to any catastrophic event at the city of visit in last **15 Days**.
- b. Political disturbance, travel prohibition declared by government or local authorities or airline authorities which is not publicly known before the commencement of the **Trip**.
- c. Any event such as mass bandhs, or widespread strikes or terrorism at the city of visit.

SECTION 29. PANDEMIC COVER

We will pay **You** the **Sum Insured** in the event **You** are diagnosed with, and are required to **Quarantine Yourself** during the **Policy Period** whilst on **Insured Journey**, due to the same **Illness** which has been declared as an pandemic by the appropriate government authority or the World Health Organization.

SECTION 30. HOSPITAL DAILY CASH

We will pay **You** the **Sum Insured** for each continuous and completed 24 hours of **Hospitalisation**, if **You** are admitted in a **Hospital** due to an **Illness** and/or **Injury** for maximum upto 10 consecutive **Days** of **Hospitalisation**.

SECTION 31. MISSED BOOKING

We will reimburse **You** the **Covered Expenses** paid by **You** if **You** are not able to attend the pre-booked **Event** or commence tours/packages due to non-commencement of the **Insured Journey** because of the following incidents:

- a) Accidental damage to **Usual Place of Residence in India**, as mentioned in the **Policy Schedule**, from fire or **Burglary** that requires **You** to be present at **Usual Place of Residence in India**, as mentioned in the **Policy Schedule**, on the date of **Event**/commencement of tours/packages.
- b) Occurrence of **Catastrophe** in overseas destination and/or in **Usual Place of Residence in India**.
- c) **Illness** and/or **Injury** requiring **Hospitalisation** and/or death of the **Insured Person** or the **Eligible Family Member**.
- d) Mass bandhs/shutdowns or widespread **Strikes** acknowledged / published by the **Public Authority**, which **You** could not reasonably avoid or plan in time.

- e) Cancellation caused by Government regulations or control which were not known to **You** prior to the booking date of **Insured Journey** or date of receipt of premium, whichever is later.
- f) Cancellation or delayed arrival of the **Common Carrier**.

SECTION 32. VISA REJECTION

We will reimburse **You** the visa fee paid by **You** for the **Insured Journey**, if **Your** visa is rejected without any shortcoming, fault or negligence on **Your** part . This cover is not applicable for immigrant and employment visas.

This cover is not applicable for immigrant and employment Visa.

ADD-ON BUNDLES

CRUISE BUNDLE

SECTION 33. MISSED CRUISE

We will reimburse **You** any non-refundable travel ticket costs (excluding cash discount, cashback, discount coupon, airline miles or similar accrued benefits, if any), if **You** miss the cruise during the **Insured Journey** within the **Policy Period** due to:

- a) **Accident** of the vehicle which **You** used immediately prior to reaching sea port.
- b) Mass bandhs/shutdowns or widespread strikes enroute the **Insured Journey** which is acknowledged / published by public authority and which **You** could not reasonably avoid or plan in time.
- c) Any cancellation of vehicle caused by Government regulations or control.
- d) Occurrence of catastrophe at the place of origin of cruise.
- e) Pandemic situation as declared by the World Health Organization or by appropriate authority in the country of visit.

SECTION 34. COMMON CARRIER – CRUISE INTERRUPTION

We will reimburse **You** the expenses incurred towards any alternate travel bookings, due to any unexpected **Injury** or **Illness** to **You** while on a cruise which is part of the **Insured Journey**, resulting in **Your Hospitalisation** on foreign dry land.

TRAVEL PLUS BUNDLE

SECTION 35. ACCOMPANIMENT OF MINOR CHILD

We will reimburse **You / Your** nominee or legal heir, the 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 Member**, to bring **Your** minor child back to the **Usual Place of Residence in India**, during the **Policy Period** whilst **You** are on **Insured Journey**, provided that:

- a) The **Insured Person** is hospitalized beyond 5 consecutive **Days** during an **Insured Journey** or in case of unfortunate event of death of the **Insured Person**.
- b) Such round **Trip** is undertaken by accompanying **Immediate Family Member** along with **Your** minor child within fifteen (15) **Days** of **Your** admission in the **Hospital** or immediately, in case of unfortunate event of accidental death of the **Insured Person**.
- c) The child **Age** is less than 16 years of **Age** at the time of such **Hospitalisation** or at the time of the death of the **Insured Person**.
- d) **Your** child's **Trip** start date is same as **Your Trip** start date and the child's **Trip** is insured with **Us**.
- e) Advance approval has been taken from the **Assistance Company**.
- f) Claim is admissible only if a claim under Section 1: Medical Expenses – Injury and/or Illness and/or under Section 3.1: Accidental Death has been accepted by **Us**.

SECTION 36. FREQUENT FLYER COVER

We will reimburse **You** for the amount equivalent to the frequent flyer reward points, based on the conversion factor of the frequent flyer/reward program service provider, upto the amount mentioned in the **Policy Schedule**, in the event of cancellation of the **Insured Journey**.

SECTION 37. LOSS OF 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**.

ACCIDENT BUNDLE

SECTION 38. LIFESTYLE MODIFICATION COVER

We will reimburse **You** for the cost of artificial limbs and any modifications to **Your** home or vehicle in India necessitated due to disablement arising as a result of an **Accident** during the **Policy Period**, whilst on an **Insured Journey**, that is recommended by a **Medical Practitioner** who is a civil surgeon, subject to claim under Section 3: Accidental Death and Disablement (Overseas) being accepted by **Us**.

SECTION 39. CHILD EDUCATION BENEFIT

If an **Insured Person** suffers an **Injury** during the **Policy Period** causing his death within 365 **Days** from the date of the Accident then **We** will pay the **Sum Insured** to **Your** surviving **Eligible Children** subject to the condition that such child /children should be enrolled as a full time student in a recognized educational institution, at the time of the **Accident**.

SECTION 40. COMA COVER

We will pay **You** or **Your** nominee/legal heir, the **Sum Insured**, if **You** sustain an **Injury** during the **Policy Period**, whilst on an **Insured Journey** resulting in **Coma of Specified Severity**.

SECTION 41. ADVENTURE SPORTS

We will either pay the fixed amount set out in the Policy Schedule or reimburse **You** for expenses, as applicable for each respective Section below but always only up to the **Sum Insured** specified against this Section, if **You** suffer an **Injury** while participating in **Adventure Sports** during the **Policy Period**, in a non-professional capacity and performed under expert supervision of trained professionals whilst on an **Insured Journey**, under the following Sections of the **Policy**:

- a) Section 1 - Medical Expenses – Injury and/or Illness (reimbursement upto the **Sum Insured** mentioned in the **Policy Schedule**)
- b) Section 3 - Accidental Death and Disablement (Overseas)
- c) Section 4 - Emergency Medical Dental Expenses
- d) Section 30 - Hospital Daily Cash

Admissibility and assessment of claim arising out of **Adventure Sports** shall be as per the terms, conditions and limits, as applicable to the above-named Sections.

EXCLUSIONS

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:

- 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;
- b) Any **Pre-existing Condition** or any complication arising from it unless in case of **Life Threatening Condition**.
- c) Any claim of the **Insured Person** arising from:
 - a. suicide or attempted suicide
 - b. wilful self-inflicted **Illness** or **Injury** except **Injury** in self-defence or to save life;
- d) Any claim arising from **Adventure Sports**, unless expressly covered under any particular Benefit;
- e) Any claim of the **Insured Person** arising from sexually transmitted conditions;

- 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;
- 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;
- 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**;
- 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;
- j) Any claim resulting or arising from or any consequential loss caused by or contributed to or arising from:
 - a. 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.
 - b. Nuclear weapon material.
 - c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - d. Nuclear, chemical and biological terrorism;
- k) Performance of manual work for employment or any other potentially dangerous occupation;
- l) **Congenital Anomalies** or any complications or conditions arising therefrom;
- m) Osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where **Pre-existing Condition** has caused the weakening of the bone), if osteoporosis or pathological fracture diagnosed prior to the **Policy Period**, unless arising out of an **Injury**;
- n) Any claim due to the pregnancy of the **Insured Person** including resulting childbirth, miscarriage, abortion or complication of any of these except complications in pregnancy due to **Accident** of the **Insured Person** during the **Insured Journey**;
- o) Any loss arising out of the **Insured Person's** actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law;

- p) Liability arising out of the **Insured Person's** engagement in any criminal or illegal act;
- q) Any claim incurred outside the territorial limits of the Geographical Scope or the **Insured Journey** that are mentioned in the **Policy Schedule**;
- r) Any non-**Medical Expenses** (list enclosed - Annexure I);
- s) Individuals travelling on immigrant visa beyond 120 **Days**.

IMPORTANT TERMS AND CONDITIONS

1. Travel Extension

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** sole discretion.

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** has a right to ask for additional information, treatment history, treatment papers for assessing the extension request.

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**.

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. 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.

2. Cancellation of Policy:

- (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.
- (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**.

However, the **Insured Person's** coverage under this **Policy** ends on the earliest of:

- 1) **The Policy Period End Date**, as stated above; or
- 2) The **Policy** termination date; or
- 3) The date on which the **Insured Person** request, in writing, that his or her coverage be terminated is received by us;; or
- 4) Termination of the **Insured Journey**.

We may cancel this **Policy** at any time on grounds of mis-representation, fraud, or non-disclosure of material facts of the **Insured Person** by giving You a **15 Days'** notice delivered to **You**, or mailed to **Your** last address / e-mail, as appears in **Our** records. In the event of cancellation for mis- representation, fraud, non-disclosure of material facts, the **Policy** shall stand cancelled ab-initio and there will be no refund of premium. **We** reserve the right to recover claims paid, if any under the **Policy**, prior to the cancellation of such **Policy**.

3. Free Look Period

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.

If the **Insured Person** has not made any claim during the Free Look Period, the **Insured Person** shall be entitled to:

- 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
- 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
- c) where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

4. Refund of Premium on Cancellation by Insured

a. Early Return (Single Trip)

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**.

b. Cancellation prior to Policy Start date

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. Refund of Premium on Early Return (Single Trip)

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 .

6. Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, You can contact Our Assistance Company - <<Europ-Assistance India>> through:

For Policies with

Geographical Scope as Worldwide

Please Call+1-833-440-1575 (Tollfree within US and Canada)

Email: tata.aig@europ-assistance.in

Geographical Scope as Other than Worldwide

Call: +91-022 68227600

Email: EA.TATAclaims@europ-assistance.in

While in India, contact at below numbers for any claim related assistance -

Toll Free No 1800 266 7780 or 1800 22 9966 (only for senior citizen Policy holders)

Call these local helpline numbers in Your respective cities from any other line:

Mumbai - 66939500, Delhi - 66603500, Bangalore - 66272829, Pune - 66014156, Chennai - 66841050, Hyderabad - 66629882, Ahmedabad - 66610201

Email: general.claims@tataaig.com

Write to:

TATA AIG General Insurance Company Limited

7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063

ASSISTANCE SERVICES

Assistance Company will provide the following services as described below.

ASSISTANCE SERVICES

The Assistance Company will provide the following services, as described below:

- a) **Medical Assistance** - As soon as the **Assistance Company** is notified of a medical emergency resulting from **Your Injury** or **Illness**, the **Assistance Company** will contact the medical facility of **Your** nearby location where **You** are located and confer with the Physician at that location, to determine the best course of action to be taken. If possible and if appropriate, **Your** family **Physician** will be contacted to help in arriving at a decision as to the best course of action to be taken for **You**. The **Assistance Company** will then organize a response to the medical emergency, doing whatever is appropriate, including, but not limited to, recommending or securing the availability of services of a local **Physician** and arranging **Hospital** admission for **You** where, in its discretion, deems such admission appropriate.
- b) **Medical Evacuation** - When, in the opinion of the **Assistance Company's** medical panel, it is judged medically appropriate to move **You** to another location for better treatment or return **You** to India, the **Assistance Company** will arrange the evacuation, utilizing the means best suited to do so, based on the necessity of medical evaluation and the seriousness of **Your** condition, and these means may include air ambulance, land ambulance, regular airplane, railroad or other appropriate means. All decisions as to the means of transportation and final destination will be made by the **Assistance Company**.

- c) **Repatriation** - the **Assistance Company** agrees to make the necessary arrangements for the return of **Your** remains to India in the event **You** die during the **Policy Period**.
- d) **Legal Assistance** - If **You** are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to **You**, the **Assistance Company** will, if required, provide **You** with the name of an attorney who can represent **You** in any necessary legal matters.
- e) **Lost Luggage or Lost Passport** - If **You**, outside India, notify the **Assistance Company** that **Your** luggage or passport has been lost, the **Assistance Company** will endeavor to assist **You** by contacting the appropriate authorities involved and providing direction for recovery or replacement.
- f) **General Assistance** - the **Assistance Company** will serve as a central point for translation and communication for **You** during emergency situations. The **Assistance Company** agrees to provide **You** with the advice on contacting and using services available from consulates, government agencies, translators and other service providers that can help with travel problems. In addition, the **Assistance Company** will provide insurance coordination, verifying coverage for **You**, guaranteeing payment to the medical provider, based on confirmation of benefits, a charge to credit card(s) and coordinating the payments, documentation and translation, to ease claim filing, when **You** return to India.
- g) **Pre-Departure Services** - Prior to **Your** departure, upon request, the **Assistance Company** will provide hazard information about foreign locations, information about immunization requirements and passport or visa requirements, general information about weather and state department, private service warnings about travel to certain locations and flight tracking. The **Assistance Company** will also arrange for special medical care en-route (i.e. dialysis, wheelchairs, etc.), subject to receiving reasonable notice of this request.
- h) **Emergency Travel Agency** - the **Assistance Company** agrees to provide **You** with 24 hour travel agency service for airline and hotel reservations. The **Assistance Company** will also arrange payment for **Your** airline tickets and other travel services, using **Your** credit cards. Prepaid ticket pickup at airline counters or ticket delivery by mail or courier will also be arranged by the **Assistance Company** for **You**.
- i) **Emergency Cash Transfers and Advances** - the **Assistance Company** will arrange for cash payments to **You** by coordinating with **Your Immediate Family Member** through a variety of sources, including credit cards, hotels, banks, consulates and western union. The **Assistance Company** provides this service to supplement the facilities of **Your** credit cards. Credit card transactions performed by the **Assistance Company** are subject to confirmed credit.

OPTIONAL ASSISTANCE SERVICES

On payment of additional premium, You can avail the below services:

Care at Home Service

These services shall be applicable to You for services required for any two members of Your Eligible Family in India for which the charges will be borne by You.

- a. **Online Medical Consultation:** The Assistance Company will arrange for online consultations in non-emergency situations, with a medical service provider back in India whilst You are on an Insured Journey.
- b. **Home Diagnostic Services:** The Assistance Company will arrange for diagnostic services at home in India whilst You are on an Insured Journey.
- c. **Delivery of Medicines:** The Assistance Company shall arrange to deliver prescription or OTC (Over the Counter) medicines in India at home, whilst You are on an Insured Journey.

Automated Luggage Tracking Service

When You opt for this service, and if You, outside India, notify the Assistance Company that Your luggage has been delayed, You will receive automatic real-time push notifications in the form of email/SMS updates every time there is a change to the status of Your delayed baggage. The Assistance Company will track and expedite the return of the delayed baggage for the first 96 hours from when the destination flight lands.

Lost and Found Passport Service

When You opt for this service, You shall receive e-tags to be attached to Your Passport for its tracking. If You, outside India, notify the Assistance Company that Your passport has been lost, the Assistance Company will track and assist in the return of Your lost Passport.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees

ANNEXURE 1

Schedule of Benefits



Plans		Silver Plus - Plan A	Gold - Plan A	Platinum - Plan A
Annual Multi Trip (AMT) 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 100000 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 250000 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 500000 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 - 25000
Emergency Medical Dental Expenses		400	500	1000
	Deductible	50	50	50

^^Section 1 of Policy Wording | **Pre-Existing Conditions



Plans		Silver Plus- Plan B	Gold -Plan B	Platinum - Plan B
Annual Multi Trip (AMT) 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 100000 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 250000 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 500000 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 - 25000
Emergency Medical Dental Expenses		400	500	1000
	Deductible	50	50	50

^^Section 1 of Policy Wording | **Pre-Existing Conditions

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		200	300	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 50 For all overseas flights taken during Insured Trip
Trip Curtailment		500	750	1000
	Deductible	50	75	100
Trip Cancellation		500	750	1000
	Deductible	50	50	100
Missed Flight/ Connection		250	500	750
Bounced Hotel / Airline booking		500	750	1000
	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	Yes, Schengen - Silver
	Worldwide including USA/Canada	Yes
	Worldwide Excluding 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 50000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** upto USD 2500 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		200
Loss of Passport		250
	Deductible	25
Personal Liability		100000
	Deductible	200

^^Section 1 of Policy Wording | **Pre-Existing Conditions



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 INR)		50000
	Deductible	5000
Accommodation Extension		100 per day Max upto 10 days

Plans		Silver Plus
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Yes, Schengen -Silver Plus
	Worldwide including USA/Canada	Yes
	Worldwide Excluding 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		200
Loss of Passport		250
	Deductible	25
Personal Liability		100000
	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

^^Section 1 of Policy Wording | **Pre-Existing Conditions



Emergency Extension of the Policy		7 days
Home Content Burglary (In INR)		100000
	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 Excluding 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 250000 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

^^Section 1 of Policy Wording | **Pre-Existing Conditions



Emergency Medical Dental Expenses		500
	Deductible	50
Delay of Checked-in Baggage		4 hours delay : USD 45
Loss of Checked-in Baggage		300
Loss of Passport		250
	Deductible	25
Personal Liability		200000
	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 INR)		150000
	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	30
Personal Accident in India (in INR)		1500000

Plans		Platinum
Annual Multi Trip (AMT) 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 Excluding 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 500000 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

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		300
Loss of Passport		250
	Deductible	25
Personal Liability		500000
	Deductible	200
Flight Delay		4 hours delay : USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		1000
	Deductible	100
Trip Cancellation		1000
	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.)		250000
	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)		2000000
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		125

Plans		Titanium
Annual Multi Trip (AMT) 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 Excluding 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 750000 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

^^Section 1 of Policy Wording | **Pre-Existing Conditions



Emergency Medical Dental Expenses		1000
	Deductible	50
Delay of Checked-in Baggage		4 hours delay : USD 50
Loss of Checked-in Baggage		400
Loss of Passport		500
	Deductible	25
Personal Liability		500000
	Deductible	250
Flight Delay		4 hours delay : USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		1000
	Deductible	100
Trip Cancellation		1000
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel / Airline booking		2500
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1250; Aggregate Limit: 2500
Emergency Extension of the Policy		15 days
Home Content Burglary (In Rs.)		500000
	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)		2500000
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		250
Up-Gradation to Business Class		750
Rental Vehicle Cover		500
Rental Vehicle Return		250
Alternative Transport Expenses		750
Pandemic Cover		500



Plans		Titanium Plus
Annual Multi Trip (AMT) 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 Excluding 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 1000000 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		500
Loss of Passport		500
	Deductible	25
Personal Liability		500000
	Deductible	250

^^Section 1 of Policy Wording | **Pre-Existing Conditions



Flight Delay		4 hours delay : USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		1500
	Deductible	100
Trip Cancellation		1500
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel / Airline booking		5000
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1250; Aggregate Limit: 2500
Emergency Extension of the Policy		15 days
Home Content Burglary (In Rs.)		500000
	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)		5000000
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		375
Up-Gradation to Business Class		1000
Rental Vehicle Cover		500
Rental Vehicle Return		500
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 (AMT) Options (12 years and above, only for Worldwide)		30/45 Days	30/45 Days	NA
Geographic Scope	Schengen	Schengen - Senior Plan	Schengen - Senior Plan Plus	Schengen - Super Senior Plan
	Worldwide including USA/Canada	Yes	Yes	Yes
	Worldwide Excluding 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 50000 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 100000 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 50000 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

^^Section 1 of Policy Wording | **Pre-Existing Conditions



Emergency Medical Dental Expenses		300	500	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		200	200	200
Loss of Passport		250	250	250
	Deductible	25	25	25
Personal Liability		100000	100000	100000
	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 INR)		50000	50000	50000
	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



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
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 12500 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	USD 13000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	USD 15000 for surgical treatment expense and up to 25% of surgical treatment for Anesthetist services	USD 22500 for surgical treatment expense and up to 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 2000	Up to USD 2000	Up to USD 2000	Up to USD 2000
Miscellaneous Expenses.	Up to USD 500	Up to 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				
Emergency Room Services	USD 27500	USD 30000	USD 35000	USD 45000
Non-Surgical (Medical management cases)	USD 13000	USD 15000	USD 17500	USD 20000

Add On Bundles	Section Name	Sum Insured	Deductible
Cruise Bundle	Missed Cruise	750	
	Common Carrier-Cruise Interruption	500	50
Travel Plus Bundle	Accompaniment of Minor Child	1000	
	Frequent Flyer Cover	200	
	Loss of Electronic Portable Items	500	50
Accident Bundle(Available if age between 15 years and 60 years)	Lifestyle Modification Cover	200	
	Child Education Benefit	5000	
	Coma Cover	5000	
	Adventure Sports	Up to SI under Medical Expenses- Injury and / or Illness max of USD 500000	
Optional Assistance Services	Care at Home Service		
	Automated Luggage Tracking Service		
	Lost and Found Passport Service		



Plans		Copper - Non medical
Geographic Scope	Worldwide including USA/Canada	Yes
	Worldwide Excluding 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		300
Loss of Passport		250
	Deductible	25
Personal Liability		50000
	Deductible	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

Plans		Instant Gratification
Geographic Scope	Worldwide including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 months onwards
Coverage Details	Deductible	Sum Insured in US \$
Flight Delay		1 hour, 1.5 hour, 2 and 2.5 and 3 hour - USD 50, 100,150, 200 (As per plan choosen) (For International Flight only)
Flight Cancellation		SI Options - USD 50, 100, 200, 300, 500, 750, 1000

ANNEXURE 2

Please refer the Rate chart uploaded on website.