ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002

Customer Information Sheet

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	Travel Secure	
2	Policy Number	**Xxxxx**	
3	Type of Insurance Product / Policy	• Travel	
4	Sum Insured (Basis) (Along with amount)	• Individual Sum Insured – Rs._____ • Floater Sum Insured – Rs._____	
5	Policy Coverage (What the policy covers?)	Cover commences from the time the insured person boards the conveyance to leave for onward overseas journey or the Contracted Departure Date as per the policy whichever is later and ends when the Insured Person first disembarks on return to India or the Contracted Return Date or the date of expiry of Insurance whichever is earlier. 1. **Medical expenses (including medical evacuation):** The expenses incurred for availing immediate medical assistance required for Insured Person on falling ill or sustaining an Accident whilst on a Trip abroad, but not exceeding the Sum Insured. 2. **Emergency Evacuation:** The expenses in relation to emergency evacuation during a trip abroad. Any miscarriage due to an accident will be payable as an inpatient claim. 3. **Sickness Dental Relief:** The expenses resulting from sickness sustained to Sound Natural Teeth during a Trip abroad but not exceeding the Sum Insured are covered. 4. **Daily Cash Allowance in case of hospitalization beyond 2 days:** A lump sum benefit is applicable for each consecutive 24 hours of covered hospitalization exceeding the first 48 hours subject to Sum Insured. 5. **Accidental death & Dismemberment (24 hours):** In unfortunate event of accidental death and disablement during the insured's trip abroad, the Sum stated in the Schedule / Certificate of Insurance will be paid to the nominee/insured person. 6. **Accidental death & Dismemberment (common carrier):** In unfortunate event of accidental death and disablement while travelling in a common carrier such as rail, bus, boat, tram or aircraft during the course of insured's trip abroad and such bodily injury is the sole and direct cause of the Insured's death or Permanent Total Disablement and which was sustained within 12 months from the date. 7. **Repatriation of Mortal Remains:** Transportation expenses to return the mortal remains of insured person to the place of residence in India or the burial/cremation expenses in the country of death in the event of death of the insured person during the Trip due to illness/ injuries as per the policy	Section D

		schedule. 8. **Delay of Checked-in baggage:** The Company will reimburse up to the Sum Insured for necessary emergency purchase of essential clothes and toiletries in the event of delay more than 6 hours from the Scheduled Arrival time at the destination specified in policy. 9. **Loss of checked - in baggage:** The Company will reimburse the specified limit as per the Schedule in the event of Total Loss of entire piece of Checked in Baggage while the Insured Person is a ticketed passenger on the Common Carrier. 10. **Loss of Passport:** The company will reimburse direct expenses necessarily and reasonably incurred in connection with obtaining emergency travel documents in lieu of passport /visa or duplicate or new passport up to the limit as per policy schedule in the event of the loss of Passport, Visa belonging to the Insured Person. 11. **Personal Liability:** The Company will compensate up to the sum insured of the policy to the Insured Person, in the event of the Insured Person becoming legally liable to a Third Party's death/injury or damage to his/ her properties, during the Period of Insurance and whilst on a Trip abroad. 12. **Trip delay:** The Company will reimburse reasonable expenses towards food and beverages and emergency purchase of essential clothing, toiletries, if the Insured Person's Common Carrier (both inbound and outbound of India) commencement is delayed for more than 6 continuous hours due to any Covered Occurrence and when no alternative travel arrangement is available 13. **Hijacking Benefit:** A lump sum subject to the limits as specified in schedule is payable for each 24 hours in captivity in the event of any Common Carrier, in which the Insured Person is traveling being hijacked on the trip abroad and captivated for more than 12 continuous hours. 14. **Automatic Extension of Policy up to 7 days:** The period of insurance is automatically extended up to a period of 7 days when there is a delay in Common Carrier, due to a Covered Occurrence and when no alternative travel arrangement is available. 15. **Emergency cash advance:** The company will provide an assistance service by coordinating with the insured person's family members in his country of residence to provide emergency cash advance to the insured person as per his requirement upto the limit specified (including service and delivery charges) in the policy schedule, when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up whilst on a trip covered under policy. 16. **Trip cancellation:** The company will pay the unused and non-refundable portion of the pre-paid lodging cost and / or the ticket cancellation charges of the Common Carrier incurred due to the cancellation of trip due to Death or serious injury or sudden sickness requiring minimum 3 days of hospitalization within 5 days before the date of departure of insured person/travelling companion/ immediate Family member of insured person. 17. **Trip Curtailment:** The Company will reimburse the proportionate expenses pre-paid but are not refundable including tickets for the return journey to Republic of India (up to the maximum amount specified in the schedule) due to trip curtailment caused by a) Emergency Medical Evacuation of self. b) Death, serious injury or sudden sickness of insured person's spouse, parents, parent in laws or child residing with him in India and who is not travelling with him on the insured journey c) Serious injury or sudden sickness requiring minimum three days hospitalization of the insured's wife or child (within 5 days before the date of departure of return journey) and who were booked to travel with the insured and who are also insured with us.d) The hijack of an aircraft in which insured is travelling as a fare-paying passenger e) Inclement weather conditions like Hurricane, Storm, Flood or Natural Disasters. provided they take place at and in the vicinity of any port involved in the Insured's Trip.	

		18. **Missed Connections/Missed Departures:** The Company will reimburse cost of reasonable expenses towards actual boarding and lodging incurred if the insured misses the connecting flight at intermediate port due to a delay beyond 6 hours from the original schedule by the outbound/Inbound air craft from/to India in which insured is expected to travel, caused by Inclement weather, Equipment failure of the common carrier, strike or other job action by employees of the airlines. This benefit shall be payable either for a Missed connection or departure and not for both. 19. **Bounced Hotel/Airline Booking:** The company will reimburse the additional expenses towards alternate flight booking, transportation to the alternative hotel, cost of up gradation to a superior class of hotel if required when the confirmed hotel/airline booking services with the suppliers is bounced due to over booking. 20. **Political risk and Catastrophe evacuation:** The Company shall reimburse the insured i) the cost of travel expenses to the country of residence or nearest place of safety up to the cost of an economy class air ticket and ii) reasonable accommodation expenses, if incurred, up to a maximum of USD 300 per day for a maximum of 7 days if insured is unable to return to his country of residence, when: i. Officials in the country where Insured is visiting, recommend that certain categories of persons which include the Insured should leave the country, or ii. Insured is expelled from or declared persona non grata in the Country he is in, or iii. A catastrophe (fire, flood, earthquake, storm, lightning, explosion, hurricane or epidemic due to contagious disease) has occurred in the Country the Insured is in, necessitating his immediate evacuation in order to avoid risk of personal Injury or Illness to himself 21. **Compassionate Visit:** When insured person is hospitalized on account of an illness/accident for a period exceeding 5 days, and as opined and recommended by the attending Medical Practitioner requires special assistance from an immediate family member, the company shall reimburse the return cost of the economy class flight ticket incurred by the immediate family member rendering such special assistance from and to the place of residence/origin of such person together with accommodation expenses not exceeding 200 USD/day. This benefit shall be payable only once during the policy period. 22. **Emergency Hotel Extension:** The Company shall, pay the actual additional expenses for lodging and boarding incurred by the Insured if the departure of the Insured shall be delayed either at the port at the place of origin (other than the country of residence of the insured) or at any intermediate ports forming part of the Trip solely arising out of and consequent upon specific contingencies. 21. **Loss of Baggage and Personal Effects:** The Company shall pay the insured, a. in case of loss of checked in baggage received from common carrier against surrender of receipt, happening once Insured leaves the exit gate of the airport (including while he is travelling in the rented vehicle), and any time before the Checked In Baggage is once again checked-in in connection with furtherance of the scheduled journey being part of the Trip within the Period of Insurance b. for the loss of the hand baggage carried by the Insured from the time the Insured passes through the security at the airport at the port of origin and continue until the Insured completes or terminates his / her Trip covered hereunder. The compensation shall be relating to the loss of baggage as a whole, and shall be on actuals on declaration of such loss by the Insured. Aggregate limit of Sum Insured shall be 2000USD and deductible of 100USD shall apply. 22. **Return of Minor Child(ren):** The Company, in the event of death of the insured whilst in abroad or hospitalized due to an Injury and / or Illness, contracted at any place being part of the Trip covered under the policy, which in	

		the opinion of the attending Medical Practitioner shall extend beyond a period of 5 days, shall pay cost of economy class air ticket incurred for sending the unattended Minor Child(ren) back to the Country of Residence. This benefit shall be available for a maximum of two children. • If Insured does not want to exercise the above option and if an attendant is necessary to ensure the safety and welfare of Minor Child(ren) at the place of Hospitalization, the Company will pay for the cost of transportation of the attendant from his/her origin or Country of Residence and back. • This benefit shall not be applicable if the Hospitalization occurs within 5 days prior to the Completion of Return Trip. 23. **Difference in Airfare due to delayed or early return:** if the insured returns back to India before or after the scheduled date of return, due to illness or accident to self or accompanying travellers who are also travelling with the insured person and insured with us, the Company shall pay the insured person the difference fare for economy class return ticket when the insured's original return ticket was issued at a reduced rate and with a fixed or limited return date, and such return date cannot be met due to the insured's illness or accident covered under the policy. 24. **Assistance Services:** The Company shall provide assistance services listed under this section. 25. **Home Contents Insurance (in INR):** The Company will pay for the loss and/or damage caused by Fire and Allied Perils, House breaking and/or attempted House breaking of contents, contained in the home of the Insured Person. The Company shall not pay more than 20% of the Sum Insured in respect of any one item. 26. **Study Interruption:** In the event of Hospitalization of the insured person of more than one consecutive month from either a covered Injury or Sickness or in the case of Terminal Sickness or in the case of a medical repatriation or in case of the death of an immediate family member, which prohibits the Insured Person from continuing his/her studies for the remaining part of a school semester for which Tuition fee has been paid, the Company shall reimburse the Insured Person the Tuition fees which has already been advanced to the educational institution, up to the amount stated in the Policy Schedule. 27. **Sponsor Protection:** In the event of injury to the Insured Person's Sponsor as stated in the Enrolment Form resulting in Death or Permanent Disablement as defined in the Policy, the Company shall reimburse the insured person the Tuition Fee incurred for the remaining period of this education upto the maximum limit stated in the Schedule of benefits. 28. **Bail Bond:** The Company will pay bail bond costs insured person incurs, as a result of any inadvertent law breaking or false arrest or wrongful detention during his/her travel overseas, by any government or foreign power. 29. **Felonious Assault (Accidental Death & Dismemberment):** The Company will pay a percentage of the Principal Sum shown in the Schedule if Injury to insured person results in one of the losses shown in the Table of Losses below due to a loss as a result of a Felonious Assault during his Trip. The loss must occur within 365 days of the date of the accident which caused Injury. We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period, the Principal Sum less any other amount paid or payable under: Accidental Death & Dismemberment sections of this Policy, if these coverages are offered under this Policy, as the result of the same Accident. If more than one loss results from any one accident, only one amount, the largest, will be paid. 30. **Maternity benefit for termination of pregnancy only:** Coverage is towards Inpatient Medical expenses related to termination of pregnancy as a result of physician's advice to terminate pregnancy due to medical reasons and not due to insured person's choice to terminate pregnancy, subject to waiting period of 10 months from the effective date of Policy. 31. **Treatment for mental and nervous disorders including alcoholism and drug dependency:** Medical expenses related to treatment for mental and	

		nervous disorders, including alcoholism and drug dependency are covered subject to limits specified. 32. **Cancer screening and mammography examinations:** Coverage is towards reasonable and customary charges incurred for the Cancer Screening and mammographic examination which are done on recommendation of a physician. This shall not include any tests done as a part of preventive health check-up. 33. **Child Care Benefits:** Coverage is towards hospitalization of a child who is in between the age of 7 days - 90 days and is hospitalized for 2 days or more for any ailment. 34. **Coverage for pre-existing conditions Accident & Sickness:** Medical expenses due to Pre-existing Condition in case of Life threatening unforeseen emergency subject to maximum amount as provided in the schedule of benefits. In such event, measures solely designed to relieve acute pain, provided to the Insured by the Physician for Disease/accident arising out of a pre-existing condition would be reimbursed. The treatment for these emergency measures would be paid till the insured becomes medically stable or is relieved from acute pain. 35. **Ambulance charges:** Coverage is for Ambulance charges by road from home to hospital and back in the case of illness and from place of accident to hospital and then back to residence when being discharged. In both sickness and accident cases inter hospital shift through ambulance is admissible. 36. **Physiotherapy:** Coverage is for the ongoing physiotherapy to treat a disablement due to an accident which treatment continuance is recommended in writing by the treating registered medical practitioner. 37. **Loss of Laptop:** The Company will indemnify the Insured for the loss due to Theft, subject to the Claim Settlement Criteria	
6	Exclusions (What the Policy does not cover)	• Investigation & Evaluation, • Rest Cure, rehabilitation and respite care, • Obesity/ Weight Control, • Change-of-Gender treatments, • Cosmetic or plastic Surgery, • Hazardous or Adventure sports, • Breach of law, • Excluded Providers, • Treatment for, Alcoholism, drug or substance abuse, Tobacco abuse or any addictive condition and consequences, • Treatments received in heath hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons, • Dietary supplements and substances that can be purchased without prescription to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure, • Refractive Error, • Unproven Treatments, • Sterility and Infertility, • Maternity • The expenses that are not covered in this policy are placed under List-I of Annexure-A (Note: the above is a partial/indicative list of the policy exclusions. Please refer to the policy clauses for the complete details/list on Exclusions.)	Section E

Customer Information Sheet

7	Waiting Period	1. First 6 hours in respect of Delay of checked baggage benefit 2. First 6 hours in respect of Trip Delay benefit 3. First 12 hours for Hijack Distress Allowance. 4. First 48 hours for hospital daily allowance. 5. First 12 hours in respect of Missed Connection/Missed Departure benefit. 6. First 10 months in respect of maternity benefit for termination of pregnancy only.	Section D
8	Financial limits of coverage i.Sub-limit ii.Co-payment iii.Deductible iv.Any other limit	The policy will pay only up to the limits specified hereunder for the following diseases/procedures: As per details mentioned in point no 5. Policy Coverage of this customer information sheet. Not applicable. Not applicable As per details mentioned in point no 5. Policy Coverage of this customer information sheet.	
9	Claims/Claims Procedure	Following shall be the claims process: For claims submission, documents as applicable to each benefit have been specified under the respective benefit. In the case of claim, the specified documents shall have to be forwarded to the Insurance Company within a period of 30 days from the date of return to the Country of Residence of the Insured person. In case the Trip is terminated any time before the completion of the Trip covered hereunder, the Insured shall submit all the documents as soon as such termination shall take place, but before 30 days from the date of such termination. Each and every claim lodged under the policy irrespective of the Benefits covered shall invariably be supported by original used ticket/boarding pass together with a photocopy of the passport indicating the travel dates, in relation to all the travels being part of the Trip. Please also note the following additional aspects in connection with every claim: i. Submission of documents shall be a condition precedent to admission of liability under the Policy. ii. Wherever, details pertaining to a potential claim are reported to the Assistance Service Provider after the 30 days threshold period, reasons for the delay will have to be adduced. Upon submission of the same, depending upon the circumstances, the company may condone the delay in submission or restrict or deny liability depending upon the circumstances of each claim. iii. The Insured person shall at all times take steps to recover the loss from party who has been responsible for such loss. Wherever any recovery is effected, the company's liability shall only be in excess of such recovered amount subject to the policy terms and conditions. In the event of such recovery happening after the settlement of any claim by us, the insured shall repay the Company the actual amount recovered which has been additionally compensated by us. Claims Settlement:	Section F.1.3 to F.1.5

		(a) Benefits payable under this policy will be paid within reasonable time upon receipt of due written evidence of such loss and any further documentation information and assistance that Service Provider and it's assistance cooperation partners or the Company may require. (b) Reimbursement of all claims will be in Indian Rupees at the exchange applicable on the date the amount is billed. If, however, it can be proved that the necessary foreign currency to pay the bill was obtained at a less favorable rate, this will be taken as the applicable exchange rate. (c) All admissible claims under this policy shall be offered for settlement within 15 days from the receipt of last necessary document. Wherever settlement offer has been made and accepted by Insured Person / Nominee / Legal heir as the case may be, the company shall pay the offered claim amount within 7 days from the date of such acceptance, failing which the Company shall be liable to pay interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed. (d) At the time of claim settlement, Company may insist on KYC documents of the Proposer as per the relevant AML guidelines in force. Claim Documentation: (if available) Apart from list of claim documents specified in the respective section, please ensure to submit the following documents in respect of each and every claim: a. Original Claim form duly filled in and signed (including attending Medical Practitioner's format where required) b. The original bills and vouchers must be submitted along with all claims. c. Air ticket copy and boarding pass together with copy of passport indicating travel dates together with visa stamping and entry and exit stamping. d. KYC documents (address proof and ID proof for all claims exceeding INR 1,00,000. e. Cancelled cheque leaf of SB account in the policy holder's name for effecting NEFT settlement. f. Any other document(s) that the Company requires from the Insured Person to process the claim. g. If Service Provider or it's assistance cooperation partners or the Company requests that bills/vouchers in a foreign language be accompanied by an appropriate translation in English then the costs of such translation must be borne by the Insured Person. Documents to be submitted if specifically, sought (if available) 1. Copy of indoor case records (including nurse's notes, OT notes and anesthetists' notes, vitals chart) 2. Attending Medical Practitioner's certificate clarifying. • reason for hospitalization and duration of hospitalization • history of any self-inflicted injury • history of alcoholism, smoking • history of associated medical conditions, if any 3. Medical records for treatment done in India.	

		4. Any other document necessary in support of the claim on case to case basis. The Claim documents should be sent to: Health Claims Department M/s.Royal Sundaram General Insurance Co. Ltd., Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai 600 097. Tel.No:044-7117 7117	
10	Policy Servicing	Call Center number of the insurer: 1860 258 0000 / 1860 425 0000 Details of Company Officials : Mr. T M Shyamsunder – Grievance Redressal Officer	F.1.27 & F.1.28
11	Grievances / Complaints	**Grievances Redressal Procedure:** We promise to provide the service you want, but sometimes mistakes can happen. If you're not satisfied with our service, we're here to make it right. Your satisfaction is our main concern, especially when things haven't gone as planned. **Step 1: Raise a Complaint** Please raise your concern with us through our Online form / Call us at: 1860 425 0000 / 1860 258 0000 / mail us at care@royalsundaram.in & **write us at** **Customer Services Team** Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers No.2/319, Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097 Senior Citizen can mail us at: seniorcitizengrievances@royalsundaram.in We will acknowledge your grievance immediately and provide a resolution. **Step 2**: **Escalation 1** If you are not satisfied with the resolution provided or require any further assistance, you may escalate the matter to: manager.care@royalsundaram.in **Step 3**: **Escalation 2** If you feel your grievance has not been resolved satisfactorily, you may escalate further to: head.cs@royalsundaram.in **Step 4**: **Escalation to Grievance Redressal Officer - Final Internal Escalation** If you need further resolution, you may escalate it to: Grievance Redressal Officer: Mr. T M Shyamsunder, 9500413094 Senior Citizen Redressal: 9500413019 Email: gro@royalsundaram.in	F.1.28

		For updated details of grievance officer, kindly refer the link http://www.royalsundaram.in. If you are not satisfied with the Redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for Redressal of grievance as per insurance Ombudsman Rules 2017. **Insurance Ombudsman addresses can be accessed at -** https://www.cioins.co.in/Ombudsman	
12	Things to remember	**Cancellation/termination** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non- disclosure of material fact relating to this insurance of the insured or non-cooperation by the insured by sending 7 days' notice in writing by Registered A/D to the insured at last known address in which case the Company shall not refund to the insured any portion of the premium Cancellation of policy by the Insured Person may be done only in the following cases: a. where a journey is not undertaken and only on production of the Insured Person's passport as a proof that the journey has not been undertaken. Any request for cancellation will be entertained up to 7 days after the first day of insurance as indicated in the schedule of the policy b. In case of an early return of the insured person under this policy prior to expiry of the policy period the company will refund premium on a proportionate basis. No refund of premium or part thereof will be allowed if any claim has been preferred or is intended to be preferred under the policy before invoking cancellation request. The Insured Person has to produce the Passport as proof of the Trip Days undertaken during the Policy Period. **Renewal Clause (applicable only in respect of Multi trip coverage and Annual Student Coverage)** This policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non- cooperation by the insured. This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof. The policy shall be renewed subject to the presence of the insured in the Republic of India. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to You that	F.1,19 F.1.123

		may result to enhance Our risk under the guarantee hereby given. Any change in the risk will be intimated by You to Us. Nothing herein or otherwise shall affect Our right to impose any additional terms and conditions on renewal or restrict any renewal terms as to premium or otherwise. Policy must be renewed within the Grace Period of thirty days of expiry to maintain continuity of Coverage. However, no coverage shall be available during the period of such break. A policy that is sought to be renewed after the Grace Period of 30 days will be underwritten as a fresh policy asper the underwriting guidelines of the company. **Free look period (applicable only in respect of Annual Multi trip coverage and Annual Student Coverage)** At the inception of the policy the Insured Person will be allowed a period of 30 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 Insured Person has not made any claim during the free look period, he will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force: a) A refund of the premium paid less any expenses incurred by the Insurer 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, a deduction towards the proportionate risk premium for period on cover or; c) Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period. d) Free-look will not be applicable for policies with tenure less than one year. e) Free-look not applicable in case of renewals.	F.1.122
13	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period such as change in occupation.	

BENEFIT TABLE STRUCTURE

1. <u>Leisure trip:</u>

Benefits offered, their sub-limits and deductibles have been mentioned under below Product Benefit Table.

<u>Product Benefit Table</u>

ROYAL SUNDARAM INSURANCE
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Royal Sundaram General Insurance Co. Limited
Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002

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S.No	Benefits	Classic	Supreme	Elite	Deductible
	Sum Insured (in USD)	**50000, 1lac**	**2lacs, 3lacs, 5lacs**	**5lacs, 7.5lacs, 10lacs**	
1	Medical Expenses (including medical evacuation) [1#]	50000, 1lac	2lacs, 3 Lacs, 5lacs	5lacs, 7.5lacs, 10lacs	USD 100
2	Sickness Dental Relief	300	500	1,000	USD 100
3	Daily Cash Allowance in case of hospitalization beyond 2 days	0	0	USD50 per day to max of 250 USD	Nil
4	Accidental Death and Dismemberment Benefit (Common Carrier)	2,500	5,000	5,000	Nil
5	Accidental Death and Dismemberment Benefit (24 hrs) [2]	10,000	15,000	25,000	Nil
6	Repatriation of Mortal Remains	5,000	5,000	7,500	Nil
7	Delay of Checked-in Baggage	100	100	500	after 6 hours
8	Loss of Checked-in Baggage [3]	500	500	1500	Nil
9	Loss of Passport Benefit	250	250	300	USD 25
10	Personal Liability Benefit	100,000	200,000	250,000	USD 100
11	Trip Delay Benefit	USD30 per 12hrs to max. 180 USD (3 days)	USD30 per 12hrs to max. 180 USD (3 days)	USD50 per 12hrs to max. 500 USD (5 days)	after 6 hours
12	Hijacking Benefit	USD100 per day (5 Days Max)	USD100 per day (5 Days Max)	USD125 per day (7 Days Max)	after 12 hrs
13	Automatic extension of policy upto 7 days	Available	Available	Available	Nil
14	Emergency cash advance [4]	500	1,000	1,500	Nil
15	Trip Cancellation	500	750	1,000	Nil
16	Trip Curtailment	500	750	1,000	Nil
17	Missed Connections/Missed Departures	500	500	1,000	after 6 hours
18	Bounced Hotel/Airline Booking	-	500	2,000	10%
19	Political risk and Catastrophe evacuation	-	-	10,000	Nil
20	Compassionate Visit	-		7,500	
21	Emergency Hotel Extension	-	-	5,000	250
22	Loss of Baggage and Personal Effects [5]	-	-	2,000	100
23	Return of Minor	-	-	7,500	Nil

24	Difference in Airfare due to delayed or early return	-	-	500	Nil
25	Assistance Services	Included	Included	Included	Nil
26	Home Content Insurance (in INR)	-	-	200,000	Nil
27	Concierge Services	0	0	Included	Nil

All benefit limits are in USD unless specified

#- For Insured persons between the age of 61 years to 70 years following sub limits shall apply in respect of Medical Expenses (including medical evacuation). All other benefits will be applicable as mentioned in Product benefit table above. These sublimits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per Product Premium Rate Table.

S.No.	Benefits	Classic	Supreme	Elite
1	Hospital Room and boarding	USD1500/day upto 30 days	USD1800/ day upto 30 days	USD2000/day upto 30 days
2	Intensive Care Unit	USD2500/day upto 7 days	USD3000/ day upto 7 days	USD3250/day upto 7 days
3	Surgical treatment *	Max USD10,000	Max USD12,500	Max USD15,000
4	Anaesthetist services	Max upto 25% of Surgical Treatment	Max upto 25% of Surgical Treatment	Max upto 25% of Surgical Treatment
5	Physician's visit	Max USD75/day upto 10 visits	Max USD75/day upto 10 visits	Max USD100/day upto 10 visits
6	Diagnostic and pre-admission testing	Max upto USD500	Max upto USD600	Max upto USD1000
7	Ambulance services **	Max upto USD400	Max upto USD500	Max upto USD600
8	Misc Expenses ***	Part of Room Charges	Part of Room Charges	Part of Room Charges

All benefit limits are in USD unless specified

* - Includes OT charges, Surgeon Fee and implant charges
** - Includes cost of transportation to hospital and paramedic services
*** - Includes but not limited to medicines/pharmacy/drugs/supplies/nursing charges/external medical appliances as prescribed by doctor as necessary and essential as part of the treatment

1. PED condition is not covered. Coverage for PED is applicable only in case of Life Threatening condition upto a max of USD2000.
2. PA cover for insured less than age of 18 is restricted to 50% of Sum Insured
3. Per Baggage is max 50% and per item in the baggage is max 10%
4. Includes delivery and service charges
5. Loss of baggage outside the airport. Max liability per item is limited to USD 100.

2. **Multi trip:**

Travel duration in a single trip could be classified into 30/45/60 and 90 days. This Plan may be bought as annual multi trip policy covering a number of trips done during the year not exceed 180 days.

Benefits offered, their sub-limits and deductibles have been mentioned under below Product Benefit Table.

Product Benefit Table

S.No.	Benefits	Gold	Platinum	Deductible
	Sum Insured (in USD)	**2.5lacs**	**5lacs**	
1	Medical Expenses (including medical evacuation) [1#]	2.5lacs	5lacs	USD 100
2	Sickness Dental Relief	500	1,000	USD 100
3	Daily Cash Allowance in case of hospitalization beyond 2 days	USD30 per day to max of 180 USD	USD30 per day to max of 180 USD	Nil
4	Accidental Death and Dismemberment Benefit (Common Carrier)	5,000	5,000	Nil
5	Accidental Death and Dismemberment Benefit (24 hrs) [3]	25,000	25,000	Nil
6	Repatriation of Mortal Remains Benefit	7,500	7,500	Nil
7	Delay of Checked-in Baggage	100	200	after 6 hours
8	Loss of Checked-in Baggage [4]	1000	1000	Nil
9	Loss of Passport Benefit	300	300	USD 25
10	Personal Liability Benefit	250,000	250,000	USD 100
11	Trip Delay Benefit	USD30 per 12hrs to max. 180 USD (3 days)	USD50 per 12hrs to max. 300 USD (3 days)	after 6 hours
12	Hijacking Benefit	USD125 per day (7 Days Max)	USD125 per day (7 Days Max)	after 12 hrs
13	Automatic extension of policy upto 7 days	Available	Available	Available
14	Emergency cash advance [5]	1,000	1,500	Nil
15	Trip Cancellation	750	1,000	Nil
16	Trip Curtailment	750	1,000	Nil
17	Missed Connections/Missed Departures	750	1,000	after 6 hours
18	Bounced Hotel/Airline Booking	750	1,000	10%
19	Political risk and Catastrophe evacuation	7,500	10,000	Nil
20	Compassionate Visit	-	7,500	Nil
21	Assistance Services	Included	Included	Nil

22	Home Content Insurance (in INR)	200,000	200,000	Nil
23	Concierge Services	-	Included	

#- For Insured persons between the age of 61 years to 70 years following sub limits shall apply in respect of Medical Expenses (including medical evacuation). All other benefits will be applicable as mentioned under Product benefit table above. These sublimits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per Product Premium Rate Table.

S.No.	Benefits	Limits
1	Hospital Room and boarding	USD2000/day upto 30 days
2	Intensive Care Unit	USD3250/day upto 7 days
3	Surgical treatment *	Max USD15,000
4	Anaesthetist services	Max upto 25% of Surgical Treatment
5	Physician's visit	Max USD100/day upto 10 visits
6	Diagnostic and pre-admission testing	Max upto USD1000
7	Ambulance services **	Max upto USD600
8	Misc Expenses ***	Part of Room Charges

All benefit limits are in USD unless specified

* - Includes OT charges, Surgeon Fee and implant charges

** - Includes cost of transportation to hospital and paramedic services

*** - Includes but not limited to medicines/pharmacy/drugs/supplies/nursing charges/external medical appliances as prescribed by doctor as necessary and essential as part of the treatment

1. PED condition is not covered. Coverage for PED is applicable only in case of Life Threatening condition upto a max of USD2000.
2. **Restriction of Sum Insured** - Under renewal's of Annual Multi trip from 71 years onwards, the amount payable for any illness/disease/injury/condition including its consequences will be restricted to 10% of the Sum Insured as shown in the policy schedule in case such claim arises due to the same illness/disease/injury/condition which had been incurred and paid in any of the prior policies issued by Us to the same insured.
3. PA cover for insured less than age of 18 is restricted to 50% of Sum Insured
4. Per Baggage is max 50% and per item in the baggage is max 10%
5. Includes delivery and service charges

6. Senior Citizen

Classification of Plans with respect to Pre-Policy Medical Check-up:

1. **Without Pre-Policy Medical Check-up :**Sum Insured of 25000 USD and 50000 USD only can be offered without Pre-Policy Medical Check-up.
2. **With Pre-Policy Medical Check-up:** Plan with Sum Insured of 100000 USD can be offered post submission of test reports of medical done by the applicant. Medical tests as specified in

the company's underwriting guidelines will have to be done by the applicant on his own and cost will have to be borne by the applicant.

Benefits offered, their sub-limits and deductibles have been mentioned under below Product Benefit Table.

Product Benefit Table

S.No.	Benefits		Deductible
	Sum Insured (in USD)	**25000, 50000, 100000**	
1	Medical Expenses (including medical evacuation) [1#]	25000, 50000, 100000	USD 100
2	Sickness Dental Relief	500	USD 100
3	Accidental Death and Dismemberment Benefit (24 hrs)	15,000	Nil
4	Repatriation of Mortal Remains Benefit	7,500	Nil
5	Delay of Checked-in Baggage	250	after 6 hours
6	Loss of Checked-in Baggage [2]	1000	Nil
7	Loss of Passport Benefit	300	USD 25
8	Personal Liability Benefit	100,000	USD 100
9	Trip Delay Benefit	USD50 per 12hrs to max. 500 USD (5 days)	after 6 hours
10	Hijacking Benefit	USD125 per day (7 Days Max)	after 12 hours
11	Emergency cash advance [3]	1,000	Nil
12	Trip Cancellation	1,000	Nil
13	Missed Connections/Missed Departures	500	after 6 hours
14	Political risk and Catastrophe evacuation	7,500	Nil
15	Difference in Airfare due to delayed or early return	500	Nil
16	Assistance Services	Included	

Following sub limits shall apply in respect of Medical Expenses (including medical evacuation). All other benefits will be applicable as mentioned under Product benefit table above. These sublimits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per Product Premium Rate Table.

Sub-limits applicable

S.No.	Benefits	Classic
1	Hospital Room and boarding	USD1500/day upto 30 days
2	Intensive Care Unit	USD2500/day upto 7 days
3	Surgical treatment *	Max USD10,000
4	Anaesthetist services	Max upto 25% of Surgical Treatment
5	Physician's visit	Max USD75/day upto 10 visits
6	Diagnostic and pre-admission testing	Max upto USD500
7	Ambulance services **	Max upto USD400
8	Misc Expenses ***	Part of Room Charges

* - Includes OT charges, Surgeon Fee and implant charges
** - Includes cost of transportation to hospital and paramedic services
*** - Includes but not limited to medicines/pharmacy/drugs/supplies/nursing charges/external medical appliances as prescribed by doctor as necessary and essential as part of the treatment

All benefit limits are in USD unless specified

1. PED condition is not covered. Coverage for PED is applicable only in case of Life Threatening condition upto a max of USD2000.

2. Per Baggage is max 50% and per item in the baggage is max 10%
3. Includes delivery and service charges

4. Asia Plan:

Asia excludes Korea and Japan

Benefits offered, their sub-limits and deductibles have been mentioned under below Product Benefit Table.

Product Benefit Table

S.No.	Benefits	Benefit in USUSD	Deductible
1	Medical Expenses (including medical evacuation)[1] #	50000	100
2	Sickness Dental Relief	500	100
3	Accidental Death and Dismemberment Benefit (24 hrs) [2]	10,000	Nil

Customer Information Sheet

4	Accidental Death and Dismemberment Benefit (Common Carrier)	5,000	Nil
5	Repatriation of Mortal Remains	5000	Nil
6	Delay of Checked-in Baggage[3]	100	6hrs
7	Loss of Checked-in Baggage (Per Baggage maximum 50 % and per item in the baggage 10 %)	500	Nil
8	Loss of Passport	250	USD25
9	Personal Liability	100,000	USD200
10	Trip Delay Benefit	USD 30 per 12 hrs to max USD180	after 6 hrs
11	Hijacking Benefit	USD100/day for max 6 days	after 12 hrs
12	Emergency Cash Advance[4]**** (Cash Advance Would include delivery charges)	500	Nil
13	Trip Cancellation	500	0
14	Compassionate Visit	5000	0
15	Assistance Services	Included	

All benefit limits are in USD unless specified

1. PED condition is not covered. Coverage for PED is applicable only in case of Life Threatening condition upto a max of USD2000.
2. PA cover for insured less than age of 18 is restricted to 50% of Sum Insured
3. Per Baggage is max 50% and per item in the baggage is max 10%
4. Includes delivery and service charges

#- For Insured persons between the age of 61 years to 70 years following sub limits shall apply in respect of Medical Expenses (including medical evacuation). All other benefits will be applicable as mentioned under Product benefit table above.

Hospital room & Board & Hospital Miscellaneous	USD1500/day upto 30 days
Intensive Care Unit	USD2500/day upto 7 days
Surgical Treatment*	Max USD10,000
Anesthetist Services	Max upto 25% of Surgical Treatment
Physician's Visit	Max USD75/day upto 10 visits
Diagnostic & Pre-admission testing	Max upto USD500
Ambulance Services**	Max upto USD400

* - Includes OT charges, Surgeon Fee and implant charges

** - Includes cost of transportation to hospital and paramedic services

5. **Student Travel:**

Benefits offered, their sub-limits and deductibles have been mentioned under below Product Benefit Table.

Product Benefit Table

S.No.	Full Benefits	Diamond	Titanium	Platinum	Gold	Silver	Deductible
1	Medical Expenses (including medical evacuation)	750,000	500,000	250,000	100,000	50,000	USD 100
2	Sickness Dental Relief	500	500	400	300	250	USD 100
3	Accidental Death and Dismemberment Benefit (24 hrs)	50,000	30,000	25,000	25,000	10,000	NIL
4	Repatriation of Mortal Remains	10,000	10,000	7,500	5,000	2,500	NIL
5	Delay of Checked-in Baggage	250	250	150	50	-	After 6 hours
6	Loss of checked-in Baggage	2,500	2,500	2,000	1,000	500	NIL
7	Loss of passport	250	250	250	250	250	USD 25
8	Personal Liability	500,000	500,000	500,000	100,000	100,000	USD 100
9	Trip Delay	10 per 12hr. (max. 100)	10 per 12hr. (max. 100)	10 per 12hr. (max. 100)	10 per 12hr. (max. 100)	10 per 12hr. (max. 100)	after 6 hrs
10	Hijacking Benefit	100 per day (max. 500)	100 per day (max. 500)	100 per day (max. 500)	100 per day (max. 500)	100 per day (max. 500)	after 12 hrs
11	Missed Connection/Missed Departure	1,000	1,000	750	500	250	After 6 hours
12	Compassionate Visit	10,000	10,000	7,500	5,000	1,500	NIL
13	Assistance Services	Included	Included	Included	Included	Included	NIL
14	Study Interruption	25,000	25,000	15,000	7,500	7,500	NIL
15	Sponsor Protection	25,000	25,000	20,000	10,000	10,000	NIL
16	Bail Bond	5,000	5,000	5,000	1,000	500	NIL
17	Felonious Assault (Accidental Death and	25,000	25,000	25,000	5,000	5,000	NIL

Customer Information Sheet

	Dismemberment)						
18	Maternity benefit for termination of pregnancy only	3,000	2,500	1,000	500	NA	NIL
19	Treatment for mental and nervous disorders: including alcoholism and drug dependency,	2,500	2,000	1,000	500	NA	NIL
20	Cancer screening and mammography examinations	3,000	2,500	1,500	500	250	NIL
21	Child Care Benefits	1,500	1,250	1,000	500	250	NIL
22	Coverage for pre-existing conditions Accidental & Sickness	5,000	5,000	2,500	1,000	500	NIL
23	Ambulance Charges	500	500	250	250	250	NIL
24	Physiotherapy	500	500	500	500	500	NIL
25	Loss of Laptop	500	500	500	-	-	NIL

All benefit limits are in USD unless specified.

Declaration by the policy holder:

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policy Holder)

Note:

i. Insurer shall provide weblink where the product related documents including the Customer Information Sheet are available on the website of the insurer.
ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

iii. Insurer to take confirmation of the policyholder regarding receiving the Customer Information Sheet.