



ROYAL SUNDARAM INSURANCE
— Sundaram Finance Group —

Travel Secure

Because **every minute** counts



Leisure Trip

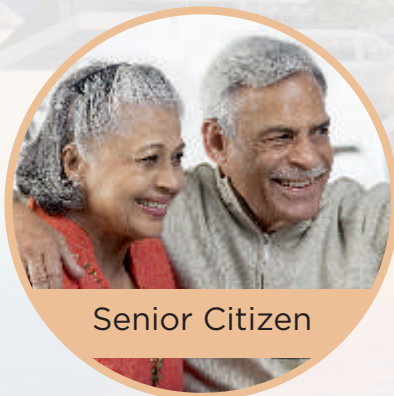


Student Travel



Multi Trip

Make the
most of your
travel



Senior Citizen



Asia Plan

Your search for high quality overseas travel insurance stops here

Travel related risks while you are in a foreign country, like an accident abroad, loss of travel documents, hospitalization due to sickness/accident can turn out to be quite disturbing and at the same time expensive. Besides the protocol and procedures to be followed in the respective country and the corresponding anxious moments and unnecessary worries it can have on the traveler, it can also give a considerable financial burden.

Royal Sundaram brings to you "Travel Secure", which is a comprehensive Travel Insurance Plan which offers holistic travel insurance solutions to every discerning traveler.

Key Features of the policy

Coverage from Country perspective

Coverage is available for travel to countries for which a valid visa has been obtained. From a country perspective, we have classified our coverage under the following options.

- a. Worldwide including Americas (Americas include North, Central, South America and Canada. Option to include Schengen countries)
- b. Worldwide excluding Americas (Option to include Schengen countries)
- c. Asia* (excluding Korea and Japan)

(* Coverage to Korea and Japan shall be available under Worldwide including/excluding Americas category)

Plans Offered under Travel Secure

Travel Secure is a very comprehensive and feature rich policy which provides a complete peace of mind and it covers all segments of travel abroad. It offers coverage under five different plans which suits best to your needs:

1. **Leisure Trip** - A comprehensive plan for a holiday abroad, with SI starting from 50,000 USD up to 10 lac USD.
2. **Multi Trip** - A customized annual plan for frequent business travelers who undertake multiple trips in a year.
3. **Senior Citizen** - A tailor made plan for members aged 71 and above.
4. **Asia** - An affordable plan exclusively for travel within Asia.
5. **Student** - A very useful annual plan for all students going abroad for studies, duration of which can be from 1 to 7 years.

Age Eligibility

The eligibility is as per the plan opted.

Leisure, Multi trip and Asia plans:

Children: The minimum entry age under these plans is 91 days.

Adult: Minimum entry age is 18 years. Maximum entry age is 70 years at the commencement date of the Policy. If the insured person completes 70 years during the period of insurance, then the insurance will continue

until expiry of the policy or his/her return to India whichever is earlier.

Senior Citizen Plan:

Minimum entry age is 71 years. There is no maximum entry age.

Student Plan:

Minimum entry age is 12 years. Maximum entry age is 40 years at the commencement date of the policy.

Product Benefits - Key Highlights

While each of the plan has been designed keeping the unique requirement of each segment of customer, the below listed 11 benefits will be available across all the plans.

S.No	Common Benefits (available in all plans)
1	Medical Expenses (including medical evacuation)
2	Sickness Dental Relief
3	Accidental Death & Dismemberment (24 hours)
4	Repatriation of Mortal Remains
5	Delay of Checked-in Baggage
6	Loss of Checked-in Baggage
7	Loss of Passport
8	Personal Liability
9	Trip Delay
10	Hijacking Benefit
11	Assistance Services

Brief explanation of these listed benefits have been provided below.

1. Medical Expenses (including Medical Evacuation)

We will pay for OPD, Hospitalisation Expenses, Medical Practitioner’s charges, local emergency medical transportation and medical services for any illness or injury sustained while abroad.

2. Sickness Dental Relief

We will cover actual expenses incurred resulting from sickness sustained to sound natural teeth during a trip abroad.

3. Accidental Death & Dismemberment (24 hours)

In case of death or disability arising out of and consequent (within 12 months) upon an injury sustained during the trip, the policy will pay the limits specified in the schedule under this section as per the benefit table.

4. Repatriation of Mortal Remains

In the event of the death of the insured person during the trip due to illness/ injuries, we will pay for the transportation expenses incurred to return the mortal remains of the insured person to the place of residence in India or the expenses for local burial or cremation in the country where the death occurred.

5. Delay of Checked-in Baggage

We will pay for necessary emergency purchase of essential clothes, toiletries and essential medicines in the event that the insured person suffers a delay of more than 6 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by a common carrier for an international outbound flight from India.

6. Loss of Checked-in Baggage

We will reimburse up to the limits specified in the schedule of the policy in the event of the insured person, while traveling as a ticketed passenger, suffers total loss of entire piece of checked in baggage which is under the care control and custody of the common carrier.

7. Loss of Passport

In the event that the passport, visa belonging to the insured person is lost, we will reimburse to cover only the direct expenses necessarily and reasonably incurred in connection with obtaining emergency travel documents in lieu of passport /visa or duplicate or new passport.

8. Personal Liability

In the event of the insured person becoming legally liable to a third party (under statutory liability provisions or in common law for an incident which results in death, injury of such third party or damage to his/ her properties), we will compensate the insured person up to the limit specified in the policy.

9. Trip Delay

We will pay a lump sum subject to the limits specified in the policy schedule under this section, if the insured person's common carrier commencement is delayed for more than 6 continuous hours due to any covered occurrence.

10. Hijacking Benefit

A lump sum amount is payable subject to the limits as specified in schedule 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 held captive for more than 12 continuous hours.

11. Assistance Services

We will provide assistance services such as overview of country, weather, currency exchange rates, vaccinations etc.

The below set of 15 benefits will be available depending on the plan chosen by you.

S.No	Benefits	Leisure	Multi Trip	Senior Citizen	Asia	Student
1	Daily Cash Allowance in case of hospitalization beyond 2 days	✓	✓	-	-	-
2	Accidental Death & Dismemberment (Common carrier)	✓	✓	-	✓	-
3	Automatic extension of policy upto 7 days	✓	✓	-	-	-
4	Emergency cash advance	✓	✓	✓	✓	-
5	Trip Cancellation	✓	✓	✓	✓	-
6	Trip Curtailment	✓	✓	-	-	-
7	Missed Connections/ Missed Departures	✓	✓	✓	-	✓
8	Bounced Hotel/Airline Booking	✓	✓	-	-	-
9	Political risk and Catastrophe evacuation	✓	✓	✓	-	-
10	Compassionate Visit	✓	✓	-	✓	✓
11	Emergency Hotel Extension	✓	-	-	-	-
12	Loss of Baggage and Personal Effects	✓	-	-	-	-
13	Return of Minor Child(ren)	✓	-	-	-	-
14	Difference in Airfare due to delayed or early return	✓	-	✓	-	-
15	Home Content Insurance (in INR)	✓	✓	-	-	-

Brief explanation of these listed benefits have been provided below:

1. Daily Cash Allowance in case of hospitalization beyond 2 days

This will be payable on lump sum basis in case of hospitalization beyond 2 days for every completed and consecutive 24 hours of hospitalization. The benefit shall be payable from the 1st day of hospitalisation up to the limits specified in the policy schedule.

2. Accidental Death & Dismemberment (Common carrier)

The policy will pay the sum insured specified in the schedule in addition to the sum insured specified under the personal accident section if the insured sustains accidental bodily Injury during the course of his overseas journey while travelling in a common carrier such as rail, bus, tram or aircraft 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 of the accident.

3. 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.

4. Emergency Cash Advance

We will provide an assistance service 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. The service provider will coordinate 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 up to the limit specified (including service and delivery charges) in the policy schedule under this section.

5. Trip Cancellation

We will reimburse the unused and non-refundable portion of the pre-paid lodging cost and/or the ticket cancellation charges (up to the maximum amount specified in the schedule) if the trip is cancelled and the insured person is unable to undertake the trip due to death or serious injury or sudden sickness requiring minimum 3 days of hospitalization within 5 days before the date of departure or any natural catastrophic event like earthquake or volcano eruption.

6. Trip Curtailment

We will reimburse the proportionate expenses pre-paid but are not refundable including tickets for the return journey to India (up to the maximum amount specified in the schedule) due to trip curtailment caused by emergency medical evacuation of self or death, serious injury or sudden sickness of your spouse, parents, parent in laws or child residing with you in India and who is not travelling with you on the insured journey.



7. Missed Connections/Missed Departures

We 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 12 hours from the original schedule by the outbound air craft from 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.

8. Bounced Hotel/Airline Booking

We 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.

9. Political risk and Catastrophe evacuation

We will reimburse the insured, 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 plus 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 asked to leave the country or forced to evacuate due to any catastrophe like earthquake or tsunami.

10. Compassionate Visit

If the 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, we shall reimburse the 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.

11. Emergency Hotel Extension

We 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 within the period of insurance solely arising out of and consequent upon occurrence of any of the covered events.

12. Loss of Baggage and Personal Effects

We shall pay the insured, subject to the limits specified in policy schedule, for loss of checked in baggage and for the loss of the hand baggage carried by the insured, once the insured person leaves the exit gate at the airport.

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.



13. Return of Minor Child(ren)

In the event of death of the insured whilst in abroad or hospitalized due to an injury and /or illness which extends beyond a period of 5 days, we shall pay the insured, cost of economy class air ticket incurred for sending the unattended minor child back to the country of residence.

14. 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 travelers who are also travelling with the insured person and insured with us, we 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.

15. Home Content Insurance (in INR)

We shall pay for the loss or damage to household contents and personal effects of insured kept in insured’s specified home in India caused by Fire & allied perils, Burglary/Housebreaking during the policy period, whilst the insured person is abroad.



The below set of 12 benefits are available only in the Student Plan.

S.No	Benefits (Only for Student Plan)
1	Study Interruption
2	Sponsor Protection
3	Bail Bond
4	Felonious Assault (Accidental Death and Dismemberment)
5	Maternity benefit for termination of pregnancy only
6	Treatment for mental and nervous disorders: including alcoholism and drug dependency
7	Cancer screening and mammography examinations
8	Child Care Benefits
9	Coverage for pre-existing conditions Accident &Sickness
10	Ambulance Charges
11	Physiotherapy
12	Loss of Laptop

Brief explanation of the above listed benefits have been provided below:

1. Study Interruption

If due to any medical emergency, the insured student is hospitalized for more than a month or due to death of immediate family member, the student is unable to continue his study, we will reimburse the fees paid for such period of nonattendance.

2. Sponsor Protection

In the event of injury to the insured person’s sponsor resulting in Death or Permanent Disablement, we will pay for the tuition fees for the remaining period of study. An insured person cannot claim under both Study interruption and Sponsor Protection for the same event.

3. Bail Bond

We will pay for any bail bond that may be required due to any inadvertent law breaking or false arrest in the foreign country.

4. Felonious Assault (Accidental Death & Dismemberment)

We will pay a percentage of sum insured as shown in the policy schedule, if there is any wilful or unlawful use of force against the student, which results in bodily harm to the student.

5. 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 a waiting period of 10 months from the policy commencement date.

6. 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 maximum amount as provided in the schedule of Benefits

7. 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.

8. Child Care Benefits

Coverage is towards hospitalization of an Insured's child who is in between the age of 7 days - 90 days and is hospitalized for 2 days or more for any ailment.



9. Coverage for pre-existing conditions Accident & Sickness

Coverage is towards 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.

10. Ambulance charges

Coverage up to the limits specified under this section of the policy 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.

11. 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.

12. Loss of Laptop

The Company will indemnify the Insured for the loss of laptop due to theft, subject to sum insured/limit under this section.

Leisure trip

When you plan a leisure trip abroad, hotel bookings, sight-seeing & shopping are the things you usually plan precisely but buying a Travel Insurance is seldom thought of. Very few people plan for unforeseen events like flight delays, personal accidents, even a hospital stay in a strange unknown place. Leisure plan of Travel Secure provides you complete coverage while you are planning your holiday abroad so that you may stay away from anxiety over these unforeseen events.



Product Benefit Table

S.No	Benefits	Classic	Supreme	Elite	Deductible
	Sum Insured (in USD)	50000, 1 lac	2 lacs, 3 lacs, 5 lacs	5 lacs, 7.5 lacs, 10 lacs	
1	Medical Expenses (including medical evacuation) ^{1a}	50000, 1 lac	2 lacs, 3 lacs, 5 lacs	5 lacs, 7.5 lacs, 10 lacs	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)	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 ²	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 ³	500	1,000	1,500	Nil
15	Trip Cancellation	500	750	1,000	Nil

Product Benefit Table (continued)

S.No	Benefits	Classic	Supreme	Elite	Deductible
	Sum Insured (in USD)	50000, 1lac	2lacs, 3lacs, 5lacs	5lacs, 7.5lacs, 10lacs	
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 ⁴	-	-	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

All benefit limits are in USD unless specified

For Insured persons between the ages 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 sub limits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per the Schengen rates shared for members aged 61 to 70.

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 up to a max of USD2000.

2. In case of one bag is 100 % and in case of two or more bags Per Baggage is max 50% and per item in the baggage is max 10%

3. Includes delivery and service charges

4. Loss of baggage outside the airport. Max liability per item is limited to USD 100

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Classic, Sum Insured : USD 50,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	470	497	508	563	900	711	780	819	1,102	1,147
5-7	523	553	564	616	1,061	790	862	910	1,346	1,464
8-14	739	789	812	926	1,484	1,110	1,225	1,264	1,900	2,140
15-21	835	901	936	1,101	1,971	1,182	1,386	1,489	2,428	2,950
22-28	956	1,075	1,113	1,374	2,413	1,391	1,631	1,680	3,091	3,748
29-35	1,129	1,250	1,326	1,578	2,936	1,728	2,021	2,115	3,766	4,594
36-47	1,341	1,515	1,616	1,778	3,748	1,919	2,312	2,419	4,618	5,918
48-60	1,635	1,803	1,912	2,104	4,721	2,650	3,587	3,851	5,921	7,573
61-75	1,945	2,227	2,351	2,586	6,287	3,827	5,307	5,507	7,149	9,251
76-90	2,372	2,770	2,797	3,078	8,486	4,461	6,449	6,645	11,152	12,671
91-120	2,987	3,483	3,644	4,008	10,957	5,459	7,199	7,913	13,151	18,588
121-150	3,414	4,116	4,131	4,545	14,942	6,332	8,622	9,005	16,798	24,759
151-180	4,286	4,985	5,158	5,674	16,947	7,452	9,697	9,918	19,134	28,906

Without sub-limits under Medical Expense Benefit

Variant : Classic, Sum Insured : USD 50,000

Worldwide excluding Americas		Worldwide including Americas
Travel Days	61-70 years	61-70 years
1-4	1,079	2,870
5-7	1,274	3,660
8-14	1,781	5,350
15-21	2,365	7,376
22-28	2,896	9,371
29-35	3,524	11,486
36-47	4,498	14,796
48-60	5,665	18,934
61-75	7,545	23,129
76-90	10,184	31,676
91-120	13,149	46,470
121-150	17,930	61,897
151-180	20,337	72,265

With sub-limits under Medical Expense Benefit

Variant : Classic, Sum Insured : USD 100,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	556	595	607	777	1,095	784	884	952	1,421	1,552
5-7	618	660	674	863	1,217	870	982	1,058	1,579	1,724
8-14	827	898	967	1,247	1,650	1,217	1,357	1,476	2,245	2,423
15-21	956	1,056	1,117	1,435	2,122	1,299	1,573	1,720	2,972	3,111
22-28	1,107	1,260	1,383	1,782	2,593	1,519	1,866	1,980	3,778	3,929
29-35	1,306	1,458	1,581	2,039	3,069	1,894	2,279	2,435	4,581	4,794
36-47	1,528	1,752	1,950	2,525	3,880	2,151	2,882	3,155	5,917	6,192
48-60	1,847	2,151	2,276	2,949	4,882	3,144	4,126	5,062	7,348	7,691
61-75	2,275	2,624	2,883	3,737	6,401	4,536	6,184	7,515	8,575	9,447
76-90	2,955	3,523	3,758	4,861	9,431	5,489	7,006	8,083	14,055	16,299
91-120	3,700	4,287	4,432	5,746	11,165	6,066	7,988	8,905	15,581	19,020
121-150	4,724	5,661	6,099	7,912	15,328	7,996	10,411	10,959	20,526	26,374
151-180	5,868	6,857	7,301	9,477	18,727	10,085	12,448	13,524	24,397	31,348

Without sub-limits under Medical Expense Benefit

Variant : Classic, Sum Insured : USD 100,000

Worldwide excluding Americas		Worldwide including Americas
Travel Days	61-70 years	61-70 years
1-4	1,424	3,880
5-7	1,582	4,311
8-14	2,145	6,058
15-21	2,760	7,777
22-28	3,371	9,822
29-35	3,990	11,987
36-47	5,043	15,480
48-60	6,346	19,228
61-75	8,321	23,616
76-90	12,260	40,748
91-120	14,515	47,550
121-150	19,926	65,934
151-180	24,346	78,370

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 200,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	634	701	716	918	1,227	883	990	1,066	1,601	1,738
5-7	705	780	795	1,019	1,364	970	1,100	1,184	1,780	1,931
8-14	925	1,017	1,084	1,470	1,875	1,321	1,520	1,643	2,564	2,726
15-21	1,071	1,162	1,319	1,693	2,464	1,424	1,762	1,945	3,507	3,670
22-28	1,240	1,412	1,632	2,103	2,926	1,597	2,091	2,292	4,302	4,573
29-35	1,463	1,632	1,866	2,406	3,514	1,943	2,553	2,873	5,406	5,658
36-47	1,711	2,005	2,301	2,978	4,520	2,232	3,228	3,722	6,982	7,296
48-60	2,068	2,508	2,686	3,480	5,535	3,364	4,621	5,670	8,671	9,076
61-75	2,567	3,026	3,401	4,409	7,169	4,674	6,926	8,416	10,119	11,147
76-90	3,370	4,030	4,435	5,736	10,563	5,599	7,422	9,069	16,585	19,233
91-120	4,367	5,058	5,229	6,781	12,504	6,834	8,947	10,509	18,386	22,443
121-150	5,346	6,680	7,196	9,336	17,167	9,152	12,089	12,932	24,220	31,121
151-180	6,699	7,946	8,616	11,183	20,975	11,465	14,427	15,958	28,789	36,991

Without sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 200,000

Worldwide excluding Americas		Worldwide including Americas
Travel Days	61-70 years	61-70 years
1-4	1,595	4,345
5-7	1,772	4,828
8-14	2,437	6,814
15-21	3,204	9,176
22-28	3,804	11,431
29-35	4,568	14,145
36-47	5,875	18,240
48-60	7,196	22,688
61-75	9,319	27,867
76-90	13,731	48,083
91-120	16,256	56,108
121-150	22,317	77,802
151-180	27,268	92,476

With sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 300,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	673	743	759	972	1,301	936	1,049	1,130	1,732	1,842
5-7	747	827	843	1,081	1,445	1,028	1,166	1,255	1,925	2,047
8-14	981	1,077	1,150	1,559	1,988	1,395	1,612	1,742	2,773	2,889
15-21	1,136	1,231	1,398	1,794	2,613	1,510	1,867	2,062	3,793	3,891
22-28	1,315	1,496	1,729	2,228	3,102	1,656	2,216	2,429	4,653	4,847
29-35	1,551	1,731	1,978	2,550	3,755	2,060	2,707	3,045	5,848	5,997
36-47	1,814	2,127	2,439	3,158	4,790	2,366	3,422	3,946	7,551	7,734
48-60	2,192	2,658	2,847	3,689	5,868	3,566	4,899	6,010	9,380	9,527
61-75	2,721	3,208	3,606	4,673	7,599	4,977	7,341	8,921	10,944	11,726
76-90	3,572	4,271	4,700	6,081	11,196	5,936	7,867	9,613	19,877	21,460
91-120	4,628	5,362	5,544	7,188	13,255	7,244	9,483	11,139	22,036	24,654
121-150	5,667	7,081	7,627	9,896	18,198	9,702	12,814	13,708	28,192	33,697
151-180	7,102	8,424	9,133	11,853	22,233	12,153	15,294	16,916	34,733	41,273

Without sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 300,000

Worldwide excluding Americas		Worldwide including Americas
Travel Days	61-70 years	61-70 years
1-4	1,691	4,606
5-7	1,879	5,118
8-14	2,583	7,224
15-21	3,396	9,727
22-28	4,032	12,117
29-35	4,881	14,994
36-47	6,227	19,336
48-60	7,627	23,817
61-75	9,878	29,316
76-90	14,555	53,650
91-120	17,232	61,635
121-150	23,657	84,243
151-180	28,904	1,03,184

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 500,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	772	856	878	1,277	2,233	963	1,146	1,216	2,736	3,111
5-7	858	951	975	1,277	2,302	1,059	1,274	1,351	2,754	3,180
8-14	1,061	1,256	1,473	1,792	2,802	1,470	1,909	2,139	4,079	3,924
15-21	1,195	1,420	1,577	1,948	3,442	1,638	2,155	2,420	4,439	4,689
22-28	1,372	1,682	1,833	2,284	4,141	1,879	2,458	2,820	5,140	5,578
29-35	1,613	1,926	2,163	2,689	4,980	2,251	2,992	3,360	6,153	6,843
36-47	1,896	2,288	2,599	3,234	6,138	2,646	3,626	4,097	7,702	8,505
48-60	2,849	3,480	4,156	5,128	8,617	4,150	5,528	6,414	12,005	12,198
61-75	4,053	4,782	5,569	7,049	11,651	5,877	7,750	9,669	17,060	17,109
76-90	4,939	5,803	6,734	8,499	15,457	7,104	9,019	10,850	20,275	23,109
91-120	5,420	6,395	7,447	9,687	18,513	7,880	9,914	12,012	22,476	28,441
121-150	7,010	7,965	8,730	11,366	25,671	10,294	13,454	16,156	29,551	36,938
151-180	8,709	9,620	10,566	13,830	31,587	13,147	16,057	18,443	35,636	47,202

Without sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 500,000

Worldwide excluding Americas		Worldwide including Americas
Travel Days	61-70 years	61-70 years
1-4	2,904	7,777
5-7	2,993	7,949
8-14	3,642	9,810
15-21	4,475	11,723
22-28	5,384	13,947
29-35	6,475	17,106
36-47	7,981	21,264
48-60	11,202	30,495
61-75	15,146	42,772
76-90	20,094	57,773
91-120	24,067	71,103
121-150	33,373	92,345
151-180	41,064	1,18,005

With sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 500,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	834	924	948	1,378	2,412	1,040	1,237	1,309	2,954	3,360
5-7	927	1,026	1,053	1,379	2,487	1,143	1,375	1,453	2,973	3,434
8-14	1,145	1,356	1,592	1,935	3,025	1,557	2,063	2,257	4,405	4,239
15-21	1,291	1,534	1,703	2,104	3,717	1,768	2,327	2,485	4,794	5,055
22-28	1,482	1,816	1,979	2,466	4,474	2,029	2,654	2,893	5,551	6,004
29-35	1,742	2,080	2,336	2,904	5,379	2,431	3,231	3,433	6,645	7,213
36-47	2,047	2,470	2,807	3,493	6,629	2,858	3,917	4,204	8,318	8,926
48-60	3,076	3,758	4,488	5,537	9,307	4,482	5,971	6,618	12,965	13,282
61-75	4,376	5,164	6,014	7,612	12,583	6,347	8,369	9,890	18,424	18,478
76-90	5,334	6,267	7,273	9,179	16,694	7,672	9,741	11,203	21,897	23,658
91-120	5,854	6,907	8,042	10,461	19,995	8,512	10,707	12,733	24,274	30,577
121-150	7,571	8,601	9,428	12,276	27,726	11,118	14,531	17,124	31,914	38,442
151-180	9,406	10,389	11,411	14,936	34,115	14,199	17,343	19,550	38,487	49,878

Without sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 500,000

Worldwide excluding Americas		Worldwide including Americas
Travel Days	61-70 years	61-70 years
1-4	3,136	8,400
5-7	3,233	8,586
8-14	3,933	10,595
15-21	4,832	12,635
22-28	5,815	15,009
29-35	6,993	18,031
36-47	8,619	22,317
48-60	12,099	33,205
61-75	16,358	46,193
76-90	21,702	59,145
91-120	25,993	76,441
121-150	36,043	96,108
151-180	44,349	1,24,695

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 750,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	1,185	1,670	1,703	1,772	3,163	1,648	2,309	2,356	3,270	4,463
5-7	1,208	1,710	1,745	1,815	3,323	1,678	2,350	2,398	3,348	4,623
8-14	1,306	1,887	1,926	2,104	3,796	1,816	2,576	2,629	4,625	5,201
15-21	1,406	2,093	2,136	2,223	4,376	1,942	2,836	2,895	5,094	5,886
22-28	1,605	2,449	2,501	2,601	5,273	2,192	3,300	3,368	5,928	6,989
29-35	1,909	2,916	2,975	3,095	6,375	2,623	3,917	3,997	7,227	8,401
36-47	2,244	3,515	3,587	3,733	7,852	3,084	4,794	4,894	9,247	10,400
48-60	3,505	5,525	5,639	5,867	12,168	4,881	7,550	7,706	13,814	16,280
61-75	4,951	7,809	7,970	8,292	17,130	6,889	11,280	11,513	19,646	24,172
76-90	5,914	9,390	9,584	9,971	20,680	8,312	12,777	13,042	25,295	27,558
91-120	7,223	11,737	11,980	12,464	25,961	9,931	16,482	16,821	33,379	35,591
121-150	9,104	15,920	16,248	16,904	35,137	11,983	20,661	21,087	44,274	45,176
151-180	11,561	19,534	19,938	20,743	43,165	15,305	26,875	27,430	57,459	58,632

Without sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 750,000

Worldwide excluding Americas		Worldwide including Americas
Travel Days	61-70 years	61-70 years
1-4	4,112	11,157
5-7	4,320	11,559
8-14	4,936	13,001
15-21	5,690	14,717
22-28	6,854	17,473
29-35	8,287	21,002
36-47	10,208	26,000
48-60	15,818	40,699
61-75	22,269	60,429
76-90	26,883	68,894
91-120	33,749	88,977
121-150	45,678	1,12,943
151-180	56,114	1,46,579

With sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 10,00,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	1,268	1,786	1,824	1,897	3,385	1,763	2,471	2,522	3,499	4,776
5-7	1,293	1,829	1,866	1,943	3,556	1,796	2,514	2,567	3,582	4,947
8-14	1,397	2,019	2,061	2,251	4,062	1,943	2,756	2,813	4,996	5,565
15-21	1,504	2,239	2,285	2,378	4,683	2,077	3,035	3,097	5,686	6,298
22-28	1,717	2,621	2,675	2,783	5,642	2,345	3,531	3,603	6,420	7,479
29-35	2,042	3,119	3,183	3,312	6,821	2,806	4,190	4,277	7,733	8,989
36-47	2,400	3,761	3,838	3,994	8,402	3,300	5,130	5,236	9,894	11,128
48-60	3,751	5,912	6,034	6,277	13,020	5,223	8,078	8,245	14,694	17,419
61-75	5,297	8,356	8,528	8,873	18,329	7,370	12,070	12,318	21,603	25,864
76-90	6,327	10,048	10,255	10,669	22,127	8,894	13,672	13,954	27,066	29,487
91-120	7,728	12,560	12,818	13,336	27,778	10,626	17,635	17,999	35,716	38,082
121-150	9,740	17,034	17,385	18,087	37,597	12,822	22,107	22,563	47,342	48,308
151-180	12,371	20,902	21,333	22,195	46,187	16,376	28,757	29,350	61,399	62,652

Without sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 10,00,000

Worldwide excluding Americas		Worldwide including Americas
Travel Days	61-70 years	61-70 years
1-4	4,399	11,938
5-7	4,623	12,368
8-14	5,281	13,911
15-21	6,088	15,746
22-28	7,335	18,697
29-35	8,867	22,473
36-47	10,921	27,820
48-60	16,926	43,548
61-75	23,828	64,659
76-90	28,765	73,716
91-120	36,111	95,205
121-150	48,876	1,20,771
151-180	60,043	1,56,630

Multi trip

This plan is especially designed for frequent travelers who travel abroad a number of times during the year. 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.



Product Benefit Table

S.No	Benefits	Gold	Platinum	Deductible
	Sum Insured (in USD)	2.5 lacs	5 lacs	
1	Medical Expenses (including medical evacuation) ^{1&2#}	2.5 lacs	5 lacs	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)	25,000	25,000	Nil
6	Repatriation of Mortal Remains	7,500	7,500	Nil
7	Delay of Checked-in Baggage	100	200	after 6 hours
8	Loss of Checked-in Baggage ³	1,000	1,000	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 ⁴	1,000	1,500	Nil

Product Benefit Table (continued)

S.No	Benefits	Gold	Platinum	Deductible
	Sum Insured (in USD)	2.5lacs	5lacs	
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

All benefit limits are in USD unless specified

For Insured persons between the ages 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 sub limits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per the Schengen rates shared for members aged 61 to 70.

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 up to a max of USD2000.
2. Restriction of Sum Insured - Under renewals 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. In case of one bag is 100 % and in case of two or more bags Per Baggage is max 50% and per item in the baggage is max 10%
4. Includes delivery and service charges

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Gold, Sum Insured : USD 250,000

(Amount in ₹)

(Amount in ₹)

Worldwide excluding Americas								Worldwide including Americas						
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	71-79 years*	80+ years*	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	71-79 years*	80+ years*
O-30	2,190	2,413	2,463	4,262	4,940	6,175	8,340	3,650	4,022	4,105	7,103	7,600	9,500	12,832
O-45	2,367	2,604	2,690	4,645	5,786	8,332	11,255	3,946	4,340	4,482	7,741	8,902	16,913	20,296
O-60	2,678	2,945	3,045	5,199	6,943	9,999	13,506	4,464	4,907	5,076	8,665	10,682	20,296	24,356
O-90	3,232	3,476	3,628	6,136	8,196	11,801	15,940	5,387	5,792	6,047	10,227	12,609	23,957	28,748

* applicable for renewal only

With sub-limits under Medical Expense Benefit

Variant : Platinum, Sum Insured : USD 500,000

(Amount in ₹)

(Amount in ₹)

Worldwide excluding Americas								Worldwide including Americas						
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	71-79 years*	80+ years*	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	71-79 years*	80+ years*
O-30	2,478	2,878	2,936	5,195	6,021	8,781	13,171	4,130	4,797	4,895	8,658	9,264	13,510	20,264
O-45	2,755	3,034	3,127	5,531	7,125	11,400	22,800	4,592	5,056	5,211	9,218	10,962	20,827	45,820
O-60	3,076	3,430	3,500	6,191	8,550	13,680	27,360	5,128	5,717	5,833	10,318	13,154	24,993	54,984
O-90	3,676	4,048	4,131	7,307	10,092	16,147	32,294	6,128	6,748	6,886	12,178	15,527	29,499	64,899

* applicable for renewal only

Without sub-limits under Medical Expense Benefit

Variant : Gold, Sum Insured : USD 250,000

(Amount in ₹)

Worldwide excluding Americas				Worldwide including Americas		
Travel Days	61-70 years	71-79 years*	80+ years*	61-70 years	71-79 years*	80+ years*
O-30	7,311	9,139	12,344	18,239	22,800	30,796
O-45	8,911	12,832	17,331	22,254	42,284	50,741
O-60	10,692	15,397	20,798	26,706	50,741	60,889
O-90	12,622	18,175	24,548	31,521	59,891	71,869

* applicable for renewal only

Without sub-limits under Medical Expense Benefit

Variant : Platinum, Sum Insured : USD 500,000

(Amount in ₹)

Worldwide excluding Americas				Worldwide including Americas		
Travel Days	61-70 years	71-79 years*	80+ years*	61-70 years	71-79 years*	80+ years*
O-30	8,912	12,996	19,494	22,232	32,422	48,633
O-45	10,973	17,556	35,112	27,404	52,068	1,14,550
O-60	13,167	21,067	42,134	32,885	62,482	1,37,460
O-90	15,541	24,867	49,733	38,815	73,749	1,62,248

* applicable for renewal only

Senior Citizen

This Plan is specific to the travelers above the age of 71 years. This plan offers an attractive set of coverage to the senior citizens travelling abroad so that they can be rest assured of their protection against unforeseen emergencies.

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

a. Without Pre-Policy Medical Check-up

Sum Insured of 25000 USD and 50000 USD only can be offered without Pre-Policy Medical Check-up.

b. 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. The following Medical tests will have to be undertaken by the applicant and reports submitted.

CBC, ESR, URA, MER, FBS/HbA1C, S Cholesterol, ECG, SGPT, S Creatinine.

Abbreviation of test is provided here: CBC - Complete Blood Count, ESR - Erythrocyte Sedimentation Rate, MER - Medical Examination Report, FBS - Fasting Blood Sugar, HbA1C - Glycosylated Haemoglobin Test, S Cholesterol - Serum Cholesterol, ECG - Electrocardiogram, SGPT - Serum Glutamic Pyruvate Transaminase, S Creatinine - Serum Creatinine, URA - Urine Routine Analysis



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	7,500	Nil
5	Delay of Checked-in Baggage	250	after 6 hours
6	Loss of Checked-in Baggage ²	1,000	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 hrs
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	Nil

All benefit limits are in USD unless specified

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 sub limits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per the Schengen rates shared.

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 USD 10,000
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. In case of one bag is 100 % and in case of two or more bags Per Baggage is max 50% and per item in the baggage is max 10%
3. Includes delivery and service charges

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit
SI - USD 25,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	1,424	1,832	2,546	3,691	6,130	1,980	2,324	3,200	4,640	7,706
5-7	1,619	2,539	3,610	5,234	8,693	2,256	3,165	4,443	6,442	10,700
8-14	2,310	3,638	4,849	7,030	11,675	3,036	4,953	7,004	10,154	16,864
15-21	3,311	4,694	6,260	9,076	15,072	3,982	7,128	9,698	14,062	23,353
22-28	4,384	5,786	7,714	11,187	18,577	5,322	9,093	12,123	17,578	29,191
29-35	5,315	6,944	9,258	13,423	22,292	6,551	11,073	14,766	21,411	35,557
36-47	6,690	8,925	11,900	17,256	28,657	8,362	14,215	18,954	27,485	45,644
48-60	8,175	10,911	14,545	21,091	35,026	10,540	17,851	23,801	34,512	57,315
61-75	11,647	14,712	19,616	28,442	47,234	13,786	22,315	29,751	43,140	71,644
76-90	13,772	18,844	25,124	36,430	60,499	16,474	27,503	36,674	53,178	88,313
91-120	18,175	25,787	34,382	49,853	82,791	23,518	42,003	56,861	82,447	1,36,921
121-150	24,494	33,717	45,129	65,438	1,08,674	34,417	55,370	75,813	1,09,928	1,82,558
151-180	29,508	39,999	53,335	77,335	1,28,431	41,037	68,066	93,444	1,35,493	2,25,014

With sub-limits under Medical Expense Benefit
SI - USD 50,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	2,035	2,617	3,637	5,273	8,173	2,829	3,320	4,571	6,629	10,274
5-7	2,313	3,627	5,157	7,478	11,592	3,223	4,521	6,348	9,203	14,266
8-14	3,300	5,197	6,926	10,042	15,565	4,337	7,077	10,005	14,506	22,485
15-21	4,730	6,707	8,942	12,965	20,096	5,689	10,184	13,854	20,088	31,137
22-28	6,263	8,266	11,021	15,981	24,770	7,603	12,989	17,318	25,110	38,921
29-35	7,593	9,919	13,224	19,176	29,723	9,359	15,819	21,094	30,587	47,410
36-47	9,558	12,750	17,000	24,652	38,209	11,946	20,306	27,078	39,264	60,859
48-60	11,678	15,586	20,780	30,130	46,702	15,056	25,502	34,002	49,303	76,421
61-75	16,638	21,016	28,023	40,632	62,979	19,693	31,879	42,502	61,628	95,526
76-90	19,675	26,920	35,892	52,043	80,666	23,535	39,291	52,392	75,968	1,17,752
91-120	25,964	36,838	49,116	71,219	1,10,389	33,597	60,004	81,229	1,17,782	1,82,562
121-150	34,992	48,167	64,470	93,482	1,44,899	49,167	79,101	1,08,303	1,57,038	2,43,411
151-180	42,153	57,142	76,193	1,10,479	1,71,241	58,625	97,237	1,33,490	1,93,561	3,00,018

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit
SI - USD 100,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	2,075	3,592	5,053	7,613	12,545	2,885	4,547	6,330	9,521	15,679
5-7	2,359	5,132	7,215	10,463	17,230	3,288	6,352	9,308	13,493	22,210
8-14	3,366	7,007	9,676	14,025	23,083	4,423	10,139	14,272	20,677	34,019
15-21	4,825	9,366	12,483	18,086	29,760	5,803	14,541	19,365	28,049	46,133
22-28	6,459	11,535	15,365	22,260	36,618	7,756	18,152	24,173	35,005	57,569
29-35	8,028	13,824	18,411	26,667	43,865	9,546	22,077	29,397	42,567	69,996
36-47	10,218	17,748	23,638	34,230	56,294	12,185	28,300	37,680	54,550	89,693
48-60	12,905	21,664	28,842	41,763	68,678	15,357	35,479	47,230	68,373	1,12,415
61-75	16,971	29,158	38,824	56,216	92,439	20,087	44,263	58,920	85,297	1,40,242
76-90	20,324	37,281	49,634	71,864	1,18,171	24,006	54,452	72,491	1,04,941	1,72,535
91-120	26,483	50,921	67,792	98,153	1,61,396	34,269	84,276	1,12,185	1,62,396	2,66,987
121-150	35,692	66,455	88,817	1,28,590	2,11,439	50,151	1,12,159	1,49,291	2,16,106	3,55,282
151-180	42,997	78,677	1,04,754	1,51,666	2,49,384	59,797	1,37,967	1,83,654	2,65,842	4,37,044

Without sub-limits under Medical Expense Benefit
SI - USD 25,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	1,710	2,198	3,056	4,429	7,356	4,950	5,810	7,999	11,601	19,265
5-7	1,943	3,047	4,333	6,281	10,432	5,640	7,912	11,108	16,107	26,749
8-14	2,772	4,365	5,819	8,435	14,009	7,590	12,384	17,509	25,385	42,159
15-21	3,973	5,634	7,511	10,891	18,087	9,957	17,820	24,243	35,154	58,381
22-28	5,261	6,944	9,258	13,424	22,292	13,306	22,731	30,307	43,943	72,977
29-35	6,378	8,333	11,108	16,108	26,750	16,378	27,683	36,915	53,527	88,892
36-47	8,028	10,710	14,281	20,708	34,389	20,905	35,536	47,387	68,712	1,14,109
48-60	9,809	13,093	17,455	25,309	42,032	26,349	44,628	59,503	86,280	1,43,288
61-75	13,976	17,654	23,539	34,131	56,681	34,463	55,787	74,379	1,07,849	1,79,110
76-90	16,527	22,613	30,149	43,715	72,599	41,187	68,760	91,686	1,32,945	2,20,783
91-120	21,810	30,945	41,258	59,823	99,349	58,794	1,05,007	1,42,150	2,06,118	3,42,303
121-150	29,393	40,460	54,155	78,524	1,30,409	86,043	1,38,426	1,89,531	2,74,818	4,56,395
151-180	35,409	47,999	64,002	92,802	1,54,117	1,02,594	1,70,165	2,33,609	3,38,732	5,62,535

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

Without sub-limits under Medical Expense Benefit
SI - USD 50,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	2,645	3,401	4,728	6,854	10,625	7,072	8,300	11,427	16,573	25,687
5-7	3,006	4,716	6,705	9,722	15,069	8,057	11,303	15,869	23,010	35,665
8-14	4,291	6,756	9,005	13,055	20,235	10,843	17,692	25,012	36,265	56,213
15-21	6,149	8,718	11,625	16,855	26,125	14,223	25,457	34,633	50,220	77,841
22-28	8,142	10,747	14,327	20,776	32,201	19,009	32,472	43,295	62,776	97,303
29-35	9,870	12,895	17,192	24,928	38,639	23,397	39,547	52,735	76,467	1,18,523
36-47	12,424	16,575	22,101	32,047	49,673	29,865	50,767	67,695	98,160	1,52,146
48-60	15,182	20,263	27,013	39,170	60,712	37,641	63,754	85,004	1,23,258	1,91,051
61-75	21,630	27,322	36,429	52,822	81,873	49,233	79,696	1,06,256	1,54,070	2,38,813
76-90	25,577	34,996	46,659	67,655	1,04,866	58,839	98,228	1,30,980	1,89,920	2,94,379
91-120	33,754	47,890	63,852	92,584	1,43,505	83,991	1,50,010	2,03,072	2,94,455	4,56,404
121-150	45,489	62,617	83,811	1,21,526	1,88,368	1,22,918	1,97,752	2,70,757	3,92,597	6,08,528
151-180	54,800	74,284	99,050	1,43,623	2,22,613	1,46,562	2,43,092	3,33,726	4,83,902	7,50,047

Without sub-limits under Medical Expense Benefit
SI - USD 100,000

(Amount in ₹)

Worldwide excluding Americas						Worldwide including Americas				
Travel Days	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	2,698	4,669	6,568	9,896	16,308	7,213	11,366	15,823	23,802	39,199
5-7	3,067	6,671	9,379	13,602	22,399	8,218	15,879	23,269	33,732	55,527
8-14	4,376	9,109	12,579	18,232	30,007	11,060	25,346	35,680	51,693	85,047
15-21	6,272	12,176	16,227	23,511	38,687	14,508	36,353	48,412	70,122	1,15,332
22-28	8,397	14,996	19,974	28,938	47,604	19,389	45,379	60,433	87,514	1,43,923
29-35	10,436	17,971	23,934	34,668	57,025	23,865	55,193	73,492	1,06,418	1,74,990
36-47	13,284	23,073	30,729	44,499	73,182	30,463	70,749	94,198	1,36,375	2,24,234
48-60	16,776	28,163	37,495	54,292	89,283	38,393	88,695	1,18,075	1,70,933	2,81,036
61-75	22,062	37,904	50,470	73,080	1,20,170	50,217	1,10,657	1,47,300	2,13,242	3,50,606
76-90	26,422	48,466	64,525	93,423	1,53,622	60,015	1,36,129	1,81,225	2,62,352	4,31,335
91-120	34,429	66,197	88,130	1,27,598	2,09,815	85,671	2,10,691	2,80,462	4,05,991	6,67,467
121-150	46,399	86,391	1,15,462	1,67,168	2,74,871	1,25,377	2,80,396	3,73,227	5,40,266	8,88,206
151-180	55,896	1,02,280	1,36,180	1,97,165	3,24,199	1,49,494	3,44,918	4,59,133	6,64,605	10,92,609

Asia Plan

This plan is specific to travel within Asian countries. It offers a comprehensive coverage to people travelling to any Asian countries from India. Asia does not include Japan and Korea.



Product Benefit Table

S.No	Benefits		Deductible
	Sum Insured (in USD)	50000	
1	Medical Expenses (including medical evacuation) ^{1#}	50000	100
2	Sickness Dental Relief	500	100
3	Accidental Death and Dismemberment Benefit (24 hrs)	10,000	Nil
4	Accidental Death and Dismemberment Benefit (Common Carrier)	5,000	Nil
5	Repatriation of Mortal Remains	5,000	Nil
6	Delay of Checked-in Baggage ²	100	6 hours
7	Loss of Checked-in Baggage (Per Baggage maximum 50 % and per item in the baggage 10 %)	500	Nil
8	Loss of Passport	250	USD 25
9	Personal Liability	100,000	USD 200
10	Trip Delay Benefit	USD 30 per 12 hrs to max USD180	after 6 hours
11	Hijacking Benefit	USD100/day for max 6 days	after 12 hrs
12	Emergency Cash Advance ³ (Cash Advance Would include delivery charges)	500	Nil
13	Trip Cancellation	500	0
14	Compassionate Visit	5000	0
15	Assistance Services	Included	



Product Benefit Table (continued)

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 up to a max of USD2000.
2. In case of one bag is 100 % and in case of two or more bags Per Baggage is max 50% and per item in the baggage is max 10%
3. 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.

Sub-limits applicable

S.No	Benefits	Limits
1	Hospital room & Board & Hospital Miscellaneous	USD1500/day upto 30 days
2	Intensive Care Unit	USD2500/day upto 7 days
3	Surgical Treatment *	Max USD 10,000
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

*Includes OT charges, Surgeon Fee and implant charges.

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

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. These rates are exclusive of applicable goods and services tax.

Sum Insured : USD 50,000

Asia (Excluding Japan & Korea)					
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	285	310	314	504	507
5-7	379	414	417	671	674
8-14	542	593	595	796	799
15-21	810	874	908	1,056	1,641
22-28	928	1,043	1,079	1,129	2,003
29-35	1,094	1,212	1,286	1,433	2,489
36-47	1,300	1,469	1,568	1,653	3,154
48-60	1,586	1,748	1,855	1,957	4,123
61-75	1,886	2,160	2,280	2,400	5,410
76-90	2,366	2,647	2,758	2,840	7,053
91-120	2,982	3,378	3,534	3,730	8,318
121-150	3,401	3,911	4,074	4,197	11,445
151-180	4,266	4,889	5,092	5,245	13,683

* applicable for renewal only

Student Travel

This plan is especially designed for student going abroad to pursue higher studies. This policy helps students to stay away from all worries about unexpected hurdles that come in their way while they travel abroad to fulfill their dreams.



Product Benefit Table

S.No	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 hours
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 Dismemberment)	25,000	25,000	25,000	5,000	5,000	Nil

S.No	Benefits	Diamond	Titanium	Platinum	Gold	Silver	Deductible
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

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. These rates are exclusive of applicable goods and services tax.

Variant : Silver, Sum Insured : USD 50,000 (Amount in ₹)

Worldwide excluding Americas			Worldwide including Americas	
Travel Days	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,027	1,119	2,358	2,571
31-60	1,793	1,954	4,454	4,854
61-90	2,611	2,846	6,694	7,296
91-120	3,139	3,421	8,140	8,872
121-180	4,986	5,435	13,198	14,385
181-270	7,309	7,967	19,558	21,319
271-366	9,023	9,834	24,249	26,432

Variant : Gold, Sum Insured : USD 100,000 (Amount in ₹)

Worldwide excluding Americas			Worldwide including Americas	
Travel Days	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,152	1,255	2,653	2,892
31-60	2,039	2,222	5,042	5,497
61-90	2,989	3,257	7,597	8,282
91-120	3,601	3,925	9,246	10,078
121-180	5,743	6,261	15,016	16,367
181-270	8,438	9,198	22,268	24,271
271-366	10,426	11,364	27,616	30,101

Variant : Platinum, Sum Insured : USD 250,000 (Amount in ₹)

Worldwide excluding Americas			Worldwide including Americas	
Travel Days	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,353	1,476	2,958	3,225
31-60	2,441	2,661	5,652	6,160
61-90	3,604	3,928	8,531	9,299
91-120	4,355	4,746	10,389	11,325
121-180	6,981	7,609	16,891	18,411
181-270	10,283	11,209	25,064	27,320
271-366	12,718	13,862	31,093	33,891

Variant : Titanium, Sum Insured : USD 500,000 (Amount in ₹)

Worldwide excluding Americas			Worldwide including Americas	
Travel Days	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,499	1,633	3,208	3,497
31-60	2,731	2,976	6,150	6,704
61-90	4,047	4,412	9,296	10,133
91-120	4,898	5,339	11,326	12,346
121-180	7,679	8,369	18,243	19,884
181-270	11,311	12,329	27,070	29,506
271-366	13,989	15,248	33,580	36,602

Premium Rate Table (continued)

Variant : Diamond, Sum Insured : USD 750,000 (Amount in ₹)

Worldwide excluding Americas			Worldwide including Americas	
Travel Days	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,657	1,807	3,554	3,874
31-60	3,281	3,576	6,884	7,504
61-90	4,763	5,193	9,776	10,656
91-120	5,779	6,298	11,598	12,642
121-180	7,832	8,537	18,607	20,281
181-270	11,538	12,576	27,611	30,096
271-366	14,829	16,163	34,252	37,335



Key Exclusions#

- a. Any expenses due to Pre Existing Diseases will not be covered. Only in case of Life Threatening emergency, the expenses incurred abroad will be covered up to a max of USD2000.
- b. Any baggage delay on arrival in the Republic of India (inward flight) under the delay of checked in baggage section will not be covered.
- c. The Company will not be liable for any Jewellery, perishables and consumables under the loss of checked in baggage section.
- d. Loss of the Passport/Visa due to theft will not be covered unless it has been reported to the Police within 24 hours the Insured Person becoming aware of the theft and a written Police Report obtained.
- e. If the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight (Missed Flight) shall be less than 3 hours, then the same will not be covered under the missed connections / departure section.

#these are only some of the key exclusions. Please refer to the policy terms and conditions for the complete list.

Declined list of countries to which travel insurance coverage is not extended

Coverage to the below listed countries is not available.

Afghanistan, Myanmar (Burma), Democratic Republic of Congo, East Timor, Eritrea, Iran, Iraq, Liberia, Libya, North Korea, Rwanda, Sierra Leone, Somalia, Sudan, Syria, Yeman, Congo, Republic of (Brazzaville), Timor-Leste (East Timor), Zaire , Pakistan

The list of declined countries may undergo change from time to time depending on the geo-political situation in the respective country. Any revision to the country list shall be updated on our website every quarter.

For claims assistance or enquiry please contact
Europ Assistance India Pvt Ltd
Star Hub Building No. 2, 7TH Floor,
Near ITC Maratha Hotel, Sahar, Andheri East,
Mumbai – 400 059.
Contact No: +91-22-67347878
Email: royalsundaram@europ-assistance.in

Disclaimer

Travel Secure product is an IRDAI approved product with UIN – RSATIOP18116V011718, which is underwritten and serviced by Royal Sundaram General Insurance Co. Limited. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- 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.

Complaints/Grievances

Incase of complaints/Grievances please call Royal Sundaram General Insurance Co. Limited

Toll No: 1860 425 0000 or E-Mail: customer.services@royalsundaram.in



ROYAL SUNDARAM INSURANCE

Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Registered Office: 21, Patullos Road, Chennai - 600 002.

Call **1860 425 0000**

Visit **www.royalsundaram.in**

IRDAI Registration No.102

CIN: U67200TN2000PLC045611

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