

## Easy Travel Group Travel Health - Prospectus

### Suitability:

- The policy covers persons in the age group of 18-60 years (61-70 can be covered as an exception)
- The policy can be issued to Corporate only. We will issue annual policy to the corporate and individual certificate will be issued to employee before the beginning of the trip.
- The policy can be issued for Short Term Duration (If opted)
- The policy is primarily for employees. The coverage can be extended to Spouse & Children.

### Plans offered

Benefits (all figures in USD)	Deductible	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Medical Expenses	\$ 100	\$ 25,000, \$ 50,000, \$ 100,000, \$ 250,000, \$ 500,000	\$ 25,000, \$ 50,000, \$ 100,000, \$ 250,000, \$ 500,000	\$ 25,000, \$ 50,000, \$ 100,000, \$ 250,000, \$ 500,000	\$ 25,000, \$ 50,000, \$ 100,000, \$ 250,000, \$ 500,000	\$ 25,000, \$ 50,000, \$ 100,000, \$ 250,000, \$ 500,000	\$ 25,000, \$ 50,000, \$ 100,000, \$ 250,000, \$ 500,000
Dental Treatment*	\$ 100	\$ 250 (<\$ 200000) & \$ 500 (>\$ 200000)	\$ 250 (<\$ 200000) & \$ 500 (>\$ 200000)	\$ 250 (<\$ 200000) & \$ 500 (>\$ 200000)	\$ 250 (<\$ 200000) & 200000)	\$ 250 (<\$ 200000) & 200000)	\$ 250 (<\$ 200000) & \$ 500 (>\$ 200000)
Medical Evacuation*		Included	Included	Included	Included	Included	Included
Repatriation of Mortal Remains*	Nil	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500
Personal Accident	Nil	-	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Personal Accident - Common Carrier	Nil	-	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Total Loss of Checked-in Baggage	\$ 50	-	\$ 500 (<200000)& \$ 1000 (>200000)	\$ 500 (<200000) & \$ 1000 (>200000)	\$ 500 (<200000) & \$ 1000 (>200000)	\$ 500 (<200000) & \$ 1000 (>200000)	\$ 500 (<200000) & \$ 1000 (>200000)
Delay of Checked-in Baggage	12 Hrs	-	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200
Loss of Passport	\$ 30	-	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200
Substitute Employee	Nil	-	\$ 2,500	\$ 2,500	\$ 5,000	\$ 5,000	\$ 5,000
Personal Liability	Nil	-	-	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Hijack Daily Allowance	12 Hrs	-	-	\$ 50 max \$ 250	\$ 50 max \$ 250	\$ 50 max \$ 250	\$ 50 max \$ 250
Trip Delay	12 Hrs	-	-	\$ 50 max \$ 100	\$ 50 max \$ 100	\$ 50 max \$ 100	\$ 50 max \$ 100
Emergency Travel Family	Nil	-	-	\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,000
Emergency Hotel Expenses	10%	-	-	\$ 1,000	\$ 2,000	\$ 2,000	\$ 2,000
Financial Emergency Cash	Nil	-	-	-	-	\$ 300	\$ 300
Trip Cancellation	Nil	-	-	-	-	\$ 2,000	\$ 2,000
Trip Curtailment	Nil	-	-	-	-	\$ 2,000	\$ 2,000
Missed Connection	Nil	-	-	-	-	\$ 250	\$ 250
Hospital Daily Allowance*	48 Hrs	-	-	-	-	\$ 50 max	\$ 150

\* These benefits are sublimit to Medical Expenses Sum Insured

# Customised plans can be offered to corporate buying above 5,000 travel days

**Sum Insured** would Range from: \$ 25,000.00 to \$ 500,000.00. The \$ 25,000.00 Sum Insured option is available for the geography Asiapacific excluding Japan [A] only

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**Geography** would be Worldwide [W], Worldwide excluding US & Canada [X], Asiapacific excluding Japan [A]

**Trip duration** would be upto 180 days. (Above 181 days can be covered as an exception on case to case basis)

**Minimum number of Travel Days to be bought is 150 days**

### Rating Schedule

The price depends on

1. Age
2. Sum Insured
3. Plan opted
4. Duration of travel
5. Countries being visited
6. Industry
7. Claim Experience

### Rating

- As per the enclosed rating document

### Exclusions

The policy will not compensate for death or disablement due to

- War or any act of war, invasion, act of foreign enemy, war like operations, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, riot, terrorism, chemical, radioactive or nuclear contamination, terrorism
- Insured persons participation or involvement in naval, military or airforce operations, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, criminal acts or illegal activity,
- Pregnancy childbirth & it's complications, congenital internal & external disease,
- Pre-existing conditions & their complications,
- Self inflicted injury, suicide or attempted suicide,
- Abuse of intoxicants or hallucinogens including drugs & alcohol,
- Any non-allopathic treatment except to the extent of coverage provided for under 'Medical treatment' sub-cover.

### Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.