

Individual

Suitability:

- The policy covers persons in the age group of 6 months to 70 years
- The policy can be issued to an individual only
- The policy can be issued for Short Term Duration

Benefits:

The Proposer can select from five different options

Benefits (all figures in USD)	Deductible	Platinum	Gold	Silver	Bronze	Asian Region
Medical Treatment	100	5,00,000	2,50,000	1,00,000	50,000	25,000
Dental Treatment *	100	500	250	250	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	20,000	10,000	5,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	1,000	500	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	200	-
Financial Emergency Cash	Nil	300	200	200	-	-
Trip Delay	12 hrs.	50/200	25/100	-	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-	-
Trip Cancellation	Nil	2,000	1,000	-	-	-
Trip Curtailment	Nil	2,000	-	-	-	-
Missed Connection	Nil	500	-	-	-	-

Sum Insured would Range from: \$ 25,000.00 to \$ 500,000.00

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

Trip duration would be upto 180 days for initial policy

Family

Suitability:

- The policy covers persons in the age group of 6 months to 70 years
- Children will be covered upto the age of 21 years
- The policy can be issued to individual, spouse and atmost 4 children
- The policy can be issued for Short term duration

Benefits:

The Proposer can select from three different options

Benefits (all figures in USD)	Deductible	Silver	Bronze	Asian Region
Medical Treatment	100	1,00,000	50,000	25,000
Dental Treatment*	100	250	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500	7,500
Loss of Passport	30	200	200	200
Personal Accident	Nil	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	5,000	5,000	5,000
Personal Liability	Nil	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	500	-
Delay of Checked-in Baggage	12 hrs.	200	200	-
Financial Emergency Cash	Nil	200	-	-

Sum Insured would Range from: \$ 25,000.00 to \$ 100,000.00

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

Trip duration would be upto 180 days for initial policy

Premium

- The premium will be indicated for a Family of 2 adults and 2 children
- Additional premium @ 25 % for each additional child included in the policy

Annual Multi-trip

Suitability:

- The policy covers persons in the age group of 6 months to 70 years
- Platinum plan will not available for persons aged between 61-70 years
- The policy can be issued to individual only
- The policy can be issued for one year (renewable) with an option of maximum 30/60 days per trip duration

Benefits:

The Proposer can select from four different options

Benefits (all figures in USD)	Deductible	Platinum	Gold	Silver	Asian Region
Medical Treatment	100	5,00,000	2,50,000	1,00,000	25,000
Dental Treatment*	100	500	500	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000
Personal Accident-Common Carrier ^	Nil	20,000	10,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250
Financial Emergency Cash	Nil	300	200	200	-
Total Loss of Checked-in Baggage	Nil	1,000	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	-
Trip Delay	12 hrs.	50/200	25/100	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-
Trip Cancellation	Nil	2,000	1,000	-	-
Trip Curtailment	Nil	2,000	-	-	-

Sum Insured would Range from: \$ 25,000.00 to \$ 500,000.00

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

Trip duration would be restricted to 30/60 days per trip (as opted), maximum 180 days per policy year

Senior Citizen

Suitability:

- The policy covers persons in the age group of 71-80 years
- The policy can be issued to individual only
- The policy can be issued for Short Term Duration

Benefits:

Benefits (all figures in USD)	Deductible	Silver	Bronze
Medical Treatment	100	1,00,000	50,000
Dental Treatment*	100	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500
Loss of Passport	30	200	200
Personal Accident	Nil	10,000	10,000
Personal Accident - Common Carrier ^	Nil	5,000	5,000
Personal Liability	Nil	50,000	25,000
Hijack Daily Allowance	12 hrs.	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	-
Delay of Checked-in Baggage	12 hrs.	200	-
Financial Emergency Cash	Nil	200	-

Sum Insured would be \$ 50,000.00 & \$ 100,000.00

Maximum liability for Medical Expenses will be limited to \$ 15,000 for any Illness and \$ 25,000 for an Accident

Geography would be Worldwide [W], Worldwide excluding US & Canada [X]

Trip duration would be upto 180 days

GENERAL EXCLUSIONS:

We will not make any payment for any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or in any way attributable to any of the following unless expressly stated to the contrary in this Policy:

- a) War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, riot, insurrection, military or usurped acts, nuclear weapons/materials, radiation of any kind.
- b) Any Insured Person's participation or involvement in naval, military or air force operation or professional or semi-professional sporting, racing, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.
- c) Any Insured Person committing or attempting to commit a criminal or unlawful act, or intentional self injury or attempted suicide while sane or insane.
- d) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
- e) The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - i) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosion nuclear assembly or nuclear component, thereof
 - iii) Asbestosis or other related sickness or disease resulting from the existence, production, handling, processing, manufacture, sale, distribution of asbestos or other products thereof.
- f) Obesity or morbid obesity or any weight control program, where obesity means a condition in which the Body Mass Index (BMI) is above 29 & morbid obesity means a condition where BMI is above 37.
- g) Pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or illness or disease), maternity or birth (including caesarean section) except in the case of ectopic pregnancy.
- h) Any non allopathic treatment.
- i) Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing.
- j) Items of personal comfort and convenience including but not limited to television, telephone, foodstuffs, cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service as well as similar incidental services and supplies, and vitamins and tonics, unless vitamins and tonics are certified to be required by the attending Doctor as a direct consequence of an otherwise covered claim.
- k) Treatment rendered by a Doctor which is outside his discipline or the discipline for which he is licensed; referral-fees or out-station consultations; treatments rendered by a Doctor who shares the same residence as an Insured Person or who is a member of an Insured Person's family, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
- l) The costs of any procedure or treatment by any person or institution that We have said in writing is not to be used.
- m) The provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products.
- n) Non-prescription drugs or treatments.
- o) If the Insured Person is travelling against the advice of a Doctor or is receiving or on a waiting list for specified medical treatment.
- p) Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
- q) Any act of Terrorism which means an act, including but not limited to the use of force or violence and/or the threat thereof, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological, or ethnic purposes or other reasons including the intention to influence any government and/ or to put the public, or any section of the public, in fear.
- r) Experimental, investigational or unproven treatment devices and pharmacological regimens, or measures primarily for diagnostic, X-ray or laboratory examinations or other diagnostic studies which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital.
- s) Any non medical expenses mentioned in Annexure II in policy wordings.

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.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

Individual

Days/Age	Platinum - USD 500,000						Gold - USD 250,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	1,724	1,913	2,588	1,258	1,355	1,719	1,092	1,256	1,965	873	982	1,528
8-14	2,457	2,869	4,329	1,702	1,914	2,707	1,528	1,692	2,948	1,092	1,200	2,183
15-21	3,192	3,824	6,072	2,145	2,472	3,692	1,637	2,074	3,822	1,200	1,418	2,729
22-28	3,926	4,779	7,816	2,589	3,030	4,678	2,183	2,457	5,132	1,418	1,746	3,494
29-35	4,660	5,735	9,559	3,031	3,588	5,665	2,511	3,276	6,553	1,637	2,019	4,259
36-47	5,918	7,374	12,547	3,793	4,544	7,355	3,384	4,149	8,627	2,074	2,511	5,570
48-60	7,281	9,149	15,785	4,616	5,581	9,186	3,931	5,132	9,828	2,401	3,276	6,553
61-75	8,854	11,196	19,520	5,566	6,777	11,300	5,460	7,371	14,198	3,002	3,931	8,737
76-90	10,426	13,244	23,255	6,516	7,973	13,413	6,443	8,737	16,382	3,548	4,695	9,828
91-120	13,636	17,405	36,559	8,482	10,299	24,815	7,862	10,048	21,843	4,969	6,443	15,836
121-150	16,848	21,567	49,861	10,448	12,626	36,219	10,975	13,761	31,672	6,225	8,190	23,809
151-180	20,059	25,728	63,164	12,414	14,952	47,621	13,105	16,382	38,008	7,644	9,828	31,672

Individual

Days/Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	982	1,092	1,746	763	873	1,418	818	927	1,474	545	599	982
8-14	1,310	1,418	2,401	982	1,092	2,074	1,092	1,200	1,965	763	873	1,310
15-21	1,418	1,637	3,276	1,092	1,310	2,511	1,200	1,364	2,621	873	982	1,637
22-28	1,637	1,856	4,367	1,310	1,528	3,276	1,418	1,637	3,276	1,092	1,200	2,183
29-35	1,965	2,511	4,975	1,528	1,746	3,931	1,746	1,965	4,040	1,256	1,418	2,729
36-47	2,511	3,276	7,281	1,746	1,965	4,805	2,293	2,621	5,460	1,418	1,582	3,384
48-60	3,276	4,040	9,009	2,074	2,511	6,225	3,057	3,822	6,553	1,746	2,183	4,040
61-75	4,477	5,460	11,031	2,621	3,166	7,644	4,259	5,242	8,737	2,183	2,621	5,460
76-90	5,242	6,553	13,215	2,948	3,712	9,392	5,023	6,334	10,156	2,401	2,839	6,553
91-120	6,553	8,300	17,583	3,931	5,132	13,105	5,678	7,426	16,492	3,384	3,822	10,048
121-150	8,955	12,014	27,304	5,460	7,317	18,020	7,644	9,283	21,843	4,367	5,350	15,289
151-180	10,921	14,198	31,672	6,553	8,190	23,864	8,737	11,031	26,758	5,132	6,443	20,205

Individual

Days/Age	Asian Region - USD 25,000		
	A 0-40	A 41-60	A 61-70
0-7	435	545	873
8-14	545	654	982
15-21	654	818	1,418
22-28	818	982	1,965
29-35	1,092	1,200	2,511
36-47	1,256	1,418	2,729
48-60	1,418	1,582	3,384
61-75	1,746	2,183	4,040
76-90	2,183	2,621	5,460
91-120	2,401	2,839	6,553
121-150	3,384	3,822	10,048
151-180	4,367	5,350	15,289

Senior Citizen

Days/Age	Silver - USD 100,000		Bronze - USD 50,000	
	W 71-80	X 71-80	W 71-80	X 71-80
0-7	3,413	2,548	2,293	1,528
8-14	5,601	3,730	3,027	1,965
15-21	6,853	4,405	3,959	2,103
22-28	9,045	5,585	5,591	2,970
29-35	11,236	6,767	7,224	3,837
36-47	14,364	8,454	9,554	5,076
48-60	18,120	10,478	12,352	6,564
61-75	22,500	12,841	15,617	8,300
76-90	27,194	15,372	19,115	10,159
91-120	38,049	25,120	27,266	17,486
121-150	54,294	41,181	39,489	29,599
151-180	70,540	57,242	51,711	41,712

Annual Multi Trip

	Days/trip	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
Platinum - USD 500,000	30 days	6,006	6,553	NA	3,658	4,040	NA
	60 days	10,975	14,088	NA	6,935	8,409	NA
Gold - USD 250,000	30 days	4,641	5,023	12,014	3,002	3,166	6,553
	60 days	8,901	11,413	19,986	5,732	6,935	11,850
Silver- USD 100,000	30 days	3,822	4,367	10,703	2,401	2,729	6,006
	60 days	6,771	8,737	15,617	4,367	5,350	9,283
	Days/trip	A 0-40	A 41-60	A 61-70			
Asian- USD 25,000	30 days	1,200	1,528	2,948			
	60 days	2,347	2,948	5,624			

Family*

Days/Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	3,239	3,600	5,762	2,518	2,879	4,681	2,701	3,061	4,864	1,798	1,980	3,239
8-14	4,321	4,681	7,925	3,239	3,600	6,844	3,600	3,960	6,483	2,518	2,879	4,321
15-21	4,681	5,402	10,809	3,600	4,321	8,286	3,960	4,503	8,646	2,879	3,239	5,402
22-28	5,402	6,123	14,413	4,321	5,042	10,809	4,681	5,402	10,809	3,600	3,960	7,204
29-35	6,483	8,286	16,419	5,042	5,762	12,971	5,762	6,483	13,332	4,143	4,681	9,006
36-47	8,286	10,809	24,027	5,762	6,483	15,854	7,565	8,646	18,017	4,681	5,224	11,169
48-60	10,809	13,332	29,734	6,844	8,286	20,540	10,088	12,611	21,621	5,762	7,204	13,332
61-75	14,774	18,017	36,398	8,646	10,448	25,226	14,053	17,296	28,830	7,204	8,646	18,017
76-90	17,296	21,621	43,607	9,727	12,250	30,993	16,575	20,900	33,516	7,925	9,367	21,621
91-120	21,621	27,388	58,025	12,971	16,935	43,247	18,738	24,505	54,420	11,169	12,611	33,154
121-150	29,551	39,642	90,104	18,017	24,144	59,467	25,226	30,632	72,083	14,413	17,656	50,456
151-180	36,038	46,851	1,04,521	21,621	27,028	78,751	28,830	36,398	88,302	16,935	21,261	66,676

Family*

Asian Region - USD 25,000			
Days/Age	A 0-40	A 41-60	A 61-70
0-7	1,437	1,798	2,879
8-14	1,798	2,158	3,239
15-21	2,158	2,701	4,681
22-28	2,701	3,239	6,483
29-35	3,600	4,681	8,286
36-47	4,143	4,681	9,006
48-60	4,681	5,224	11,169
61-75	5,762	7,204	13,332
76-90	7,204	8,646	18,017
91-120	7,925	9,367	21,621
121-150	11,169	12,611	33,154
151-180	14,413	17,656	50,456

W - Worldwide including USA & Canada
X - Worldwide excluding USA & Canada
A - Asian region excluding Japan
m - Months

- Premium (in INR) including Goods & Services Tax & Cess (if any)
- Rates are valid till further notification

*Premium for a family of 2 adults and 2 children, additional premium @ 25% for each additional child to be included.

Statutory Warning >

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

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 prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees