



## HDFC ERGO EXPLORER – PROSPECTUS

### SECTION 1 - PREFACE

#### A. KEY FEATURES OF THE POLICY

- a. Multiple Sum Insured options to choose from. Sum Insured options (in USD) available are 40,000 / 50,000 / 1,00,000 / 2,00,000 / 5,00,000 / 10,00,000
- b. You can also insure yourself only pertaining to the Geographical scope in which you are going to travel. Geographical scope options available are: Asia (Excl. Japan) | WW | WW Excluding US & Can | Europe including Schengen
- c. The Policy encompasses a comprehensive range of covers that shields against medical emergencies, travel emergencies and crisis situations back at home while you are travelling overseas.
- d. The Policy has exclusive travel covers like Loss of Checked-in baggage, Delay of Checked-in baggage Flight Delay, Loss of Passport, Flight Delay, Flight Cancellation, Missed Flight Connection, Trip Delay, Trip Curtailment and Trip Cancellation
- e. The policy comprises medical and accidental covers like Emergency Medical Expenses, Dental Expenses, Hospital Cash, Personal Accident and Personal Accident - Common Carrier
- f. The Policy also has a set unique covers like Theft of Baggage and its contents, Bounced Booking, Hijack Distress Allowance, Theft of Electronic Gadget, Back at Home cover, Fraudulent transactions on payment cards, Visa Rejection, Golfer's hole in one and Emergency Travel and Accommodation expenses for Immediate Family Member
- g. The product has 3 plans, each of which are tailor-made to cater to needs of a specific set of customers. These customers could be Value seekers looking for a no frill basic travel Insurance that shields them against Medical Emergencies overseas. We also have a plan for Premium Buyers who wish to shield themselves not only against Medical Emergencies but Travel emergencies as well. Lastly we also cater to the needs of our 1<sup>st</sup> Class Buyers who look for a comprehensive coverage whilst they are vacationing overseas.
- h. The policy covers multiple family relationships hence You can Insure yourself and all your family members under one multi individual Policy.
- i. The policy also provides single trip and annual multi trip options



## B. OPERATING CLAUSE

- a. This policy covers Insured Persons on Individual Sum Insured basis only.
- b. The Company will be liable to provide coverage for only those benefits mentioned in the Policy Schedule.
- c. The Sum Insured for each benefit as mentioned in the Policy Schedule represents the Company's maximum liability for each Insured Person for any and all claims made under that benefit in the Policy.
- d. Provided further that, any amount payable under the Policy shall be subject to the terms of coverage (including Deductible, Sub-limits), exclusions, conditions and definitions contained herein.
- e. Plan chart, payout basis, payout type for each cover is attached as Annexure C.
- f. The policy shall be deemed to be in-force only post commencement of Period of Insurance unless specified expressly within the terms of a benefit under the policy.
- g. For annual multi trip policies, in case of claims during a policy year, sum insured of benefits shall be reduced and the same shall be replenished only after renewal of policy.
- h. Sum Insured for all benefits in a Single Trip Policy shall be on single trip basis. In case of claims under a single trip policy, sum insured of benefits shall be reduced and the same shall not be replenished.
- i. In case of multi-individual policies; for indemnification of admissible expenses, Insured Persons must furnish original bills / invoices. Duplication of bills / invoices shall not be accepted.
- j. Insured Person must read the Policy Wordings in conjunction with the Policy schedule for complete clarity on benefits, terms and conditions and Sum Insured limits applicable.

## A. KEY DEFINITIONS

- Def. 1. Dental Treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery
- Def. 2. Emergency Care means management for an Illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.
- Def. 3. Illness/ Illnesses means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment
- (a) Acute condition - Acute condition is a disease, Illness or Injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ Illness/ Injury which leads to full recovery
- (b) Chronic condition - A chronic condition is defined as a disease, Illness, or Injury that has one or more of the following characteristics:
- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
  - it needs ongoing or long-term control or relief of symptoms
  - it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
  - it continues indefinitely
  - it recurs or is likely to recur
- Def. 4. Injury means Accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- Def. 5. In-patient Care means treatment for which the Insured Person has to stay in a Hospital for more than 24 hours for a covered event.
- Def. 6. Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or Medical practitioners in the same locality would have charged for the same medical treatment.
- Def. 7. Act of Terrorism or "Terrorism" or "Terrorist Activity" means use of force or violence and / or the threat, by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purpose with the intention to influence any government and/or to put the public, or any section of the public in fear and the same is declared by the Government of the country wherein such event has occurred
- Def. 8. Medically Necessary treatment means any treatment, test, medication, or stay in Hospital or part of stay in Hospital which
- Is required for the medical management of the Illness or Injury suffered by the Insured Person;
  - Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity.
  - Must have been prescribed by a Medical Practitioner.
  - Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- Def. 9. Age means completed years on last birthday as on Commencement Date.
- Def. 10. Annual Multi Trip Policy means a policy allowing Insured person(s) to undertake one or more Trip(s) during the Policy Period from India to geographies (as mentioned in the Policy



Schedule) and back, subject to aggregate per trip duration as mentioned in the Policy Schedule. Sum Insured for all benefits in an Annual Multi Trip Policy shall be on per Policy Year basis.

- Def. 11. Catastrophe or Catastrophic event is an unexpected natural event, such as an earthquake, volcanic eruption, tsunami, flood, storm tempest, typhoon, hurricane, tornado, cyclone, which causes widespread loss, damage, or disruption at locations which are forming part of the trip and is declared by an appropriate Government or governing body of the country in which the Catastrophe has occurred.
- Def. 12. Common Carrier means any Scheduled public carrier responsible for transporting fare paying passengers through Road, Rail, Water or Air and is operating under a valid license from the relevant Government authority. Private taxis, taxis booked through cab aggregators, self-driven or hired road carriers and chartered aircrafts do not fall under the definition of Common Carrier.
- Def. 13. Immediate Family Member means an Insured Person's legal spouse; siblings; siblings-in-law; parents; parents-in-law; legal guardian, step-parents; children; who reside in India
- Def. 14. Insured Person means the persons named in the Policy Schedule and insured under the Policy and in respect of whom the applicable premium has been received.
- Def. 15. Insured Journey means a single journey to a destination outside of India (departure and arrival), which is undertaken during the Policy Period. In case of annual multi-trip policy it means multiple journeys where stay to a destination outside of India is confined maximum up to the plan chosen during the Policy Period.
- Def. 16. Life threatening situation shall mean a serious medical condition or symptom resulting from Injury or Illness which is not Pre-Existing Disease, which arises suddenly and unexpectedly, and requires immediate care and treatment by a Medical Practitioner, generally received within 24 hours of onset to avoid jeopardy to life or serious long term impairment of the Insured Person's health, until stabilisation at which time this medical condition or symptom is not considered an Emergency anymore.
- Def. 17. Medical Practitioner (Definition applicable for the treatment taken outside India) means a licensed medical practitioner acting within the scope of his license and who holds a degree of a recognized institution and is registered by the Authorized Medical Council of the respective country.
- Def. 18. Policy means these Policy wordings, the Policy Schedule and any applicable endorsements or extensions attaching to or forming part thereof, as amended from time to time, and shall be read together. The Policy contains details of the extent of cover available to the Insured Person, applicable exclusions and the terms & conditions applicable under the Policy.
- Def. 19. Period of Insurance
- Annual Multi Trip Policy
- The cover under this policy begins at the time at which the Insured first boards the Common Carrier by which he finally leaves India and the policy will expire automatically on the earlier of
- When the insured disembarks for the first time from the Common Carrier by which he has returned to India OR
  - Policy period end date as mentioned in Policy Schedule OR (Point b. is NOT applicable if policy is active and renewed)
  - The expiry of the Maximum Per Trip Duration(days) specified in the Policy schedule

#### Single Trip Policy

The cover under this policy begins at the time at which the Insured first boards the Common Carrier by which he finally leaves India and the policy will expire automatically on the earlier of

- When the insured disembarks for the first time from the Common Carrier by which he has returned to India OR
- Policy period end date as mentioned in Policy Schedule

Period of Insurance must necessarily commence within the Policy Period in case of both Single Trip and Annual Multi Trip policies



- Def. 20. Policy Period means the period between the commencement date and either the expiry date specified in the Policy Schedule or the date of cancellation of this Policy, whichever is earlier.
- Def. 21. Policy Schedule means Schedule attached to and forming part of this Policy mentioning the details of the Insured Persons, the Sum Insured, the Policy Period and the limits to which benefits under the Policy are subject to, including any annexures and/or endorsements, made to or on it from time to time, and if more than one, than the latest in time.
- Def. 22. Policy Year means a period of twelve months beginning from the Commencement Date and ending on the last day of such twelve-month period. For the purpose of subsequent years, Policy Year shall mean a period of twelve months commencing from the end of the previous Policy Year and lapsing on the last day of such twelve-month period, till the Expiry Date, as specified in the Policy Schedule.
- Def. 23. Political Disturbance means an unexpected strike, riot or Civil commotion which is declared by the Government or a Government body of the country where in such event has occurred.
- Def. 24. Sum Insured means the sum shown in the Policy Schedule for each cover which represents the Company's maximum liability for each Insured Person for benefits claimed for during the Policy Period.  
In Case of Annual Multi Trip, Sum Insured is cumulative limit for all the trips undertaken during the Policy Period. The Sum Insured once exhausted will not be reinstated for any section during the Policy Period.  
Basis of payout is attached as Annexure B.
- Def. 25. Time Deductible means a cost sharing requirement under the policy that provides that the Insurer will not be liable for a specified number of days, which will apply before any benefits are payable by the insurer. A Time Deductible does not reduce the sum insured.
- Def. 26. Trip means the journey undertaken by the Insured Person(s) that commences from point the Insured finally leaves India and ends when the Insured person returns to any first entry point in India during the Policy Period and is limited to the Geographical Scope for which the risk is covered as per the policy.
- Def. 27. Trip Cancellation means cancellation of the entire trip that was planned prior to commencement of period insurance due to reasons specified under Trip Cancellation benefit.
- Def. 28. Trip Curtailment means cancellation of a trip post commencement of period insurance due to reasons specified under Trip Curtailment benefit and immediate return to India.



## SECTION 2 – BENEFITS COVERED UNDER THE POLICY

### I. BASE COVERAGES

#### 1. EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS

The Company shall indemnify the Medical Expenses and Other Expenses as listed below for an Emergency Care Hospitalization of the Insured Person due to an Injury or Illness commencing during the Period of Insurance.

##### A. Medical Expenses

- a. Room Rent, boarding, nursing expenses as provided by the Hospital / Nursing Home
- b. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses
- c. Surgeon, anaesthetist, Medical Practitioner, consultants, specialist Fees during Hospitalization forming part of Hospital bill.
- d. Investigative treatments and diagnostic procedures directly related to Hospitalization.
- e. Medicines and drugs prescribed in writing by Medical Practitioner
- f. The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
- g. Intravenous fluids, blood transfusion, surgical appliances, allowable consumables and/or enteral feedings.
- h. Operation theatre charges.
- i. The cost of prosthetics and other devices or equipment, if implanted internally during Surgery.
- j. Day Care Expenses
- k. OPD treatment expenses
- l. Local emergency medical transportation including ambulance services

Note pertaining specifically to AYUSH Treatments only:

Medical expenses pertaining only to Emergency Care AYUSH hospitalization are also covered under 'Medical Expenses' cover if undertaken in an AYUSH Hospital. However, any medical expense other than In-patient care AYUSH treatment expenses are not covered under EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS.

Claims for Medical Expenses mentioned above can be availed on cashless basis or reimbursement basis. Only medical expenses owing to Emergency Care Hospitalization are payable under this benefit and only until the Insured Person is deemed fit to be discharged.

##### B. Other Expenses

- a. Emergency Medical Evacuation: The Company shall indemnify the Insured Person on cashless basis for Air Ambulance transportation in an airplane or helicopter for Emergency Care which requires immediate and rapid ambulance transportation as prescribed by Medical Practitioner, from the site of first occurrence of the Accident or Illness to the nearest Hospital, that ground transportation cannot provide.
- b. Medical Repatriation: The Company shall indemnify the Insured Person on cashless basis or reimbursement basis for Medical Expenses incurred to:
  - i. evacuate the Insured Person from overseas medical facility to a medical facility in India, and



- ii. continue medical treatment commenced by the Insured Person outside of India for a maximum period of 30 days from date of return to India.

Medical Repatriation cover can be availed by Insured Person after obtaining due approval from Us.

- c. Repatriation of Mortal Remains: In case of an unfortunate event leading to death, the Company shall reimburse the expenses incurred towards:
  - i. Transportation of the deceased body/mortal remains and personal belongings of the deceased Insured Person back to India
  - ii. Reasonable preparation of the body for transportation with minimally necessary container appropriate for transportation or cremation or embalming
  - iii. Other permissions and paperwork associated with it.

**C. Specific Conditions applicable to EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS**

For Insured Person aged 61 years and above, the maximum eligible medical expenses per Illness, disease or accident sustained or contracted within the Period of Insurance whilst on the trip abroad, that may lead to one or more medical expenses and/ or hospitalization expenses are as follows, irrespective of the plan/ option purchased.

These limits are further restricted to the maximum Sum Insured specified in the Policy Schedule:

- a. Hospital Room and boarding - maximum USD 1,800 per day up to 30 days
- b. Intensive care unit - maximum USD 3,250 per day up to 7 days
- c. Surgery\* - maximum up to USD 15, 000
- d. Anaesthetist services - up to 25% of surgical treatment
- e. Medical Practitioner's visit fees - maximum USD 100 per day per visit up to 10 visits per claim
- f. Diagnostic and Radiology services - maximum USD 1000 per claim
- g. Ambulance services\*\* - maximum upto USD 500 OR amount specified in the Policy Schedule against this service whichever is lower (per claim basis)
- h. Miscellaneous expenses\*\*\* - maximum of USD 2, 000

For the purpose of application of the above sub-limits,

- o \*Surgery: Includes Operation room charges, Surgeon fee and Implant charges
- o \*\*Ambulance Services: Includes Cost of transportation to hospital and Paramedic services
- o \*\*\*Miscellaneous expenses: Includes but not limited to cost of medicines/ Pharmacy/ Drugs/ Supplies, nursing charges, External medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, Blood storage & processing charges, other services which are not part of any other above given heads

**D. Specific Claim Documents applicable to EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS**

- a. Original Discharge Summary
- b. Original Medical Records, Case history and investigation reports
- c. Original Final Hospital bill with detailed break-up and payment receipt (including pharmacy bills).
- d. Original Bills & Payment Receipts of medical expenses and other expenses



- e. Any other document as required by the Company on a case to case basis.





## 2. DENTAL EXPENSES

The Company shall reimburse the Insured Person expenses incurred in respect of the Medically Necessary Dental Treatment owing to sudden acute pain due to illness or injury to one or more sound natural teeth, and requiring immediate medical attention and intervention for getting relief from such pain.

### **A. Specific Conditions applicable to DENTAL EXPENSES**

- a. The Medically Necessary Dental Treatment must be taken from a dental Medical Practitioner
- b. The treatment must commence within the period of Insurance and also within 24 hours of the time the acute pain first occurs
- c. Specific exclusion 's' shall be superseded upto the extent of coverage provided under this benefit and shall be upto Sum Insured mentioned in Policy Schedule
- d. Claims pertaining to Medically Necessary Dental Hospitalizations shall be adjudicated only under **EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS** benefit of this policy

### **B. Specific Exclusions applicable to DENTAL EXPENSES**

- a. Any routine dental examination
- b. Any Pre-existing disease or ailment
- c. Dentures including dental crowns, inlays and onlays
- d. Dental treatment that goes beyond treatment for pain relief as well as prophylactic dental treatment including plaque removal
- e. Corrective treatment incurred due to previously fitted dental implants, bridge, caps prior to policy inception date
- f. Any cosmetic dental treatment.
- g. Claims pertaining to Medically Necessary Dental Hospitalizations

### **C. Specific Claim Documents applicable to DENTAL EXPENSES**

- a. Original Discharge or Treatment Summary issued by the Hospital or Dental Clinic
- b. Original Treatment Reports
- c. Original Invoices/Bills of medical expenses



### 3. PERSONAL ACCIDENT

Personal Accident benefit has 2 sub covers as mentioned below

- a. Accidental Death
- b. Permanent Disablement – Accident

The Company's maximum liability under Personal Accident benefit is restricted to the Sum Insured specified in the Policy Schedule and the Coverage under Personal Accident benefit terminates on admissibility of Claim(s) equal to the Sum Insured

#### **3.a. ACCIDENTAL DEATH**

The Company shall pay in Lump Sum an amount equal to the Sum Insured specified in the Policy Schedule if the Insured Person sustains injury which solely and directly results in Death of the Insured Person within twelve (12) months of its occurrence.

#### **DISAPPEARANCE**

The Company shall pay in Lump Sum an amount equal to the Sum Insured specified in the Policy Schedule in the event that Insured Person's body cannot be located within 365 Days;

- a. after a forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was known to be a passenger during the Period of Insurance **OR**
- b. after and as a result of any Catastrophic Event during the Period of Insurance

It shall be deemed, subject to all other terms and provisions of the Policy, that the Insured Person shall have suffered Death due to Accident under the Policy.

If at any time, after the payment of the Accidental Death benefit, it is discovered that the Insured Person is still alive, claims settled in respect of Disappearance benefit shall be reimbursed in full to the Company.

#### **A. Specific Claim Documents applicable to ACCIDENTAL DEATH**

- a. Death Certificate
- b. Original death summary
- c. Post-mortem Certificate (if conducted)
- d. FIR (if applicable)
- e. Police Investigation report
- f. Legal Heir Certificate
- g. Succession Certificate

#### **3.b. PERMANENT DISABLEMENT – ACCIDENT**

If the Insured Person sustains Injury during the Period of Insurance, which shall within twelve (12) months of its occurrence be the sole and direct cause of Permanent Disablement, the Company will pay in Lump sum in accordance with the Benefit table given below, up to the maximum Sum Insured



as mentioned in the Policy Schedule provided that such disablement is certified by the Medical Practitioner

#### BENEFIT TABLE

S.No	The Disablement	% of Sum Insured Payable
1	<b>Permanent Total Disablement</b>	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two <b>Limbs</b> (physical severance or the total and permanent loss of use of such <b>Limbs</b> )	100%
4	Permanent Total <b>Loss of Sight</b> in both eyes	100%
5	Permanent Total <b>Loss of Sight</b> of one eye and one <b>Limb</b> (physical severance or the total and permanent loss of use of such <b>Limb</b> )	100%
6	Permanent Total <b>Loss of Speech</b>	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total <b>Loss of Mastication</b>	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out <b>Daily Activities</b> essential to life without full time assistance	100%
10	Permanent Total <b>Loss of Hearing</b> in both ears	75%
11	Permanent Total Loss of one <b>Limb</b> (physical severance or the total and permanent loss of use of such <b>Limb</b> )	50%
12	Permanent Total <b>Loss of Sight</b> of one eye	50%

#### **B. Specific Conditions applicable to PERMANENT DISABLEMENT – ACCIDENT**

- Any claim amount admissible/paid during the Period of Insurance will reduce the Sum Insured payable for the Cover in respect of subsequent claims.
- The total amount payable in respect of more than one disablement due to the same Injury is arrived at by adding together the various percentages of Sum Insured shown in the Table of Benefits subject to maximum of Sum Insured.

#### **C. Specific Claim Documents applicable to PERMANENT DISABLEMENT – ACCIDENT**

- Copy of MLC (Medico legal certificate) and FIR (First information report)
- Original Discharge summary from the hospital
- Disability certificate issued by Civil Surgeon or equivalent as authorized by the Government confirming the disability and its percentage
- Medical reports, case histories, investigation reports, treatment papers, all x-ray films as applicable
- Original photograph of the injured reflecting disablement
- Original treating doctor certificate describing disablement
- Prescription and consultation papers



#### **4. PERSONAL ACCIDENT – COMMON CARRIER**

- a. The Company's maximum liability under Personal Accident – Common Carrier benefit is restricted to the Sum Insured specified in the Policy Schedule
- b. The Coverage under Personal Accident – Common Carrier benefit (Accidental Death – Common Carrier & Permanent Disablement – Accident – Common Carrier) terminates on admissibility of Claim(s) equal to the Sum Insured.
- c. In case claim under Personal Accident – Common Carrier benefit triggers customer shall receive payout under both Personal Accident benefit and Personal Accident – Common Carrier benefit.

##### **4.a. ACCIDENTAL DEATH – COMMON CARRIER**

The Company shall pay an amount equal to the Sum Insured specified in the Policy Schedule if the Insured Person sustains injury during the Period of Insurance while travelling in a Common Carrier which solely and directly results in Death of the Insured Person within twelve (12) months of its occurrence.

##### **DISAPPEARANCE – COMMON CARRIER**

The Company shall pay in Lump Sum an amount equal to the Sum Insured specified in the Policy Schedule in the event that Insured Person's body cannot be located within 365 Days;

- a. after a forced landing, stranding, sinking or wrecking of a common carrier in which the Insured Person was known to be a passenger during the Period of Insurance **OR**
- b. after and as a result of any Catastrophic Event during the Period of Insurance

It shall be deemed, subject to all other terms and provisions of the Policy, that the Insured Person shall have suffered Death due to Accident under the Policy.

If at any time, after the payment of the Accidental Death benefit, it is discovered that the Insured Person is still alive, claims settled in respect of Disappearance benefit shall be reimbursed in full to the Company.

##### **A. Specific Claim Documents applicable to ACCIDENTAL DEATH – COMMON CARRIER**

- a. Death Certificate
- b. Original death summary
- c. Post-mortem Certificate (if conducted)
- d. FIR (if applicable)
- e. Police Investigation report
- f. Legal Heir Certificate

##### **4.b. PERMANENT DISABLEMENT – ACCIDENT - COMMON CARRIER**

If the Insured Person sustains Injury during the Period of Insurance while travelling in a Common Carrier, which shall within twelve (12) months of its occurrence be the sole and direct cause of Permanent Disablement, the Company will pay in Lump Sum and in accordance with the Benefit table given below, up to the maximum Sum Insured as mentioned in the Policy Schedule provided that such disablement is certified by the Medical Practitioner

## BENEFIT TABLE

S.No	The Disablement	% of Sum Insured Payable
1	<b>Permanent Total Disablement</b>	100%
2	Permanent and incurable insanity	100%
3	Permanent Total Loss of two <b>Limbs</b> (physical severance or the total and permanent loss of use of such <b>Limbs</b> )	100%
4	Permanent Total <b>Loss of Sight</b> in both eyes	100%
5	Permanent Total <b>Loss of Sight</b> of one eye and one <b>Limb</b> (physical severance or the total and permanent loss of use of such <b>Limb</b> )	100%
6	Permanent Total <b>Loss of Speech</b>	100%
7	Complete removal of the lower jaw	100%
8	Permanent Total <b>Loss of Mastication</b>	100%
9	Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out <b>Daily Activities</b> essential to life without full time assistance	100%
10	Permanent Total <b>Loss of Hearing</b> in both ears	75%
11	Permanent Total Loss of one <b>Limb</b> (physical severance or the total and permanent loss of use of such <b>Limb</b> )	50%
12	Permanent Total <b>Loss of Sight</b> of one eye	50%

### **B. Specific Conditions applicable to PERMANENT DISABLEMENT – ACCIDENT – COMMON CARRIER**

- Any claim amount admissible/paid during the Period of Insurance will reduce the Sum Insured payable for the Cover in respect of subsequent claims.
- The total amount payable in respect of more than one disablement due to the same Injury is arrived at by adding together the various percentages of Sum Insured shown in the Table of Benefits subject to maximum of Sum Insured.

### **C. Specific Claim Documents applicable to PERMANENT DISABLEMENT – ACCIDENT – COMMON CARRIER**

- Copy of MLC (Medico legal certificate) and FIR (First information report)
- Original Discharge summary from the hospital
- Disability certificate issued by Civil Surgeon or equivalent as authorized by the Government confirming the disability and its percentage
- Medical reports, case histories, investigation reports, treatment papers, all x-ray films as applicable
- Original photograph of the injured reflecting disablement
- Original treating doctor certificate describing disablement
- Prescription and consultation papers



## **5. HOSPITAL CASH - ACCIDENT & ILLNESS**

If the Insured Person sustains an Injury or contracts an Illness which results in Hospitalization (including In-patient care AYUSH treatment in an AYUSH Hospital) the Company shall pay the per day Sum Insured mentioned in the Policy Schedule, for each continuous and completed period of 24 hours of Hospitalization subject to the maximum number of days and Time Deductible mentioned in the Policy Schedule.

### **A. Specific Conditions applicable to HOSPITAL CASH - ACCIDENT & ILLNESS**

- a. Claim under this benefit shall be payable only if we have accepted and paid claim under EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS benefit of this policy.



## 6. THEFT OF BAGGAGE AND ITS CONTENTS

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy schedule in case of theft of Baggage owned by the Insured Person. The baggage must have been with that Insured Person at the time of theft.

Reimbursement for theft of baggage / items in baggage shall be upto Sum Insured and applicable depreciation shall be deducted per item as stipulated basis the below table.

Age of Content	Upto year 1	Upto years 2	Upto years 3	Upto years 4	Upto years 5	More than 5 years
Applicable Depreciation per item	50%	70%	75%	80%	90%	95%

### A. Specific Conditions applicable to THEFT OF BAGGAGE AND ITS CONTENTS

- a. Theft of baggage / items in baggage must occur during Period of Insurance

### B. Specific Exclusions applicable to THEFT OF BAGGAGE AND ITS CONTENTS

- a. Theft of cash, currency notes, cheques, debit or credit cards or unauthorised use thereof, postal orders, travellers cheques, travel, tickets, securities / documents / papers of any kind and petrol or other coupons.
- b. Theft from a motor vehicle unless the property is securely locked in the boot and entry to such vehicle is gained by visible, violent and forcible means
- c. Any theft that is not reported to the appropriate police authority within twenty four (24) hours of discovery of theft
- d. Theft of passport
- e. Theft of International driving license
- f. Theft of Checked in Baggage
- g. Theft of Laptop or Tablet or Camera or Mobile Phone and pertaining accessories
- h. Any claim related to any type of damage to baggage / items in baggage
- i. Any claim wherein supporting bills specific to the stolen asset are not available
- j. Theft of Jewellery

### C. Specific Claim Documents applicable to THEFT OF BAGGAGE AND ITS CONTENTS

- a. Copy of FIR / police report obtained within 24 hours of theft
- b. Bills / invoices of stolen baggage and/or contents within



## **7. LOSS OF CHECKED-IN BAGGAGE**

The Company shall pay in Lumpsum an amount upto the Sum Insured mentioned in the Policy Schedule to the Insured Person in the event of total and permanent loss of his/her Checked-In Baggage, as per conditions specified below.

### **A. Specific Conditions applicable to LOSS OF CHECKED-IN BAGGAGE**

- a. On discovering the loss of Checked - in Baggage, the Insured Person must obtain a relevant property irregularity report (PIR) from the Airline and submit the same to the Company along with the documents evidencing their ownership of the baggage/item(s) in the event of a Claim.
- b. In case only one piece of Checked – in baggage is lost then the Company shall pay in Lumpsum an amount equal to 50% of the Sum Insured mentioned in the Policy Schedule. In case more than one piece of Checked – in baggage is lost then the Company shall pay in Lumpsum an amount equal to 100% of the Sum Insured mentioned in the Policy Schedule.
- c. The Company's liability shall not arise until liability is admitted by the Airline and supported by documentary proof issued by Airline.
- d. Loss of Checked-in Baggage must occur during the Period of Insurance. Any Loss of Checked-in Baggage occurring during the final return journey back to India wherein the loss happens overseas but realization of loss happens in India shall also be payable.

### **B. Specific Exclusions applicable to LOSS OF CHECKED-IN BAGGAGE**

- a. Any loss of Checked-in baggage sent in advance or shipped separately
- b. Any loss that is not reported either to the appropriate police authority or transport carrier within twenty four (24) hours of discovery or if the carrier is an airline if a property irregularity report (PIR) is not obtained
- c. Cabin luggage
- d. Partial loss of baggage or contents missing from the baggage.
- e. Any claim related to any type of damage to Checked-in baggage / items in Checked-in baggage

### **C. Specific Claim Documents applicable to LOSS OF CHECKED-IN BAGGAGE**

- a. Property Irregularity Report from the concerned authority
- b. Original tickets and boarding pass
- c. Baggage slips



## 8. DELAY OF CHECKED-IN BAGGAGE

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy schedule in respect of expenses incurred in purchasing essential items of clothing, toiletries and medication in the event that the Insured Person's checked-in baggage is delayed or misdirected beyond the Time Deductible mentioned in the Policy Schedule from the scheduled time of delivery by the Airline.

### **A. Specific Conditions applicable to DELAY OF CHECKED-IN BAGGAGE**

- a. The baggage must have been checked in as registered baggage by the airline operating under a license issued by a governmental authority having jurisdiction for the transportation of fare paying passengers on fixed established routes, for any benefit to be payable under this cover.
- b. On discovering the delay of Checked - in Baggage, the Insured Person must obtain a relevant confirmation from the Airline and submit the same to the Company along with the documents evidencing their ownership of the baggage/item(s) in the event of a Claim.
- c. An Insured Person shall exercise all reasonable measures and precautions for the safety of, and recovery of, any property insured hereunder. Notification of any apparent delay to baggage must be made immediately to the airline concerned.
- d. Any amount/coupon received in the form of compensation from the Airlines shall be deducted from and adjusted at the time of claim payment
- e. Delay of Checked-in Baggage must occur during the Period of Insurance.

### **B. Specific Exclusions applicable to DELAY OF CHECKED-IN BAGGAGE**

- a. Chartered flights, unless such flights are registered in the International Data System.
- b. Confiscation of baggage by customs or any government authority.
- c. Baggage sent under an airway-bill or bill of lading.
- d. Delays due to a strike or industrial action existing or announced before the start of the journey.
- e. Delays due to withdrawal of aircraft from service by any civil aviation authority of which notice had been given before the start of the journey.
- f. Cabin luggage or Hand baggage
- g. Any claim related to any type of damage to Checked-in baggage / items in Checked-in baggage
- h. Delay of Checked-in baggage occurring on journey wherein Insured boards the mode of transportation by which he finally returns back to India

### **C. Specific Claim Documents and Provisions applicable to DELAY OF CHECKED-IN BAGGAGE**

- a. Property irregularity report issued by the appropriate authority stating the scheduled time of delivery and actual time of delivery of the Checked-In Baggage;
- b. Voucher of the Airline for the delay in delivery of the Checked-In Baggage;
- c. Copies of correspondence exchanged, if any, with the Airline authority in connection with the delay in delivery of the Checked-In Baggage;
- d. A valid ticket / proof of travel to the location the Insured Person is travelling as a bonafide passenger.
- e. Copies of boarding pass and baggage slips
- f. Details of Compensation received from Airlines (if any)
- g. Bills of expenses incurred in purchasing essential items of clothing, toiletries and medication



## 9. LOSS OF PASSPORT

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy Schedule for expenses incurred in obtaining a new/duplicate passport, in the event that the Insured Person's passport is lost during the Period of Insurance.

### **A. Specific Exclusions applicable to Loss of Passport**

- a. Loss of the passport due to confiscation or detention by the customs, police or public authorities

### **B. Specific Claim documents applicable to Loss of Passport**

- a. Copy of new passport,
- b. Copy of previous passport (if available),
- c. Original bills / invoices of expenses incurred for obtaining a new/duplicate passport
- d. Copy of FIR / police report obtained within 24 hours of becoming aware of the loss



## 10. LOSS OF INTERNATIONAL DRIVING LICENSE

The Company shall reimburse the Insured Person, upto the Sum Insured mentioned in the Policy Schedule for expenses incurred in obtaining a new/duplicate international driving license either overseas or within 30 days of his return to India, in the event that the Insured Person's international driving license is lost during the Period of Insurance.

### **A. Specific Exclusions applicable to LOSS OF INTERNATIONAL DRIVING LICENSE**

- a. Loss of the international driving license due to confiscation or detention by the customs, police or public authorities.

### **B. Specific Claim Documents applicable to LOSS OF INTERNATIONAL DRIVING LICENSE**

- a. Copy of the new international driving license,
- b. Copy of the previous international driving license (if available),
- c. Original bills / invoices of expenses incurred for obtaining a new/duplicate international driving license
- d. Copy of FIR / police report obtained within 24 hours of becoming aware of the loss



## **11. EMERGENCY CASH ASSISTANCE SERVICE**

This is an assistance service provided by the Company through its service provider when the Insured Person requires emergency cash flow due to theft or burglary of luggage or physical money occurring during the Period of Insurance.

The Company/service provider shall co-ordinate with the Insured Person's relatives in India to provide emergency cash to the Insured Person or collect the amount & arrange for the transfers maximum up to 1000 USD.

### **A. Specific Conditions applicable to EMERGENCY CASH ASSISTANCE**

- a. The Company's liability to arrange for cash shall not arise until the FIR registered with the local police authority is made available to us and verified/confirmed that the loss was due to theft/burglary of luggage/money.
- b. Administrative cost incurred if any for the transfer of funds shall be deducted from the collected amount.

### **B. Specific Exclusions applicable to EMERGENCY CASH ASSISTANCE**

- a. A shortage or loss of funds due to currency fluctuation, errors omissions, exchange, loss or depreciation in value.
- b. Any loss not reported to the police authorities having jurisdiction at the place of loss within 24 hours of the occurrence of the incident and a written report being obtained for the same.
- c. Any claim in respect of a loss of traveller's cheques not immediately reported to the local branches or agents of the issuing authority.
- d. Any reimbursement under Emergency Cash Assistance is excluded if the claim is put up after arrival of the Insured to India.

### **C. Specific Claim Documents applicable to EMERGENCY CASH ASSISTANCE**

- a. Copy of FIR / police report obtained within 24 hours of theft



## 12. FLIGHT DELAY

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy Schedule for expenses incurred on meals and Emergency Hotel Accommodation availed by the Insured Person's if the scheduled departure of the confirmed Booked Flight in which he/she was scheduled to travel during the Period of Insurance is delayed beyond 6 hours solely due to reasons mentioned below

- a. Occurrence of a Catastrophic event or an Act of terrorism on or within 10 days preceding the day the Insured Person intends to board the flight which falls under the Policy Period subject to the policy being purchased before the said event
- b. Delay due to equipment failure of the Airplane.
- c. Delay due to operational problem at Airline's end like crew/staff scheduling issues.
- d. Delay due to a sudden Strike or any other action by employees of the Airline.
- e. Delay of Flight due to severe Weather

### **A. Specific Conditions applicable to FLIGHT DELAY**

- a. Insured Person should have complied with the travel agent, tour operator and transport providers' contract terms including check-in requirements and arriving at the departure gate on time
- b. Insured Person should have actually boarded the delayed Flight
- c. In case of Flight delay by airline the reason for the same must be stipulated in writing by the Airline authority
- d. Any amount/coupon received in the form of compensation from the Airlines shall be deducted from and adjusted at the time of claim payment.

### **B. Specific Exclusions applicable to FLIGHT DELAY**

- a. The Company shall not be liable to pay any benefit in respect of any Insured Person for:
- b. Strikes or labour disputes which existed or of which advance warning had been given prior to the date on which an Insured Journey was booked.
- c. Change of laws, Regulations or orders issued by any Government or Public Authority or Aviation Authority.
- d. Cancellation of Flight due to any reason
- e. Flight Delay occurring on journey wherein Insured boards the mode of transportation by which he finally leaves India

### **C. Specific Claim documents applicable to FLIGHT DELAY**

- a. Invoice/Bills for expenses incurred on meals and Emergency Hotel Accommodation
- b. Copy of Travel ticket and boarding pass of the delayed Flight that was boarded by the Insured Person
- c. Letter from Airline authority certifying the reason of delay with actual time and scheduled time of departure and arrival at destination.
- d. Any amount/coupon received in the form of compensation from the Airline (if applicable)

### 13. FLIGHT CANCELLATION

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy Schedule for non-refundable flight cancellation expenses incurred in the event that the Insured Person's confirmed booked flight in which he/she was scheduled to travel during the Period of Insurance is cancelled either by the Airline or the Insured Person himself/herself solely due to the reasons mentioned below

#### **Reasons for FLIGHT CANCELLATION by Airline**

- a. Due to equipment failure of the Airplane.
- b. Due to operational problem at Airline's end like crew/staff scheduling issues.
- c. Due to a sudden Strike or any other action by employees of the Airline.
- d. Due to severe Weather

#### **Reasons for FLIGHT CANCELLATION due to an unfortunate event**

- a. Occurrence of a Catastrophic event at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- b. Act of Terrorism at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- c. Political disturbance at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- d. The Insured Person is called as a witness at a Court of Law or for jury service attendance.
- e. Death of the Insured Person or his/her Immediate family member
- f. Sudden Injury or Illness to Insured Person or his/her Immediate family member requiring minimum two continuous days of hospitalization

#### **A. Specific Conditions applicable to FLIGHT CANCELLATION**

- a. In case of FLIGHT CANCELLATION due to an unfortunate event the Insured Person may opt for Flight cancellation benefit if any of the above conditions (a. to f.) triggers on or within 10 days preceding the day the Insured Person intends to board the flight. However, the policy should have been purchased before the occurrence of the said unfortunate event. Only in case of FLIGHT CANCELLATION due to unfortunate event the Insured Person may also choose to cancel his subsequent confirmed flights owing to the unfortunate circumstances.
- b. Any amount/coupon received in the form of compensation from the Airlines shall be deducted from and adjusted at the time of claim payment.

#### **B. Specific Claim Documents applicable to FLIGHT CANCELLATION**

- a. Copy of confirmed Flight ticket
- b. Letter from Airline Authority certifying the reason of cancellation in case flight was cancelled by the Airline
- c. Letter/Email from the Insured Person mentioning the reason of flight cancellation with the relevant proof in case flight was cancelled by the Insured Person.
- d. Medical reports and discharge summary in case of hospitalization
- e. Copy of death certificate in case of death
- f. Receipt/Invoice of cancellation of flight where in non-refunded expense/cancellation charges are mentioned along with amount refunded
- g. Any amount/coupon received in the form of compensation from the Airline (if applicable)



#### 14. MISSED FLIGHT CONNECTION

The Company shall reimburse the Insured Person upto Sum Insured mentioned in the Policy Schedule for expenses incurred on accommodation and alternative flight booking (must be of the same class of original ticket purchased) to reach the intended destination of the missed flight, in case the Insured Person misses his immediate travel connection overseas during the Period of Insurance solely due to

- a. Delay in scheduled arrival of his inward flight by more than 6 hours **OR**
- b. Cancellation of his inward flight.

##### **A. Specific Conditions applicable to MISSED FLIGHT CONNECTION**

- a. The Insured Person(s) should have actually boarded the inward flight which was delayed OR in the event that the inward flight was cancelled claim should be payable under flight cancellation benefit for this benefit to trigger.
- b. The Insured Person must do everything reasonably possible to get to the international departure point by the time specified on his ticket.
- c. The delay must be authenticated by the Airline authority in writing.
- d. Claim in respect to accommodation shall be payable only if time between delayed arrival of inward flight and departure of rescheduled flight exceeds 12 hours
- e. Any amount/coupon received in the form of compensation from the Airlines shall be deducted from and adjusted at the time of claim payment.
- f. For this benefit to trigger Insured Person must board the rescheduled flight

##### **B. Specific Exclusions applicable to MISSED FLIGHT CONNECTION**

- a. Strikes or labour disputes which existed or of which advance warning had been given prior to the date on which an Insured Journey was booked.
- b. The Insured Person's failure to arrive for the Flight's departure in sufficient time to complete all departure formalities in accordance with the Airline's published time schedule
- c. Any occasion when the Airline has offered a reasonable alternative transport or connection or the Insured Person's ticket for the connecting flight could have been used for an alternative connection.

##### **C. Specific Claim Documents applicable to MISSED FLIGHT CONNECTION**

- a. Letter from the airlines stating reason and duration of delay
- b. Original Invoice and payment receipt towards re-scheduled travel tickets
- c. Original bill of accommodation expenses (if accommodation was admissible and taken)
- d. Copy of Travel ticket and boarding pass of alternative travel arrangement made
- e. Any amount/coupon received in the form of compensation from the Airline (if applicable)



## 15. TRIP DELAY

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in Policy Schedule for expenses as mentioned below in the event that Insured Person's trip is delayed during the Period of Insurance.

### **For the purposes of this benefit only the following expenses are payable**

Non-refundable portions of booking cancellations in respect to activities and accommodation arrangements whose bookings were made in advance and were not availed owing to impact of flight delay or flight cancellation on scheduled trip itinerary.

#### **A. Specific Conditions applicable to TRIP DELAY**

This benefit shall only trigger if

- a. Claim under Flight Delay benefit was payable and Insured Person had boarded the delayed flight

OR

Claim under Flight Cancellation was payable and Insured Person has pursued the original trip itinerary during the Period of Insurance

- b. The Event/Activity Ticket should have been booked in the name of the Insured Person only.
- c. The Event must be of a commercial event and solely for the purpose of personal consumption of only the Insured Person.
- d. The Hotel/accommodation must be a property for commercial use only
- e. The accommodation booking must solely be for the purpose of personal consumption of only the Insured person

#### **B. Specific Claim Documents applicable to TRIP DELAY**

- a. Receipt/Invoice of payment & cancellation of pre-booked and confirmed accommodation, events and activities where in non-refunded expense/cancellation charge is mentioned along with amount refunded.
- b. Copy of Travel ticket and boarding pass of flight boarded to pursue the original trip itinerary along with time of arrival at the destination





## 16. TRIP CANCELLATION

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in Policy Schedule for non-refundable expenses arising out of cancellation of the below:

- i. pre-booked confirmed accommodation
- ii. pre-booked events and/or activities

### **A. Specific Reasons for TRIP CANCELLATION**

The Company shall reimburse expenses under this cover if the Trip is cancelled only due to any of the reasons mentioned below and the same is notified to us by the Insured Person:

- a. Occurrence of a Catastrophic event or an Act of Terrorism at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- b. Political disturbance at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- c. The Insured Person is called as a witness at a Court of Law.
- d. Death of the Insured Person or his/her Immediate family member
- e. Sudden Injury or Illness to Insured Person or his/her Immediate family member requiring minimum two days of hospitalization

Insured Person may opt for Trip cancellation benefit if any of the above conditions (a. to e.) triggers on or within 10 days preceding the day the Insured Person intends to board his initial flight which would have commenced the Period of Insurance, subject to the policy being purchased before the said event.

### **B. Specific Conditions applicable to TRIP CANCELLATION**

- a. Trip Cancellation can trigger only prior to commencement of Period of Insurance.
- b. In case we have paid a claim under any benefit of this policy except Flight Cancellation benefit then Trip Cancellation benefit shall not trigger
- c. The Event/Activity Ticket should have been booked in the name of the Insured Person only.
- d. The Event must be of a commercial event and solely for the purpose of personal consumption of only the Insured Person.
- e. The Hotel/accommodation must be a property for commercial use only
- f. The accommodation booking must solely be for the purpose of personal consumption of only the Insured person.

### **C. Specific Exclusions applicable to TRIP CANCELLATION**

- a. Any type of travel expenses
- b. Facts or matters of which the Insured Person was aware or should have been aware might result in the cancellation of the trip.

### **D. Specific Claim Documents applicable to TRIP CANCELLATION**

- a. Letter/Email from the Insured Person mentioning the reason of trip cancellation with relevant proof.
- b. Receipt/Invoice of payment & cancellation of pre-booked and confirmed accommodation, events, activities where in non-refunded expense/cancellation charge is mentioned along with amount refunded.
- c. Medical reports and discharge summary wherever applicable
- d. Copy of death certificate in case of death.
- e. Proof of expenses made in advance on confirmed accommodation, events and activities for the trip

## 17. TRIP CURTAILMENT

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in Policy Schedule for non-refundable expenses arising out of cancellation of the below if the same arise post trip curtailment:

- i. pre-booked confirmed accommodation
- ii. pre-booked events and/or activities
- iii. The actual cost of economy class (most basic economy class) flight ticket to return back to India due to Trip Curtailment **OR** The differential Cost of rescheduling pre-booked confirmed Flight to return back to India due to Trip Curtailment.

### A. Specific Reasons for TRIP CURTAILMENT

The Company shall reimburse expenses under this cover if the Trip is curtailed during the Period of Insurance solely due to any of the reasons mentioned below

- a. Death of the Insured Person or his/her Immediate family member during the Period of Insurance
- b. Sudden Injury or Illness to Insured Person or his/her Immediate family member requiring minimum two days of hospitalization that commenced during the Period of Insurance.
- c. Occurrence of a Catastrophic event at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- d. Act of Terrorism at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- e. Political disturbance at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).

### B. Specific Conditions applicable to TRIP CURTAILMENT

- a. The Insured Person should have started the trip and the unfortunate event should occur during the Period of Insurance
- b. The Company's liability will be reduced by any sum for which the Airline is liable to make payment.
- c. The Event/Activity Ticket should have been booked in the name of the Insured Person only.
- d. The Event must be of a commercial event and solely for the purpose of personal consumption of only the Insured Person.
- e. The Hotel/accommodation must be a property for commercial use only
- f. The accommodation booking must solely be for the purpose of personal consumption of only the Insured person.

### C. Specific Exclusions applicable to TRIP CURTAILMENT

- a. Facts or matters of which the Insured Person was aware or should have been aware might result in the curtailment of the trip.
- b. We shall not be liable to pay the differential Cost of rescheduling pre-booked confirmed Flight to return back to India if original trip itinerary was pursued after trip curtailment.

### D. Specific Claim Documents applicable to TRIP CURTAILMENT

- a. Letter/Email from the Insured Person during the Period of Insurance mentioning the reason of trip curtailment with the relevant proof.
- b. Receipt/Invoice of payment & cancellation of pre-booked and confirmed accommodation, events, activities where in non-refunded expense/cancellation charge is mentioned along with amount refunded.
- c. Copy of Travel ticket and boarding pass of Flight boarded by the Insured Person that denotes commencement of Period of Insurance.
- d. Medical reports and discharge summary
- e. Copy of death certificate in case of death.



- f. Proof of expenses made in advance on confirmed accommodation, events and activities for the trip
- g. Invoice Copy of Ticket along with boarding pass of the Flight boarded to return back to India following trip curtailment



## 18. HIJACK DISTRESS ALLOWANCE

The Company shall pay to the Insured Person in Lump Sum an amount as specified in below table if the Insured Person is travelling on board a Flight which is Hijacked during the Period of Insurance. Lump sum payout shall be made as per total hours the plane was under hijack

Total Completed Hours of Hijack of the Flight	0 to 12	13 to 24	25 to 48	49 to 72	73 to 96	96 +
Amount Payable (USD)	Nil	100	200	300	400	500

### **A. Specific Conditions applicable to HIJACK DISTRESS ALLOWANCE**

- The hijack needs to be confirmed and declared by the government and/or airlines authority.
- For this benefit to trigger the trip should be interrupted due to a Hijack for a continuous and completed period of more than 12 hours.

### **B. Specific Definitions applicable to HIJACK DISTRESS ALLOWANCE**

- Hijack means the unlawful seizure or wrongful exercise of control of a Flight, in which the Insured Person is travelling as a fare paying passenger.

### **C. Specific Exclusions applicable to HIJACK DISTRESS ALLOWANCE**

- Any claim where the Insured Person is considered as the principal or accessory or is in anyway involved with the Hijacking
- Any claim as a consequence of change in the direction of the route of the aircraft due to traffic, weather, fuel shortage, technical snag or security reasons

### **D. Specific Claim Documents applicable to HIJACK DISTRESS ALLOWANCE**

- Document from government and/or airlines authority confirming Hijack and its duration
- Copy of Hijacked Flight ticket along with boarding pass

## 19. PERSONAL LIABILITY

The Company shall reimburse the Insured Person upto the amount mentioned in the Policy Schedule for actual legal liability arising on account of Insured Person's negligence occurring during the Period of Insurance for which a civil claim is made or suit is brought against the Insured Person by a third party and the Insured Person has intimated the Company not later than 60 days from the date of event or first intimation to the insured of the suit, whichever is earlier solely for the below mentioned causes

- a. Accidental Injury to Third Parties
- b. Property damage to Third Parties

The Company shall also indemnify the Insured Person towards the cost of legal defense incurred, upon the prior written consent of the Company

### **A. Specific Conditions applicable to PERSONAL LIABILITY**

The Company's liability towards the Insured Person will be determined by a foreign court of law or otherwise as mutually agreed between the Company and the Insured Person in advance

- a. In the event of any legal action taken against the Insured Person, he shall:
  - i. Give immediate (preferably within 24 hours), written notice to the Company, and
  - ii. Not incur any defence costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without the prior written consent from the Company. Once the written consent is provided the Company shall be entitled (but in no case obligated) at any time:
    - a) to take over and conduct the defence and/or settlement of any action or claim in the name of the Insured Person
    - b) to receive the Insured Person's co-operation and assistance and
    - c) to appoint lawyers on the Insured Person's behalf

Any and all costs and expenses incurred by the Company or the lawyers appointed by the Company shall be a first charge on the Sum Insured.

- b. The Company shall not settle any claim without express consent of the Insured Person, but if the Insured Person refuses an available settlement recommended by the Company then the Company's liability shall thereafter be restricted to the amount by which the claim could have been settled.

### **B. Specific Exclusions applicable to PERSONAL LIABILITY**

- a. Liability which is expected or intended by an Insured Person
- b. Liability arising out of or in connection with a business engaged in by the Insured Person. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the business.
- c. Liability arising out of the rental or holding for rental of any part of any premises or a motor vehicle of any kind by the Insured Person.
- d. Liability arising out of the rendering of or failure to render professional services.
- e. Liability arising out of a premises, watercraft or aircraft that is owned by, rented to or rented by the Insured Person.
- f. Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorised land conveyances, water craft or aircraft.
- g. Liability arising out of the transmission of a communicable disease by the Insured Person.
- h. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.



- i. Liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or government agency.
- j. Liability under any contract or agreement.
- k. Property Damage to property owned by the Insured Person.
- l. Property Damage to property rented to, occupied, or used by or in the care of the Insured Person.
- m. Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by the Insured Person under any worker's compensation law, non-occupational disablement law or occupational diseases law.
- n. Any claims or suits arising from any Immediate Family Member, Close Business Associate or an Immediate Family Member of a Close Business Associate against the Insured Person.

**C. Specific Claim Documents applicable to PERSONAL LIABILITY**

- a. Original Travel tickets and boarding pass
- b. Self-Declaration and statement of event in writing
- c. Legal notice/summons or any other documents relevant to incident
- d. Copy of Judgment of the Court
- e. Statement of claim furnishing particulars of the event leading to the liability, such as the court order;
- f. Photocopy of the police report (wherever reported).
- g. Witness statements if available
- h. Any other documents relevant to the incident including summons, legal notice, copy of court award, notice from third party claiming the amount.



## 20. EMERGENCY HOTEL ACCOMMODATION FOR INSURED PERSON

If during the Period of Insurance, the Insured Person sustains an Injury or Illness which results in Hospitalization of the Insured Person for at least 5 continuous days and this in turn leads to the Insured Person missing his original scheduled forthcoming flight, then the Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy Schedule, for the actual expenses incurred on Hotel accommodation, until the Insured Person's re-scheduled departure back to India / subsequent destination as per scheduled trip itinerary or for a maximum of 10 days after the date of discharge, whichever is the earlier.

### **A. Specific Conditions applicable to EMERGENCY HOTEL ACCOMMODATION FOR INSURED PERSON**

- a. Claim under this benefit shall be payable only if we have accepted and paid claim under EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS benefit in this policy
- b. In the event that Insured Person is discharged but unable to undertake the journey on his originally scheduled forthcoming flight then for claim to be admissible the same must be supported with written advice of the treating Medical practitioner.

### **B. Specific Exclusions applicable to EMERGENCY HOTEL ACCOMMODATION FOR INSURED PERSON**

- a. Any kind of expenses related to meals and transportation are not payable under this benefit

### **C. Specific Claim Documents applicable to EMERGENCY HOTEL ACCOMMODATION FOR INSURED PERSON**

- a. Original Flight ticket booking invoices
- b. Re-scheduled Flight ticket booking invoices and boarding pass
- c. Original Invoices/Bills of accommodation availed
- d. Letter from Medical Practitioner advising travel avoidance (if applicable)



## 21. NO CLAIM DISCOUNT

No Claim Discount of 10% shall be applicable at every such continuous renewal wherein there was no claim paid in the expiring Policy Year

### A. Specific Conditions applicable to NO CLAIM DISCOUNT

- a. No Claim discount renewal benefit is applicable only for Annual Multi Trip Policies
- b. No Claim discount shall be applicable only if the opted Sum Insured is greater than USD 50,000 in both expiring Policy Year and renewal
- c. No Claim discount shall be applicable only if the opted plan variant was either Gold or Platinum during both expiring Policy Year and renewal
- d. No Claim discount shall be at member level and not on Policy Level and shall be applicable only for those Insured person who were part of the policy during the expiring Policy Year
- e. Calculation of No Claim discount: In case of a claim free expiring Policy Year 10% shall be applied on expiring year final premium amount and this amount shall be deducted from renewal premium (Renewal Premium before application of No Claim discount)
- f. The No claim discount amount in any policy year shall never exceed Renewal Premium before application of No Claim discount
- g. No Claim discount renewal benefit is NOT applicable if Silver Plan variant was opted in expiring year or at renewal
- h.





## II. OPTIONAL COVERAGES

Optional coverages are allowed to be opted at channel level only. Individual customers might therefore not be able to opt for the same. The respective optional covers if in force shall be mentioned in your Policy Schedule.

### 1. AUTOMATIC EXTENSION

The Company shall grant automatic extension once of 7 days, from the policy period end date, if the extension is necessary and is solely due to any of the reasons mentioned below:

- a. In case we have paid a claim under FLIGHT DELAY benefit or FLIGHT CANCELLATION benefit for the final flight back to India.
- b. Death of an Immediate Family member travelling with the Insured Person
- c. Sudden Injury or Illness to the Insured Person or an Immediate Family Member travelling with the Insured Person requiring minimum two days of hospitalization that commences during the Period of Insurance.
- d. Occurrence of a Catastrophic event at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- e. Act of Terrorism at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).
- f. Political disturbance at Your subsequent, Flight departure city or destination city or transit city (in case of connecting flights).

#### A. Specific Claim Documents applicable to AUTOMATIC EXTENSION

- a. Medical reports and discharge summary wherever applicable
- b. Copy of death certificate in case of death.
- c. Proof that the Immediate Family member was travelling with the Insured Person

## 2. BOUNCED BOOKING - HOTEL & AIRLINE

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy Schedule in respect of the expenses incurred towards alternate travel or alternate accommodation arrangement in case the Insured Person's original hotel booking and/or original Flight ticket is bounced due to over booking.

### A. Specific Conditions applicable to BOUNCED BOOKING - HOTEL & AIRLINE

- a. To claim this benefit under non-availability of accommodation on account of over booking by the hotels or airlines, the Insured Person should have a confirmed booking in advance and should have written proof of the same.
- b. For **Hotel** overbooking,
  - i. the overbooked portion of the hotel stay must include the first night stay
  - ii. the overbooking must happen at the time of check-in
  - iii. the Company will reimburse the difference between the original booking amount and the new booking amount, less any refund/compensation given by the hotel, for the number of nights that are overbooked
  - iv. the new booking must be for up to the number of nights overbooked in same room class of a similar hotel. Upgradation to higher class will be considered in case similar alternate arrangement is not available.
  - v. the Company will not be liable for nights on the original booking that were not overbooked
- c. For **Airline** overbooking,
  - i. an option of a free replacement flight within 6 hours from the departure of the original overbooked flight must not be available to the Insured Person
  - ii. the Insured Person must cancel the originally booked flight and purchase a new flight of the same class
  - iii. the Company will reimburse the difference between the original airfare amount and the reasonable new airfare amount, less any refund/compensation given by the airline.
- d. The deductible in respect of this benefit will be applicable on per claim basis and will be separate for a hotel claim and an airline claim. The deductible amount shall be as mentioned in the Policy Schedule.

### B. Specific Exclusions applicable to BOUNCED BOOKING - HOTEL & AIRLINE

- a. Any air tickets / hotel bookings which are allotted to airline staff / hotel staff or under any special travel industry employee scheme
- b. Any air ticket bookings made within 7 days of scheduled flight departure
- c. Any hotel bookings made within 7 days of first hotel check-in date
- d. Any Wait listed bookings

### C. Specific Claim Documents applicable to BOUNCED BOOKING - HOTEL & AIRLINE

- a. A confirmation from the Airline and/or accommodation provider of the bounced booking having occurred solely at their instance and responsibility along with reason.
- b. Original and Alternate travel ticket invoice and payment receipts
- c. Original and Alternate accommodation booking invoice and payment receipts
- d. Refund invoice from airline and/or accommodation provider along with any non-refundable charges (if any)
- e. Any amount/coupon received in the form of compensation from the Airline and/or accommodation provider (if applicable)



### **3. BACK AT HOME COVER**

#### **3.a. Burglary Cover for Home Contents**

- a. The Company will indemnify the Insured in respect of loss or damage to Home Contents, by burglary and housebreaking including larceny and theft.
- b. The Company will further indemnify the Insured in respect of damage to the Insured's home and/or safe resulting from burglary and/or housebreaking or any attempt thereat subject to a maximum of 5% of the Sum Insured under this sub-benefit.

Provided however that no loss under clauses a. and b. hereinabove, shall together exceed the Sum Insured under this sub-benefit.

#### **A. Specific Conditions Applicable to Burglary Cover for Home Contents**

- a. Jewellery is covered subject to its being kept in locked safe within the home premises.
- b. Where any item insured hereunder consists of articles in pair or set the Company's liability in respect thereof shall not exceed the value of any article which may be lost or damaged without reference to any special value which such article may have as part of such pair or set.
- c. The cover under this section becomes inoperative if the premises remains unoccupied for more than 60 consecutive days unless prior written notice is sent to the Company and its consent obtained, subject to fulfilment of terms and conditions that may be stipulated by the Company for extending cover in such circumstances.

#### **B. Specific Exclusions Applicable to Burglary Cover for Home Contents**

This Section does not cover loss, destruction or damage,

- a. Caused by burglary and/or housebreaking and/or theft and/or larceny where any member of the Insured's family is concerned as principal or accessory
- b. To securities, documents of any kind, stamps, coins, cash/paper money, deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, promissory notes, or any other negotiable instrument, books of accounts or any other business books, and explosives.
- c. To articles of consumable nature, livestock and motor vehicles.
- d. To curios, antiques, pictures and other works of art, guns, collection of stamps, coins and medals for an amount collectively in excess of INR 10,000
- e. To jewellery and valuables in excess of INR 10,000 per single article

### **3.b. Fire and Allied Perils for Home Contents**

We cover the physical loss or damage to or destruction of the **General Contents** of Your Home caused by an Insured Event as listed in **table below**.

	<b>Column A</b>	<b>Column B</b>
	<b>We cover</b> physical loss or damage, or destruction caused to the Insured Property by	<b>We do not cover</b> any loss or damage, or destruction caused to the Insured Property
1	Fire	caused by burning of Insured Property by order of any Public Authority.
2	Explosion or Implosion	-
3	Lightning	-
4	Earthquake, volcanic eruption, or other convulsions of nature	-
5	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-
6	Subsidence of the land on which Your Home Building stands, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, coastal or river erosion, c. defective design or workmanship or use of defective materials, or d. demolition, construction, structural alterations or repair of any property, or e. groundworks or excavations.
7	Bush fire, Forest fire, Jungle fire	-
8	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)	caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9	Missile testing operations	-
10	Riot, Strikes, Malicious Damages	caused by a. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or b. temporary or permanent dispossession of Your Home by unlawful occupation by any person.
11	Acts of terrorism (Coverage as per Terrorism Clause attached)	Exclusions and Excess as per Terrorism Clause attached.
12	Bursting or overflowing of water tanks, apparatus and pipes.	-



13	Leakage from automatic sprinkler installations.	<ul style="list-style-type: none"> <li>a. repairs or alterations in Your Home or the building in which Your Home is located,</li> <li>b. repairs, removal or extension of any sprinkler installation, or</li> <li>c. defects in the construction known to You.</li> </ul>
14	Theft within 7 (seven )days from the occurrence of and proximately caused by any of the above Insured Events.	<p>if it is</p> <ul style="list-style-type: none"> <li>a. of any article or thing outside Your Home, or</li> <li>b. of any article or thing attached from the outside of the outer walls or the roof of Your Home, unless securely mounted.</li> </ul>

#### **A. Specific Conditions Applicable to Fire and Allied Perils for Home Contents**

- a. The Sum Insured for Fire and Allied Perils for Home Contents cover is INR 5 Lakh (Rupees Five Lakh). This will be the maximum Sum Insured payable in the event the Home Contents are destroyed /lost completely.
- b. If the General Contents of Your Home are physically damaged by any Insured Event, We will at Our option,
  - i. reimburse to You the cost of repairs to a condition substantially the same as its condition at the time of damage, or
  - ii. pay You the cost of replacing that item with a same or similar item, or
  - iii. repair the damaged item to a condition substantially the same as its condition at the time of damage.

#### **B. Specific Exclusions Applicable to Fire and Allied Perils for Home Contents**

We do not cover losses and expenses for any loss or damage or destruction of the Insured Property arising from Insured events, stated below:

- a. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
- b. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- c. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
- d. Pollution or contamination, unless
  - i. the pollution or contamination itself has resulted from an Insured Event, or
  - ii. an Insured Event itself results from pollution or contamination.
- e. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self- heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.



- f. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy.
- g. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
- h. Loss or damage to any Insured Property removed from Your Home to any other place.
- i. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- j. Any reduction in market value of any Insured Property after its repair or reinstatement.
- k. Costs, fees or expenses for preparing any claim.

**C. Insured Obligations applicable to 3.a. Burglary Cover for Home Contents & 3.b. Fire and Allied Perils for Home Contents**

**1. Obligation to take care:** You must:

- a. keep Your Home Contents in good condition and well maintained,
- b. take care to prevent theft, loss or damage to Your Home Contents.

**2. Allow inspection and investigation of claim:**

You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any insured article affected by the insured peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require.

**D. General Conditions Applicable to 3.a. Burglary Cover for Home Contents & 3.b. Fire and Allied Perils for Home Contents**

**a. Automatic Termination of covers**

Coverage under 3.a. Burglary Cover for Home Contents & 3.b. Fire and Allied Perils for Home Contents will automatically end in the following cases:

- i. Exhaustion of Sum Insured: If any item of Your Home Contents, is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.
- ii. Change of use of Your Home Contents: if You use any item of Home Contents for use that is not personal.
- iii. Sale of Your Home Contents: Surrender or release Your interest in Your Home Contents, or Your interest in the Home Contents comes to an end.

**b. Terrorism clause (inbuilt in this cover)**

**INSURING CLAUSE**



Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion' of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism to the location /s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

**E. Claim procedure and Specific Claim Documents Applicable to 3.a. Burglary Cover for Home Contents & 3.b. Fire and Allied Perils for Home Contents**

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost. The procedure for making a claim is given below. These include things that You must do, and that You must not do. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

**a. Immediate notice to Us**

As soon as any physical loss or damage occurs to Your Home Contents due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required.

- i. You can give notice to any of Our offices or call-centres.
- ii. You must state in this notice
  - a) the Policy Number,
  - b) Your name,
  - c) details of report to the police that You made,
  - d) details of report to any Authority that You made,
  - e) details of the Insured Event,
  - f) a brief statement of the loss,
  - g) particulars of any other insurance any of Your Home Contents,
  - h) submit photographs of loss or physical damage, wherever possible.

**b. Steps to prevent loss and damage**

- i. You must take all reasonable steps to prevent further loss or damage to Your Home Contents.
- ii. Until We have inspected Your and Home Contents, and have given Our consent,





- a) You must not sell, give away or dispose of any damaged items of any property for which You are making a claim;
- b) You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity;
- c) You must not carry out repairs, unless such repairs are urgent and You cannot contact Us.

**c. Immediate notice to Authorities**

- i. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence /landslide/rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious damages and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event You must inform the police.
- ii. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

**d. Submit claim**

- i. Claim form
  - a) You must submit Your claim in Our claim form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
  - b) You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
- ii. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

**e. Establish loss**

- i. You must prove that the Insured Event has occurred, and the extent of physical loss or damage You have suffered with full details.
- ii. When We request,
  - a) You must support Your claim for Home Contents with plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
  - b) You must allow Us, Our officers, surveyors or representatives to inspect the loss or damage to Your Home Contents and to take measurements, samples, damaged items or parts, and photographs that are relevant.
  - c) You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.

**f. Recovery action by Us**

- i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage





to Your Home Contents. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right. We can do this

- a) without seeking Your consent,
  - b) in Your name, and
  - c) whether or not Your loss has been fully compensated.
- ii. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
- iii. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.



### **3.c. Pet Care**

The Company shall reimburse the Insured Person in respect of the expenses incurred for extended stay of his pet in the pet house in India in case the final booked return journey to India is delayed for more than 24 hrs due to:

- a. inclement weather
- b. strike, Political Disturbance, Compulsory quarantine by Government
- c. Airline's acts of omission / commission or mechanical breakdown of the aircraft on which Insured Person was scheduled to travel on
- d. Death or minimum continuous and completed medically necessary Hospitalization of at least 2 days in an overseas facility of the Insured Person or an Immediate Family member travelling with the Insured person due to which the Insured Person was not able to return on scheduled arrival date.

#### **A. Specific Exclusions Applicable to Pet Care**

- a. Any consequential liability or expenses incurred on account of mishandling and/or improper care of pet.

#### **B. Specific Claim Documents Applicable to Pet Care**

- a. Original receipts/bills of expenses on extended stay of per in pet house
- b. Original Medical Reports, Discharge Summary and Copy of Passport of the Insured Person or the Immediate Family member travelling with the Insured person who was hospitalized
- c. Letter from the Airline Authority specifying the reason of delay and total time of delay
- d. Copy of death certificate in case of death
- e.



#### 4. EXTENSION OF COVERAGE FOR ADVENTURE SPORTS ACTIVITIES

If this benefit is mentioned in the Policy Schedule, then Standard exclusion 'f' - **Hazardous or Adventure Sports: Code – Excl09** shall be superseded for all the below mentioned benefits applicable.

- a. EMERGENCY MEDICAL EXPENSES - ACCIDENT & ILLNESS
- b. EMERGENCY DENTAL EXPENSES
- c. PERSONAL ACCIDENT
- d. HOSPITAL CASH - ACCIDENT & ILLNESS
- e. EMERGENCY HOTEL ACCOMMODATION FOR INSURED PERSON
- f. EMERGENCY TRAVEL EXPENSES FOR INSURED PERSON'S MINOR CHILDREN
- g. EMERGENCY TRAVEL EXPENSES FOR IMMEDIATE FAMILY MEMBER
- h. EMERGENCY ACCOMMODATION EXPENSES FOR IMMEDIATE FAMILY MEMBER

## 5. EXTENSION OF PRE-EXISTING DISEASE (PED) COVERAGE

If this benefit is mentioned in the Policy Schedule, then Specific exclusion 'q' – 'Claims arising out of pre-existing disease' shall be superseded to the extent (limit) of coverage as specified in the Policy Schedule for all the below mentioned benefits applicable provided that Pre-Existing Disease(s) [PED] have been declared and accepted beforehand at the time of proposal and agreed by the Company. All deductibles, terms and conditions applicable to the benefits listed below shall remain unaltered.

- a. EMERGENCY MEDICAL EXPENSES - ACCIDENT & ILLNESS
- b. EMERGENCY DENTAL EXPENSES
- c. HOSPITAL CASH - ACCIDENT & ILLNESS
- d. EMERGENCY HOTEL ACCOMMODATION FOR INSURED PERSON
- e. EMERGENCY TRAVEL EXPENSES FOR INSURED PERSON'S MINOR CHILDREN
- f. EMERGENCY TRAVEL EXPENSES FOR IMMEDIATE FAMILY MEMBER
- g. EMERGENCY ACCOMMODATION EXPENSES FOR IMMEDIATE FAMILY MEMBER

### A. Specific Conditions applicable to EXTENSION OF PRE-EXISTING DISEASE (PED) COVERAGE

- a. In case 'Upto 1% of EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS' is mentioned against this cover in the policy schedule, it implies that for claims payable under this benefit, we shall not be liable to pay for any amount in excess of the stated percentage amount cumulatively under all the above benefits (a,b,c,d,e,f & g) put together. Claims upto the stated limit shall be settled in the same chronology as stipulated above.
- b. In case 'Upto 3% of EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS (Max upto \$10,000)' is mentioned against this cover in the policy schedule, it implies that for claims payable under this benefit, we shall not be liable to pay for any amount in excess of the stated percentage amount cumulatively under all the above benefits (a,b,c,d,e,f & g) put together. Claims upto the stated limit shall be settled in the same chronology as stipulated above.

### B. Specific Exclusions Applicable to EXTENSION OF PRE-EXISTING DISEASE (PED) COVERAGE

- a. Any treatment or part of the treatment which is not a medical emergency, and can safely be postponed till the Insured Person's return to India
- b. Any routine follow-up or treatments pertaining to the pre-existing disease



## 6. FRAUDULENT TRANSACTIONS ON PAYMENT CARDS

The Company shall reimburse the Insured Person upto the Sum Insured mentioned in the Policy Schedule for amount lost due to fraudulent transaction on the Insured Person's lost or stolen payment card up to 12 hours prior to the Insured Person first reporting the event to his payment card issuer(s), if the payment card as specified in the Policy Schedule is lost or stolen during the Period of Insurance.

### A. Specific Definitions applicable to FRAUDULENT TRANSACTIONS ON PAYMENT CARDS

- a. For the purpose of this benefit the type of payment cards is restricted to
- Credit cards
  - Debit cards
  - Forex cards

### B. Specific Claim Documents Applicable to FRAUDULENT TRANSACTIONS ON PAYMENT CARDS

- a. Copy of FIR / police report obtained within 24 hours of becoming aware of the loss  
b. Letter / Email from Insured Person reporting the loss of payment card to the issuing authority

## 7. THEFT OF ELECTRONIC GADGET

The Company shall reimburse the Insured Person up to the Sum Insured mentioned in the Policy Schedule in the event that one or more Electronic Gadgets owned by or in the custody of the Insured Person are completely lost due to theft during the Period of Insurance.

### A. Specific Conditions applicable to THEFT OF ELECTRONIC GADGET

Reimbursement shall be processed after the applicable depreciation is deducted as per the below table

Age of Gadget	Upto 1 year	Upto 2 years	Upto 3 years	Upto 4 years	Upto 5 years	More than 5 years
Applicable Depreciation per item	50%	70%	75%	80%	90%	95%

### B. Specific Definitions applicable to THEFT OF ELECTRONIC GADGET

- a. For the purpose of this benefit, an Electronic Gadget shall only mean a Laptop, a Tablet or a Camera

### C. Specific Exclusions applicable to THEFT OF ELECTRONIC GADGET

- a. Any loss of item sent in advance or mailed or shipped separately
- b. Any item that was in checked-in baggage lost by common carrier
- c. Loss, delay or confiscation or detention by customs, police or public authorities.
- d. Any loss of software or data in the Electronic Gadget and any consequential loss
- e. Any kind of damage to the item
- f. Loss arising from any reason, other than Theft
- g. Loss or Theft of Mobile phones or desktops
- h. Theft of an electronic gadget whilst in the custody of any persons, other than the Insured Person.
- i. Loss occasioned through the willful act of the Insured Person or any willful act of any other person with a connivance of the Insured.
- j. Theft due to negligent behaviour on the part of Insured Person
- k. Loss/Theft of any accessory pertaining to the covered Electronic Gadget

### D. Specific Claim Documents applicable to THEFT OF ELECTRONIC GADGET

- a. Original purchase invoice and payment receipt of the stolen Electronic Gadget
- b. Copy of FIR / police report obtained within 24 hours of becoming aware of the loss/theft



## 8. VISA REJECTION

The Company reimburse the Insured Person upto the Sum Insured specified in the Policy Schedule towards the cost of Visa application fees if the visa application of Insured Person is rejected by the Visa consulate or embassy.

### A. Specific Conditions applicable to VISA REJECTION

- a. Insured must have submitted all the valid documents in order as directed by the Embassy of the respective Country for which the Visa is being applied
- b. Visa application should be filed with the respective Embassy well in advance and as per the prescribed processing time, if any
- c. This optional cover should have been in force atleast 5 days prior to Visa Rejection

### B. Specific Exclusions applicable to VISA REJECTION

- a. Any convenience fees /agent fees/consultancy fees included in visa application fees if applied with the help of any agent or any consultant
- b. Cancellation of visa by Insured Person
- c. Rejection of Visa if the Insured Person is unable to attend visa interview due to any reason
- d. Rejection of Visa applied after any restrictions imposed by the government on travel to destination place.
- e. Contractual breach or non-adherence to the terms and conditions of Visa embassy.
- f. Person with any criminal records applying for visa.
- g. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war.
- h. Mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege, nationalization, confiscation, requisition, seizure or loss of or damage to property by order of the government or by any public authority.
- i. Rejection of Visa applied due to Illegal or malicious act of the Insured Person.
- j. Rejection of Visa due to Incomplete or no proof of travel itinerary & accommodation, if such proof is a pre requisite for obtaining a visa.
- k. Past travel history which has resulted in deporting from the said country.

### C. Specific Claim Documents applicable to VISA REJECTION

- a. Letter/Email of rejection with reason of rejection (if available) from the embassy
- b. Passport copy of the insured
- c. Copy of the Visa submitted reference number / receipt copy
- d. Visa application by the traveller/agent with the confirmation of the date/time stamp
- e. Copy of confirmed travel ticket and Accommodation booking

## 9. EMERGENCY TRAVEL EXPENSES FOR INSURED PERSON'S MINOR CHILDREN

The Company shall reimburse the Insured Person up to the Sum Insured mentioned in the Policy Schedule for the below mentioned expenses in the event of the Insured Person's unfortunate death or if the Insured Person sustains an Injury or contracts an Illness, during the Period of Insurance, which results into Hospitalization of the Insured Person for at least 5 continuous days and the Insured Person is unable to accompany the Children on their originally scheduled journey back.

- a. The actual travel expenses incurred on economy class (most basic economy class) Flight ticket to return the Insurer Person's minor child (or children) to their Country of Residence
- b. the actual accommodation and round trip expenses incurred on economy class (most basic economy class) Flight tickets for an Immediate Family member to accompany the Insured Person's minor children to their Country of Residence provided that no Immediate Family Member is present at the place where Insured Person is hospitalized OR Expenses incurred for availing services of an escort to accompany the minor child (or children) to his Country of Residence.
- c. Accommodation expenses for Insured Persons Minor Children until they are sent back to their Country of Residence
- d. Expenses incurred on services availed from an attendant to ensure wellbeing and safety of Insured Persons Minor Children until they are sent back to their Country of Residence.

### **A. Specific Conditions applicable to EMERGENCY TRAVEL EXPENSES FOR INSURED PERSON'S MINOR CHILDREN**

- a. The Company shall pay for travel expenses for a maximum of two minor children whose age does not exceed 18 years at the start of Period of Insurance.
- b. This benefit shall trigger if the Insured Person is the only companion of the minor child (or children) and the children are not able to return to India on the scheduled date owing to the Insured Person's hospitalization.
- c. To and fro journey of Insured Person's Immediate Family member and journey of the child/children back to India must be completed at most within 5 days from the day the Insured Person was discharged.
- d. Claim under this benefit shall be payable only if we have accepted and paid claim under EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS coverage in this policy.
- e. It is necessary that the Insured Person's Minor children availing this benefit are covered under this policy.
- f. Claim under this benefit shall be payable from the Hospitalized Insured Person's Sum Insured as mentioned in the Policy Schedule.
- g. Any refund amount received upon cancellation or reschedule of originally scheduled Flight tickets of Minor Children shall be deducted at the time of paying claim.

### **B. Specific Exclusions applicable to EMERGENCY TRAVEL EXPENSES FOR INSURED PERSON'S MINOR CHILDREN**

- a. Any kind of expenses related to meals, or transportation (except the flight tickets) are not payable under this benefit

### **C. Specific Claim Documents applicable to EMERGENCY TRAVEL EXPENSES FOR INSURED PERSON'S MINOR CHILDREN**

- a. Original Discharge Summary of the Insured Person
- b. Original Invoices/Bills along with boarding pass related to travel and accommodation of Minor Children
- c. Original Invoices/Bills along with boarding pass related to travel and accommodation of Immediate Family Member (if applicable)
- d. Original Invoices/Bills related to Attendant services and/or Escort services availed (if applicable)
- e. Documents establishing the relation of Minor children with Insured Person





- f. Documents establishing the relation of Immediate Family member with Insured Person (if applicable)
- g. Invoice of refund received upon cancellation/reschedule of Flight tickets of Minor Children



## 10. EMERGENCY TRAVEL EXPENSES FOR IMMEDIATE FAMILY MEMBER

If during the Period of Insurance, the Insured Person sustains an Injury or contracts Illness which results in Hospitalization of the Insured Person for at least 5 continuous days, the Company shall reimburse the Insured Person the actual cost of round trip economy class (most basic economy class) Flight tickets upto the Sum Insured mentioned in the Policy Schedule for one Immediate Family Member to attend to the Insured Person's medical emergency during his visit overseas.

### **A. Specific Conditions applicable to EMERGENCY TRAVEL EXPENSES FOR IMMEDIATE FAMILY MEMBER**

- a. This coverage shall be provided only if treating Medical Practitioner has advised necessity of the attendance of an Immediate Family member
- b. Claim under this benefit shall be payable only if we have accepted and paid claim under EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS coverage in this policy
- c. To and fro journey of Insured Person's Immediate Family member must be completed at most within 45 days from expiration date of the period of Insurance.
- d. The round trip tickets booked must be by the most direct route possible from the Country of Residence of an Immediate Family member to the place of Hospitalization of the Insured Person
- e. This benefit shall trigger provided that no Immediate Family Member is there to attend to the Insured Person's medical emergency during his visit overseas.

### **B. Specific Exclusions applicable to EMERGENCY TRAVEL EXPENSES FOR IMMEDIATE FAMILY MEMBER**

- a. Any kind of expenses related to meals, accommodation or transportation (except the round trip Flight tickets) are not payable under this benefit

### **C. Specific Claim Documents applicable to EMERGENCY TRAVEL EXPENSES FOR IMMEDIATE FAMILY MEMBER**

- a. Report from the treating doctor advising the requirement of support from immediate family member
- b. Discharge Summary
- c. Round trip tickets along with boarding pass of the Flight
- d. Documents establishing the relation of Immediate Family member with Insured Person



## **11. EMERGENCY ACCOMMODATION EXPENSES FOR IMMEDIATE FAMILY MEMBER**

If during the Period of Insurance, the Insured Person sustains or contracts Injury or Illness which results in Hospitalization of the Insured Person for at least 5 continuous days, the Company shall reimburse the actual cost of accommodation upto the Sum Insured mentioned in the Policy Schedule for one Immediate Family Member of the Insured Person to attend to the Insured Person's medical emergency during his visit overseas.

### **A. Specific Conditions applicable to EMERGENCY ACCOMMODATION EXPENSES FOR IMMEDIATE FAMILY MEMBER**

- a. This coverage shall be provided only if treating Medical Practitioner has advised necessity of the attendance of an Immediate Family member
- b. Claim under this benefit shall be payable only if we have accepted and paid claim under EMERGENCY MEDICAL EXPENSES – ACCIDENT & ILLNESS coverage in this policy
- c. This benefit shall trigger provided that no Immediate Family Member is there to attend to the Insured Person's medical emergency during his visit overseas.

### **B. Specific Exclusions applicable to EMERGENCY ACCOMMODATION EXPENSES FOR IMMEDIATE FAMILY MEMBER**

- a. Any kind of expenses related to meals or transportation are not payable under this benefit

### **C. Specific Claim Documents applicable to EMERGENCY ACCOMMODATION EXPENSES FOR IMMEDIATE FAMILY MEMBER**

- a. Report from the treating doctor advising the requirement of support from immediate family member
- b. Discharge Summary
- c. Receipts for accommodation expenses incurred
- d. Documents establishing the relation of Immediate Family member with Insured Person



## 12. GOLFER'S HOLE IN ONE

The Company shall pay in Lumpsum an amount equal to the Sum Insured mentioned in the Policy Schedule if the Insured Person during the Period of Insurance, achieves a hole-in-one in a golf course recognized by

- a. United States Golfers' Association (USGA) OR;
- b. Professional Golfers' Association (PGA) OR;
- c. Any other recognized International Golf Association

### **A. Specific Claim Documents applicable to GOLFER'S HOLE IN ONE**

- a. Letter from the recognized Golf Association confirming that the Insured Person has completed Golfer's Hole in One at their Golf course/club



### 13. FUNERAL EXPENSES

In case of any unfortunate event leading to the death of the Insured Person during the Period of Insurance, the Company shall reimburse the expenses incurred towards the burial or cremation of the Insured Person.

**A. Specific Exclusions applicable to FUNERAL EXPENSES**

- a. Any kind of charges related with Transportation of mortal remains

**B. Specific Claim Documents applicable to FUNERAL EXPENSES**

- a. Death certificate
- b. Original bills or payment receipts of burial expenses incurred



#### **14. EXTENSION OF COVERAGE FOR TERRORISM**

If this benefit is in force, then exclusion 't' under Specific Exclusions section shall no longer be applicable to this policy and all admissible claims wherein the Insured person was a victim of an Act of Terrorism shall become payable. However, claims shall not be payable if evidence suggests that Insured Person was linked to carrying out the Act of Terrorism in any way.



## 15. REMOVAL OF RESTRICTION TO ONLY FLIGHTS

If this benefit is in force, then the words 'Flight', 'Airplane' and 'Airline' shall be understood to be replaced by the term 'Common Carrier' wherever it occurs in only those benefits mentioned below and if in force as per the Policy Schedule

- a. FLIGHT DELAY
- b. FLIGHT CANCELLATION
- c. MISSED FLIGHT CONNECTION
- d. TRIP DELAY
- e. TRIP CANCELLATION
- f. TRIP CURTAILMENT
- g. HIJACK DISTRESS ALLOWANCE
- h. BOUNCED BOOKING - HOTEL & AIRLINE

### A. Specific Definitions applicable to REMOVAL OF RESTRICTION TO ONLY FLIGHTS

- a. Common Carrier means any Scheduled public carrier responsible for transporting fare paying passengers through Road, Rail, Water or Air and is operating under a valid license from the relevant Government authority. Private taxis, taxis booked through cab aggregators, self-driven or hired road carriers and chartered aircrafts do not fall under the definition of Common Carrier.



## SECTION 3 - EXCLUSIONS

The exclusions listed in this section shall apply to all benefits of the Policy unless stated specifically otherwise. The below exclusions shall be in addition to the Specific Exclusions if listed under a specific benefit

### I. STANDARD EXCLUSIONS

All the exclusions listed below shall be applicable individually for each Insured Person and claims shall be assessed accordingly.

**a. Investigation & Evaluation: Code Excl04**

- i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

**b. Rest Cure, rehabilitation and respite care: Code – Excl05:**

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

**c. Obesity/Weight control: Code – Excl06:**

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- i. Surgery to be conducted is upon the advice of the Doctor
- ii. The surgery/Procedure conducted should be supported by clinical protocols
- iii. The member has to be 18 years of age or older and
- iv. Body Mass Index (BMI)
  - A. greater than or equal to 40 or
  - B. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - 1) Obesity-related cardiomyopathy
    - 2) Coronary heart disease
    - 3) Severe sleep apnoea
    - 4) Uncontrolled type2 diabetes

**d. Change-of-Gender treatments: Code – Excl07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

**e. Cosmetic or plastic Surgery: Code – Excl08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of Medically Necessary Treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.





- f. **Hazardous or Adventure Sports: Code – Excl09:** Expenses related to any treatment necessitated due to participation as a professional in Hazardous or Adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- g. **Breach of Law: Code – Excl10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- h. **Excluded Providers: Code – Excl11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/notified to the Policyholders are not admissible. However, in case of Life Threatening Situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim.
- i. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **Code – Excl12.**
- j. Treatments received in health 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. **Code – Excl13.**
- k. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a Medical Practitioner as part of Hospitalization claim or Day Care procedure. **Code – Excl14.**
- l. **Refractive Error: Code – Excl15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
- m. **Unproven Treatments: Code – Excl16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- n. **Sterility and Infertility: Code – Excl17:** Expenses related to sterility and infertility. This includes:
  - i. Any type of contraception, sterilization
  - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - iii. Gestational Surrogacy
  - iv. Reversal of sterilization.
- o. **Maternity: Code – Excl18**
  - i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
  - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy Period.



## II. SPECIFIC EXCLUSIONS

In addition to the Standard Exclusions, the Company shall also not make payment for any claim in respect of any Insured Person caused by any of the following unless explicitly stated to the contrary in the Policy Schedule

- a. War or any act of war, invasion, act of foreign enemy, (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, Nuclear, Chemical or Biological attack or weapons, radiation of any kind.
- b. Any Insured Person committing or attempting to commit intentional self-injury or attempted suicide or suicide.
- c. Any Insured Person's participation or involvement in naval, military or air force operation.
- d. Investigative treatment for sleep-apnoea, general debility or exhaustion ("run-down condition").
- e. Congenital external diseases, defects or anomalies.
- f. Stem cell harvesting.
- g. Investigative treatments for analysis and adjustments of spinal sub luxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities.
- h. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).
- i. Vaccination including inoculation and immunisations (except post animal bite treatment).
- j. Non-Medical expenses such as food charges (other than patient's diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of Non-Medical Expenses is attached as ANNEXURE A and also available at [www.hdfcergo.com](http://www.hdfcergo.com).
- k. The provision or fitting of hearing aids, spectacles or contact lenses.
- l. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement methods, optometric therapy.
- m. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively), prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident.
- n. Any treatment or part of a treatment that is not of a reasonable charge and not Medically Necessary. Drugs or treatments which are not supported by a prescription.
- o. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss caused by or contributed to or arising from: Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or Asbestosis or any related Illness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof
- p. In respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country
- q. Claims arising out of pre-existing disease
- r. Any permanent exclusion applied on any medical or physical condition or treatment of an Insured Person as specifically mentioned in the Policy Schedule and as specifically accepted by Policyholder/Insured Person. Such exclusions shall be applied for the condition(s) or treatment(s) that otherwise would have resulted in rejection of insurance coverage under this Policy to such Insured Person as per Company's Underwriting Policy.



- s. Dental treatment: Treatment, procedures and preventive, diagnostic, restorative, cosmetic services related to disease, disorder and conditions related to natural teeth and gingiva except if required by an Insured Person while Hospitalized due to an Accident
- t. Any act of 'Terrorism' unless explicitly covered under any benefit of this policy.
- u. Specific Exclusions listed under a benefit (if any)
- v. Cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to what the concerned Insured person originally went to hospital for
- w. Any form of treatment that the treating doctor thinks can reasonably wait until the concerned Insured person returns home
- x. Any claim where trip was specifically planned for the purpose of availing treatment of an existing medical condition (Medical tourism)
- y. Claims wherein the Insured Person is travelling against the advice of a Doctor or is receiving or on a waiting list for specified medical treatment.



## SECTION 4 - GENERAL TERMS AND CLAUSES

The Company shall not make payment for any claim in respect of any Insured Person caused by any of the following unless explicitly stated to the contrary in the Policy Schedule

### I. STANDARD GENERAL TERMS AND CLAUSES

#### a. Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the Policyholder.

#### b. Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the Insured Person for the Company to make any payment for claim(s) arising under the policy.

#### c. Claim Settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of intimation.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Policyholder from the date of receipt of intimation to the date of payment of claim at a rate 2% above the bank rate.

#### d. Complete Discharge

Any payment to the Policyholder, Insured Person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the Policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

#### e. Multiple Policies

- i. In case of multiple policies taken by an Insured Person during a period from one or more insurers to indemnify treatment costs, the Insured Person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the Insurer chosen by the Insured Person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen Policy.
- ii. Insured Person having multiple policies shall also have the right to prefer claims under this Policy for the amounts disallowed under any other policy / policies even if the Sum Insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this Policy.
- iii. If the amount to be claimed exceeds the Sum Insured under a single Policy, the Insured Person shall have the right to choose Insurer from whom he/she wants to claim the balance amount.

Where the Insured Person has policies from more than one Insurer to cover the same risk on indemnity basis, the Insured Person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen Policy.



**f. Fraud**

If any claim made by the Insured Person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this Policy but which are found fraudulent later shall be repaid by all recipient(s)/Policyholder(s), who have made that particular claim, who shall be jointly and severally liable for such repayment to the Insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent or the hospital/doctor/any other party acting on behalf of the Insured Person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a. the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- b. the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- c. any other act fitted to deceive; and
- d. any such act or omission as the law specially declares to be fraudulent.

The Company shall not repudiate the claim and / or forfeit the Policy benefits on the ground of Fraud, if the Insured Person / beneficiary can prove that the mis-statement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the Insurer.

**g. Renewal of Policy**

This Policy will terminate at the expiration of the period for which premium has been paid or on the expiration date shown in the Policy Schedule, whichever is earlier

i. Single Trip Insurance:

- a. The Single Trip Insurance is non-renewable. Cancellation of the Policy may be done only prior to the effective date stated in the Policy Schedule and will be subject to deduction of cancellation charge by the Company

ii. Annual Multi Trip Insurance:

- a. This Policy will automatically terminate at the end of the Policy Period unless renewed.
- b. In respect of all applications for renewal received by Us before the end of the Policy Period, we will ordinarily offer renewal terms unless We believe that You or any Insured Person or anyone acting on Your behalf or on behalf of an Insured Person has acted in a dishonest or fraudulent manner under or in relation to this Policy or the renewal of the Policy poses a moral hazard. We shall be entitled to call for and receive any information or documentation before agreeing to renew the Policy, and in renewing We are not bound to renew for all Insured Persons
- c. Grace period: There is No Grace period applicable in this Policy.

**h. Cancellation**

- A. The Policyholder may cancel this Policy by giving 7 days' written notice and in such an event, the Company shall refund premium as detailed below:

**I. Cancellation for Single Trip Policies**

- a. If the total policy premium is less than or equal to INR 251 then no refund shall be applicable



- b. If the total policy premium is greater than INR 251 then fixed cancellation fee of INR 251 shall be charged and balance amount shall be refunded
- c. In case policy is purchased within 48 hours prior to Policy Period then no refund shall be applicable upon cancellation of such policies
- d. No refunds of premium shall be made if policy is cancelled post commencement of Period of Insurance

## II. Cancellation for Annual Multi Trip Policies

Policy Period	Non-refundable part of premium
Upto one month	1/4 of the annual rate
Upto three months	1/2 of the annual rate
Upto six months	3/4 of the annual rate
Exceeding six months	Full annual rate

In the event of such cancellation the Company shall retain premium for the period that this Policy has been in force calculated in accordance with the short period rate table, less any duties and taxes Company cannot recover.

- B. No refunds of premium shall be made in respect of Cancellation of any Single Trip and/or Annual Multi Trip Policy where, any claim has been admitted or any benefit has been availed by the Insured Person under the Policy.
- C. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.
- i. **Possibility of Revision of terms of the Policy including the Premium Rates (only applicable to Annual Multi Trip policies)**

The Company, with prior approval of IRDAI, may revise or modify the terms of the Policy including the premium rates. The Insured Person shall be notified three months before the changes are effected.

### j. **Withdrawal of Policy (only applicable to Annual Multi Trip policies)**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar travel insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as Cumulative Bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

### k. **Nomination**

The Policyholder is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the Policyholder. Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the Policy is made. In the event of death of the Policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

### m. **Redressal of Grievance**



In case of any grievance the Insured Person may contact the Company through:

<b>Website</b>	www.hdfcergo.com
<b>Contact Us</b>	022 6158 2020/ 022 6234 6234
<b>Contact Details for Senior Citizen</b>	022 – 6242 – 6226
<b>E-mail ID for Senior Citizen</b>	seniorcitizen@hdfcergo.com
<b>E-mail ID for grievance</b>	<a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a>
<b>Courier</b>	Grievance cell of any of our Branch office

Insured Person may also approach the grievance cell at any of the Company's branches with the details of grievance.

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at [cgo@hdfcergo.com](mailto:cgo@hdfcergo.com)

For updated details of grievance officer, kindly refer the link: <https://www.hdfcergo.com/customer-voice/grievances>

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
Contact us at	<a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a> Call - : 022 6158 2020/ 022 6234 6234	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation_level_1">https://www.hdfcergo.com/customer-care/grievances/escalation_level_1</a> Call - : 022 6158 2020/ 022 6234 6234	<a href="https://www.hdfcergo.com/customer-care/grievances/escalation_level_2">https://www.hdfcergo.com/customer-care/grievances/escalation_level_2</a> Call - : 022 6158 2020/ 022 6234 6234
Contact Point for Senior Citizen	022 – 6242 – 6226   <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	022 – 6242 – 6226   <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>	022 – 6242 – 6226   <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a>
Write to us at	<a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a>	<a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a>	<a href="mailto:cgo@hdfcergo.com">cgo@hdfcergo.com</a>
Visit us	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West) Mumbai-400078	The Chief Grievance Officer, Registered & Corporate Office: HDFC House, 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in>.





## II. SPECIFIC TERMS AND CLAUSES

### a. Geography

This Policy applies to incidents occurring in the Geographical Scope mentioned in the Policy Schedule unless explicitly stated otherwise in this document and/or Policy Schedule.

### b. Endorsements

This Policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the Company. Any change or modification that the Company makes will be evidenced by a written endorsement signed and stamped by the Company.

### c. Extension of Policy Period of this policy

We may extend a Single Trip Policy only once during the Period of Insurance, provided that:

- i. We receive a written request for extension of the Policy
- ii. We receive an affirmative good health declaration of the Insured Person.
- iii. The applicable premium is paid before the Policy Period expiry date
- iv. The Insured Person has not reported or made a claim in this policy before we receive a request for extension of the Policy.
- v. The total Policy Period (original policy period + extended policy period) must not exceed 365 days

Applicable Premium for Extension of Policy Period = [Premium of Total Proposed Policy Period] – [Original Premium Paid]

We are under no obligation to extend the Policy Period on the same terms whether as to premium or otherwise.

### d. Extension of Geographical Scope of this policy

We may extend the Geographical Scope of any Single Trip or Annual Multi Trip Policy only once during the Policy Period, provided that:

- i. We receive a written request for extension of Geographical Scope of the Policy
- ii. The applicable premium is paid before the Policy Period expiry date
- iii. The Insured Person has not reported or made a claim in this policy before we receive a request for extension of the Policy.
- iv. The Insured Person has not already entered any part of the proposed extended Geographical Scope

Applicable Premium for Extension of Geographical Scope = [Premium of Original Policy Period for Proposed Geographical Scope] – [Original Premium Paid]

We are under no obligation to extend the Geographical Scope of this Policy on the same terms whether as to premium or otherwise.





**e. Extension of both Geographical Scope & Policy Period**

We may extend the Geographical Scope and Policy Period of any Single Trip Policy only once during the Period of Insurance, provided that:

- i. All conditions given under Extension of Geographical Scope of this policy & Extension of Policy Period of this Policy are met

Applicable Premium in case of Extension of both Policy Period and Geographical Scope =

[Premium of Total Policy Period for Proposed Geographical Scope] – [Original Premium Paid]

We are under no obligation to extend the Policy Period & Geographical Scope on the same terms whether as to premium or otherwise.

**f. Enhancement of Sum Insured**

This policy has a provision for enhancing Sum Insured for Annual Multi Trip Policies. Sum Insured enhancement for such policies shall be only at renewals & will be subject to underwriting. There is no provision for enhancing the Sum Insured for Single Trip policies.

**g. Dispute Resolution Clause**

Any and all disputes or differences under or in relation to this Policy shall be determined by the Indian Courts and subject to Indian law

**h. Communication & Notice**

Policy and any communication related to the Policy shall be sent to through electronic modes or to the address of the following:

- a. The Policyholder's, at the address/ e-mail address specified in the Policy Schedule.
- b. To the Company, at the address specified in the Policy Schedule.
- c. Insurance agents, brokers, other person or entity is/are not authorised to receive any notice on the behalf of the Company, unless stated in writing by the Company.

**i. Policy Excess/Deductible**

This Policy has a policy excess/deductible as mentioned in the Policy Schedule which the Insured Person will have to self-pay and this amount cannot be claimed. Policy excess will be applicable for each and every claim. This implies for any claim the policy excess has to be borne by the Insured Person. This applies for all benefits with policy excess stated in Policy Schedule.

**j. Basis of Claims Payment**

- i. Reimbursement of all claims will be made on the basis of first date of consultation/hospitalization, mentioned on consultation paper/medical records
- ii. Cashless claim will be paid to overseas facility in the prevalent currency of the said country on the date of payment & in case of payment through Assistance Service Providers on the date of invoice raised to us
- iii. For the purpose of reimbursement claim payments for all currencies shall be converted in to USD (as policy Sum Insured are in USD) and later to INR (as reimbursement payment will be in INR only).

**k. Subrogation**



The Insured Person shall at his own expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing and/or securing any civil or criminal rights and remedies or obtaining relief or indemnity from any other party to which the Company is or would become entitled upon by making reimbursement under this Policy, whether such acts or things shall be or become necessary or required before or after the payment. The Insured Person shall not prejudice these subrogation rights in any manner and shall at his own expense provide the Company with whatever assistance or cooperation is required to enforce such rights. Any recovery the Company makes pursuant to this clause shall first be applied to the amounts paid or payable by the Company under this Policy and the costs and expenses of effecting a recovery, where after the Company shall pay any balance remaining to the Insured Person.

## **I. Claims Procedure**

### **I. Procedure for Cashless claims**

- a. Treatment may be taken in a Network Provider and is subject to pre authorization by the Company or its authorized Assistance Service Provider
- b. Cashless request form available with the Network Provider shall be completed and sent to the Company / Assistance Service Provider
- c. The Company / Assistance Service Provider upon getting cashless request form and related medical information from the Insured Person/ Network Provider will issue pre-authorization letter to the hospital after verification
- d. At the time of discharge, the Insured Person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.
- e. The Company / Assistance Service Provider reserves the right to deny pre-authorization in case the Insured Person is unable to provide the relevant details.
- f. In case of denial of cashless access, the Insured Person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company for reimbursement.

### **II. Procedure for reimbursement of claims**

For reimbursement of claims the Insured Person may submit the necessary documents to the Insurer / Assistance Service Provider within the prescribed time limit as specified hereunder.

### **III. Notification of Claim**

Written notice of any occurrence which gives rise to a claim under this Policy must be given to the Company within thirty (30) Days after such occurrence.

### **IV. Contact Details to register the claim**

In the event of a covered emergency and to register claims, call the Company's 24 hour Helpline Centre and quote Policy Holders' Name, Policy Number, Insurance Company, Passport Number when seeking assistance within 24 Hours.

<b>Contact Details</b>	
Land line	+ 91 - 120 - 4507250 (Chargeable)
Fax	+ 91 - 120 - 6691600
Email	<a href="mailto:travelclaims@hdfcergo.com">travelclaims@hdfcergo.com</a>
Contact Number	+80008250825 (Add country code before the number while dialing. Example: Dial 01180008250825 since USA country code is 011)

For any Emergency Medical Cashless Services, while abroad:

Contact: +91-120- 6740895 (number is chargeable and accessible 24X7).

You can also email our Global TPA on: [Medical.Services@allianz.com](mailto:Medical.Services@allianz.com)



## V. Documents to be submitted

The claim is to be supported with the following documents and submitted within the prescribed time limit.

Benefits	Claims Documents Required
Common Claim Documents Required for all claims	<ol style="list-style-type: none"> <li>1. Claim Form (to be filled and signed by Insured Person)</li> <li>2. NEFT form and Cancelled cheque stating Insured Person's (nominee in case of death claim) Claimant Indian Bank account details</li> <li>3. Aadhaar card &amp; PAN card Copies is as per the IRDAI guidelines</li> <li>4. Receipts of Invoices and Bills provided in support of Claim amount</li> <li>5. Passport and Visa copy with Entry Stamp Overseas and exit Stamp from India</li> </ol>
Claim Documents specific to a Benefit	<ol style="list-style-type: none"> <li>1. As specified under Specific Claim Documents section of the respective benefit</li> </ol>

### Note:

- a. The Company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
- b. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
- c. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person
- d. If the Hospital does not accept the guarantee of payment/authorization letter from the Service Provider, then it is hereby agreed that the Company cannot be held liable for any loss arising from such circumstances. The cost will then have to be borne by the Insured and will then be reimbursed by the Company, as per Policy terms and conditions upon submission of required documents specified under the Policy or requested by the Company.
- e. Reimbursement of all claims (except claims under Emergency Cash Assistance) will be made by the Service Provider in Indian Rupees on the Insured's return back to India, at the exchange rate specified by the Reserve Bank of India, as applicable on the date the amount is billed. Claims under Emergency Cash Assistance shall be settled/ arranged directly with the Insured, whilst abroad, by the Service Provider. The Insured shall immediately and in any event not later than 30 days after his return to India, notify the Service Provider and obtain a Claim Form for completion and return to the Service Provider along with supporting invoices and any other documentation or information that might be required or requested by the Service Provider.
- f. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of intimation.. In case of suspected frauds, the last "necessary" documents will include the receipt of the investigation report from our representatives.
- g. Documents which are common to interlinked claims may not be insisted again with respect to the same claims

## VI. Claim Settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of intimation.



- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Policyholder from the date of receipt of intimation to the date of payment of claim at a rate 2% above the bank rate.

#### **VII. Condonation of delay**

The Company may condone delay in claim intimation/ document submission on merit, where it is proved that delay in reporting of claim or submission of claim documents, is due to reasons beyond the control of the Insured Person.

#### **VIII. Contact Us**

<b>Claim Intimation</b>	<i>Customer Service No.</i>	022-62346234 / 0120-62346234
	<i>Email</i>	travelclaims@hdfcergo.com
<b>Claim document submission at address</b>	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1 5th Floor, C - 25, Sector 62, Noida – 0120 398 8360	



### III. GENERAL CONDITIONS

#### a. Entry Age

Minimum	Proposer	Child	Adult
	18 years	91 days	18 years
Maximum	Proposer	Child	Adult
	Lifetime	Lifetime	Lifetime

#### b. Renewal Age (Renewal is only applicable to Annual Multi Trip Policies)

Proposer	Child	Adult
No Limit	Lifetime	Lifetime

#### c. Sum Insured options in USD

40,000	50,000	1,00,000	2,00,000	5,00,000	10,00,000
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#### d. Plan Variants

Silver	Gold	Platinum
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#### e. Trip Type

Single Trip	Annual Multi Trip
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#### f. Maximum trip duration in days (per trip) [applicable only for Annual Multi Trip (AMT) Policies]

15	30	45	60	90	120
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#### g. Policy Period

Minimum Policy period offered	Single Trip Minimum Policy Period	1 day
	Annual Multi Trip Minimum Policy period	1 year
	Annual Multi Trip Minimum Days Per Trip	15 days
Maximum Policy period offered	Single Trip Maximum Policy Period	365 days
	Annual Multi Trip Maximum Policy period	1 year
	Annual Multi Trip Maximum Days Per Trip	120 days

#### h. Geographical Scope (excluding India)

Asia (Excl. Japan)	Worldwide	Worldwide excluding US and Canada	Europe including Schengen
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#### i. Policy Type



Individual

Sum Insured and Plan variant opted of all members in Multi Individual policy must be same

**j. Discounts**

Discount Name	Description	Discount %
Employee (Not applicable to Silver Plan)	A discount of 5 % on the Premium is applicable if any Insured Person is a HDFC Group employee (full time employee) / Munich Re Group employee (full time employee) at the time of enrolment, or subsequent renewal; provided that such Policy is purchased through the Company's website or the Company's mobile app and without the involvement of any insurance agent or insurance intermediary	5%
Online (Not applicable to Silver Plan)	The Insured Person is eligible for 5% discount on premium in case he / she purchase the Policy online from the Company's website or the Company's mobile app or from any technology platform that undertakes digital marketing for the Company or assist with technology systems reducing IT costs for the Company. The subsequent Renewal of the same Policy will continue to enjoy the 5% discount, provided the Policy remains without the involvement of any other insurance agent or insurance intermediary.	5%
Loyalty	If any Insured Person has an active retail insurance Policy with premium above Rs. 2,000 with the Company, a discount of 2.5% on the Policy premium will be applicable at the time of enrolment as well as subsequent renewals	2.5%
Multi-Individual (Family)	The Insured Person will be entitled to receive 10% discount on the premium if two or more family members are covered under the same Policy under the multi-individual Policy option.	10%

- k. Pre-Policy Check-up:** Customer may be subject to medical examination either if they are above 70 years of age or in case of adverse health declaration, as per underwriting guidelines. The cost of such tests shall be borne by the customer.

**l. Relationships covered\* under the Policy (only applicable to Multi Individual Policies)**

Self	Son-in-Law	Grandfather	Sister
Spouse	Father	Grandmother	Sister-in-law
Son	Mother	Grandson	Brother-in-law
Daughter-in-law	Father-in-law	Granddaughter	Nephew
Daughter	Mother in-law	Brother	Niece

\*Relationship is in respect to the Proposer

**Section 41 of 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 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 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 prospectus or tables of the insurers.
2. Any person making default in complying with the provision of this section shall be punishable with fine which may extend to INR 10 Lakhs

**ANNEXURE - A**

**List I - Items for which Coverage is not available in the Policy (Non-Medical Expenses)**

Sr. No.	Item	Sr. No.	Item
1	Baby Food	35	Oxygen Cylinder (For Usage outside Hospital)
2	Baby Utilities Charges	36	Spacer
3	Beauty Services	37	Spirometre
4	Belts/ Braces	38	Nebulizer Kit
5	Buds	39	Steam Inhaler
6	Cold Pack/Hot Pack	40	Armsling
7	Carry Bags	41	Thermometer
8	Email / Internet Charges	42	Cervical Collar
9	Food Charges (Other Than Patient's Diet Provided By Hospital)	43	Splint
10	Leggings	44	Diabetic Foot Wear
11	Laundry Charges	45	Knee Braces (Long/ Short/ Hinged)
12	Mineral Water	46	Knee Immobilizer/Shoulder Immobilizer
13	Sanitary Pad	47	Lumbo Sacral Belt
14	Telephone Charges	48	Nimbus Bed Or Water Or Air Bed Charges
15	Guest Services	49	Ambulance Collar
16	Crepe Bandage	50	Ambulance Equipment
17	Diaper of any Type	51	Abdominal Binder
18	Eyelet Collar	52	Private Nurses Charges- Special Nursing Charges
19	Slings	53	Sugar Free Tablets
20	Blood Grouping and Cross Matching Of Donors Samples	54	Creams Powders Lotions (Toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)
21	Service Charges Where Nursing Charge also Charged	55	ECG Electrodes
22	Television Charges	56	Gloves
23	Surcharges	57	Nebulisation Kit
24	Attendant Charges	58	Any Kit With No Details Mentioned [Delivery Kit, Orthokit, Recovery Kit, etc.]
25	Extra Diet of Patient (Other Than That Which Forms Part of Bed Charge)	59	Kidney Tray
26	Birth Certificate	60	Mask
27	Certificate Charges	61	Ounce Glass
28	Courier Charges	62	Oxygen Mask
29	Conveyance Charges	63	Pelvic Traction Belt
30	Medical Certificate	64	Pan Can
31	Medical Records	65	Trolley Cover
32	Photocopies Charges	66	Urometer, Urine Jug
33	Mortuary Charges	67	Ambulance
34	Walking Aids Charges	68	Vasofix Safety

**List II—Items that are to be subsumed into Room Charges**





Sr. No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES



**List III–Items that are to be subsumed into Procedure Charges**

<b>Sr. No.</b>	<b>Item</b>
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE



**List IV– Items that are to be subsumed into costs of treatment**

<b>Sr. No.</b>	<b>Item</b>
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALIZATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP– COST
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	Glucometer& Strips
18	URINE BAG



ANNEXURE - B

HDFC ERGO Explorer Product Structure											Plan Details			Claim payout basis	Indemnity / Lump sum Payout
S. No	Base Covers	Sum Insured Limits						Deductible	Currency	Type of Limit	Sum Insured (USD): 40K, 50K, 100K, 200K, 500K, 1000K				
		40K	50k	100k	200k	500k	1000k				Silver	Gold	Platinum		
1	Emergency Medical Expenses - Accident & Illness	✓	✓	✓	✓	✓	✓	100	USD	Base SI	✓	✓	✓		
1a	In - patient hospitalization	✓	✓	✓	✓	✓	✓		USD		✓	✓	✓	Cashless or Reimbursement	Indemnity
1b	Room Rent	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals		USD		✓	✓	✓	Cashless or Reimbursement	Indemnity
1c	OPD Treatment	✓	✓	✓	✓	✓	✓		USD		✓	✓	✓	Cashless or Reimbursement	Indemnity
1d	Road Ambulance	150	150	250	500	750	1000		USD		✓	✓	✓	Cashless or Reimbursement	Indemnity
1e	Emergency	✓	✓	✓	✓	✓	✓		USD		✓	✓	✓	Cashless	Indemnity



**ANNEXURE - B**

	y Medical Evacuatio n													only	nity
1f	Medical Repartria tion	✓	✓	✓	✓	✓	✓		USD		✓	✓	✓	Cashless or Reimburs ement	Indem nity
1g	Repatriati on of mortal remains	✓	✓	✓	✓	✓	✓		USD		✓	✓	✓	Reimburs ement only	Indem nity
2	Dental Expenses	300	300	300	500	500	750	150	USD	Additi onal SI	✓	✓	✓	Reimburs ement only	Indem nity
3	Personal Accident (PA)													Reimburs ement only	Lumps um Payout
3a	Accidental Death							-	USD	Additi onal SI	✓	✓	✓	Reimburs ement only	Lumps um Payout
3b	Permanen t Disableme nt - Accident	5000	5000	7500	1000 0	1500 0	2000 0	-	USD	Additi onal SI	✓	✓	✓	Reimburs ement only	Lumps um Payout
4	Personal Accident - Common Carrier													Reimburs ement only	Lumps um Payout
4a	Accidental Death - Common	5000	5000	5000	5000	5000	5000	-	USD	Additi onal SI &	✓	✓	✓	Reimburs ement only	Lumps um Payout



**ANNEXURE - B**

	Carrier									Over & above PA SI					
4b	Permanent Disablement - Accident - Common Carrier							-	USD	Additional SI & Over & above PA SI	✓	✓	✓	Reimbursement only	Lumpsum Payout
5	Hospital Cash - Accident & Illness	15 per day max 5 days	15 per day max 5 days	25 per day max 5 days	40 per day max 5 days	50 per day max 5 days	50 per day max 5 days	48 hrs	USD	Additional SI	✓	✓	✓	Reimbursement only	Lumpsum Payout
6	Theft of Baggage and its Contents	100	100	200	300	500	1000	100	USD	Additional SI	×	✓	✓	Reimbursement only	Indemnity
7	Loss of Checked-in Baggage	200	200	300	400	500	750	-	USD	Additional SI	×	✓	✓	Reimbursement only	Lumpsum Payout
8	Delay of checked-in Baggage	250	250	250	250	250	250	12 hrs	USD	Additional SI	×	✓	✓	Reimbursement only	Indemnity



**ANNEXURE - B**

9	Loss of Passport	200	200	200	200	200	200	-	USD	Additi onal SI	x	✓	✓	Reimburs ement only	Indem nity
10	Loss of Internatio nal driving license	50	50	50	50	50	50	-	USD	Additi onal SI	x	x	✓	Reimburs ement only	Indem nity
11	Emergenc y Cash Assistance Service	Cove red	Cove red	Cove red	Cove red	Cove red	Cove red	-	USD	Servic e	x	x	✓	Service	Service
12	Flight Delay	100	100	100	100	200	300	6 hrs	USD	Additi onal SI	x	✓	✓	Reimburs ement only	Indem nity
13	Flight Cancellati on	100	100	150	200	500	750	-	USD	Additi onal SI	x	✓	✓	Reimburs ement only	Indem nity
14	Missed Flight Connectio n	250	250	250	500	750	1000	6 hrs	USD	Additi onal SI	x	x	✓	Reimburs ement only	Indem nity
15	Trip Delay	500	500	500	500	500	500	6 hrs	USD	Additi onal SI	x	x	✓	Reimburs ement only	Indem nity
16	Trip Cancellati on	100	100	150	200	500	750	50	USD	Additi onal SI	x	✓	✓	Reimburs ement only	Indem nity
17	Trip Curtailme nt	100	100	100	100	250	500	50	USD	Additi onal SI	x	✓	✓	Reimburs ement only	Indem nity



**ANNEXURE - B**

18	Hijack Distress Allowance	Covered	Covered	Covered	Covered	Covered	Covered	-	USD	Additional SI	x	x	✓	Reimbursement only	Lumpsum Payout
19	Personal Liability	100000	100000	100000	100000	100000	100000	200	USD	Additional SI	x	✓	✓	Reimbursement only	Indemnity
20	Emergency Hotel Accommodation for Insured Person	1000	1000	1000	1000	1000	1000	100	USD	Additional SI	x	✓	✓	Reimbursement only	Indemnity
21	No Claim Discount	NA	NA	10%	10%	10%	10%	-	-	NA	x	✓	✓	NA	NA
<b>Optional Covers</b>															
1	Automatic Extension	7 Days	7 Days	7 Days	7 Days	7 Days	7 Days		USD	NA	x	Optional	Optional	NA	NA
2	Bounced Booking - Hotel & Airline	500	500	500	500	500	500	50	USD	Additional SI	x	Optional	Optional	Reimbursement only	Indemnity
3	Back at home cover								INR		x	Optional	Optional	Reimbursement only	Indemnity





**ANNEXURE - B**

3a	Burglary Cover for Home Contents	2 lacs	2 lacs	3 lacs	3 lacs	5 lacs	5 lacs	-	INR	Additional SI				Reimbursement only	Indemnity
3b	Fire and Allied Perils for Home Contents	5 lacs	5 lacs	5 lacs	5 lacs	5 lacs	5 lacs	-	INR	Additional SI				Reimbursement only	Indemnity
3c	Pet Care	15,000	15,000	15,000	15,000	20,000	25,000	1000	INR	Additional SI				Reimbursement only	Indemnity
4	Extension of Coverage for adventure sport activities	✓	✓	✓	✓	✓	✓	-	NA	NA	Optional	Optional	Optional	NA	NA
5	Extension of Pre Existing Disease (PED) coverage	✓	✓	✓	✓	✓	✓	-	NA	NA	Optional	Optional	Optional	NA	NA
6	Fraudulent transactions on payment cards	1000	1000	1000	1000	1000	1000	-	USD	Additional SI	×	Optional	Optional	Reimbursement only	Indemnity
7	Theft of	1000	1000	1000	1000	1000	1000	50	USD	Additional SI	×	Optional	Optional	Reimbursement only	Indemnity



**ANNEXURE - B**

	Electronic Gadget									onal SI		onal	nal	ement only	nity
8	Visa Rejection	7500	7500	7500	7500	7500	7500	-	INR	Additi onal SI	×	Opti onal	Optio nal	Reimburs ement only	Indem nity
9	Emergenc y Travel Expenses for Insured Person's minor Children	1000	1000	1000	1000	1000	1000	100	USD	Additi onal SI	Optional	Opti onal	Optio nal	Reimburs ement only	Indem nity
10	Emergenc y Travel Expenses for Immediat e Family member	2000	2000	2000	2000	2000	2000	100	USD	Additi onal SI	Optional	Opti onal	Optio nal	Reimburs ement only	Indem nity
11	Emergenc y Accommo dation Expenses for Immediat e Family member	1000	1000	1000	1000	1000	1000	100	USD	Additi onal SI	Optional	Opti onal	Optio nal	Reimburs ement only	Indem nity
12	Golfer's hole in one	250	250	250	250	250	250	-	USD	Additi onal SI	×	Opti onal	Optio nal	Reimburs ement only	Lumps um Payout



**ANNEXURE - B**

13	Funeral Expenses	1000	1000	1000	1000	1000	1000	100	USD	Additional SI	Optional	Optional	Optional	Reimbursement only	Indemnity
14	Extension of Coverage for Terrorism	✓	✓	✓	✓	✓	✓	-	NA	NA	Optional	Optional	Optional	NA	NA
15	Removal of restriction to only flights	✓	✓	✓	✓	✓	✓	-	NA	NA	x	Optional	Optional	NA	NA

**Note:**

- The base sum-insured chosen by the Insured from the sum-insured limits available pertains only to Emergency Medical Expenses - Accident & Illness cover.*
- Extension of Pre Existing Disease (PED) coverage if opted shall be subject to the limit as specified in policy schedule.*

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Single - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	511	629	674	1,072	1,317	1,635
8 - 14	711	876	938	1,492	1,833	2,277
15 - 21	812	1,000	1,072	1,704	2,094	2,601
22 - 28	945	1,164	1,247	1,984	2,438	3,027
29 - 35	1,198	1,476	1,581	2,515	3,090	3,837
36 - 47	1,502	1,850	1,982	3,152	3,873	4,810
48 - 60	2,024	2,492	2,670	4,247	5,218	6,481
61 - 75	2,903	3,574	3,830	6,091	7,484	9,295
76 - 90	3,449	4,247	4,550	7,237	8,892	11,043
91 - 120	3,835	4,722	5,059	8,047	9,887	12,280
121 - 150	4,927	6,067	6,500	10,339	12,703	15,776
151 - 180	6,392	7,870	8,432	13,412	16,479	20,466
>180	11,186	13,773	14,756	23,472	28,839	35,816

Worldwide Excluding USA and Canada						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	358	440	472	750	922	1,145
8 - 14	498	613	657	1,044	1,283	1,594
15 - 21	568	700	750	1,193	1,466	1,821
22 - 28	662	815	873	1,389	1,707	2,119
29 - 35	839	1,033	1,107	1,761	2,163	2,686
36 - 47	1,051	1,295	1,387	2,206	2,711	3,367
48 - 60	1,417	1,744	1,869	2,973	3,653	4,537
61 - 75	2,032	2,502	2,681	4,264	5,239	6,507
76 - 90	2,414	2,973	3,185	5,066	6,224	7,730
91 - 120	2,685	3,305	3,541	5,633	6,921	8,596
121 - 150	3,449	4,247	4,550	7,237	8,892	11,043
151 - 180	4,474	5,509	5,902	9,388	11,535	14,326
>180	7,830	9,641	10,329	16,430	20,187	25,071

Europe Including Schengen						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	332	409	438	697	856	1,063
8 - 14	462	569	610	970	1,191	1,480
15 - 21	528	650	697	1,108	1,361	1,691
22 - 28	614	757	811	1,290	1,585	1,968
29 - 35	779	959	1,028	1,635	2,009	2,494
36 - 47	976	1,203	1,288	2,049	2,517	3,127
48 - 60	1,316	1,620	1,736	2,761	3,392	4,213
61 - 75	1,887	2,323	2,490	3,959	4,865	6,042
76 - 90	2,242	2,761	2,958	4,704	5,780	7,178
91 - 120	2,493	3,069	3,288	5,231	6,427	7,982
121 - 150	3,203	3,944	4,225	6,720	8,257	10,254
151 - 180	4,155	5,116	5,481	8,718	10,711	13,303
>180	7,271	8,952	9,591	15,257	18,745	23,280

Asia (Excluding Japan)						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	204	252	270	429	527	654
8 - 14	284	350	375	597	733	911
15 - 21	325	400	429	682	838	1,040
22 - 28	378	466	499	794	975	1,211
29 - 35	479	590	632	1,006	1,236	1,535
36 - 47	601	740	793	1,261	1,549	1,924
48 - 60	810	997	1,068	1,699	2,087	2,592
61 - 75	1,161	1,430	1,532	2,436	2,994	3,718
76 - 90	1,380	1,699	1,820	2,895	3,557	4,417
91 - 120	1,534	1,889	2,024	3,219	3,955	4,912
121 - 150	1,971	2,427	2,600	4,136	5,081	6,310
151 - 180	2,557	3,148	3,373	5,365	6,592	8,186
>180	4,474	5,509	5,902	9,389	11,536	14,326

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Single - Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	551	688	740	1,201	1,484	1,853
8 - 14	767	958	1,030	1,671	2,066	2,580
15 - 21	876	1,094	1,177	1,909	2,361	2,947
22 - 28	1,020	1,273	1,370	2,222	2,747	3,430
29 - 35	1,293	1,614	1,736	2,817	3,483	4,348
36 - 47	1,621	2,023	2,176	3,531	4,365	5,450
48 - 60	2,184	2,726	2,932	4,758	5,882	7,344
61 - 75	3,132	3,910	4,205	6,824	8,436	10,532
76 - 90	3,721	4,645	4,996	8,107	10,023	12,513
91 - 120	4,138	5,165	5,555	9,015	11,145	13,914
121 - 150	5,316	6,636	7,137	11,581	14,318	17,876
151 - 180	6,897	8,608	9,259	15,024	18,575	23,190
>180	12,069	15,065	16,203	26,292	32,506	40,583

Worldwide Excluding USA and Canada						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	386	482	518	841	1,039	1,297
8 - 14	537	671	721	1,170	1,446	1,806
15 - 21	613	766	824	1,336	1,653	2,063
22 - 28	714	891	959	1,555	1,923	2,401
29 - 35	905	1,130	1,215	1,972	2,438	3,044
36 - 47	1,135	1,416	1,523	2,472	3,056	3,815
48 - 60	1,529	1,908	2,052	3,331	4,117	5,141
61 - 75	2,192	2,737	2,944	4,777	5,905	7,372
76 - 90	2,605	3,252	3,497	5,675	7,016	8,759
91 - 120	2,897	3,616	3,889	6,311	7,802	9,740
121 - 150	3,721	4,645	4,996	8,107	10,023	12,513
151 - 180	4,828	6,026	6,481	10,517	13,003	16,233
>180	8,448	10,546	11,342	18,404	22,754	28,408

Europe Including Schengen						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	358	447	481	781	965	1,204
8 - 14	499	623	670	1,086	1,343	1,677
15 - 21	569	711	765	1,241	1,535	1,916
22 - 28	663	827	891	1,444	1,786	2,230
29 - 35	840	1,049	1,128	1,831	2,264	2,826
36 - 47	1,054	1,315	1,414	2,295	2,837	3,543
48 - 60	1,420	1,772	1,906	3,093	3,823	4,774
61 - 75	2,036	2,542	2,733	4,436	5,483	6,846
76 - 90	2,419	3,019	3,247	5,270	6,515	8,133
91 - 120	2,690	3,357	3,611	5,860	7,244	9,044
121 - 150	3,455	4,313	4,639	7,528	9,307	11,619
151 - 180	4,483	5,595	6,018	9,766	12,074	15,074
>180	7,845	9,792	10,532	17,090	21,129	26,379

Asia (Excluding Japan)						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	220	275	296	480	594	741
8 - 14	307	383	412	668	826	1,032
15 - 21	350	438	471	764	944	1,179
22 - 28	408	509	548	889	1,099	1,372
29 - 35	517	646	694	1,127	1,393	1,739
36 - 47	648	809	870	1,412	1,746	2,180
48 - 60	874	1,090	1,173	1,903	2,353	2,938
61 - 75	1,253	1,564	1,682	2,730	3,374	4,213
76 - 90	1,488	1,858	1,998	3,243	4,009	5,005
91 - 120	1,655	2,066	2,222	3,606	4,458	5,566
121 - 150	2,126	2,654	2,855	4,632	5,727	7,150
151 - 180	2,759	3,443	3,704	6,010	7,430	9,276
>180	4,828	6,026	6,481	10,517	13,002	16,233

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Single - Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	612	770	830	1,363	1,690	2,117
8 - 14	852	1,072	1,155	1,897	2,353	2,947
15 - 21	973	1,224	1,320	2,167	2,688	3,366
22 - 28	1,132	1,425	1,536	2,522	3,129	3,918
29 - 35	1,436	1,806	1,947	3,197	3,966	4,967
36 - 47	1,799	2,264	2,441	4,007	4,971	6,225
48 - 60	2,424	3,051	3,289	5,399	6,699	8,388
61 - 75	3,477	4,376	4,717	7,744	9,608	12,031
76 - 90	4,131	5,199	5,604	9,200	11,415	14,293
91 - 120	4,594	5,781	6,232	10,230	12,693	15,894
121 - 150	5,902	7,427	8,006	13,143	16,307	20,419
151 - 180	7,656	9,635	10,386	17,051	21,155	26,490
>180	13,398	16,861	18,176	29,839	37,021	46,357

Worldwide Excluding USA and Canada						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	428	539	581	954	1,183	1,482
8 - 14	596	750	809	1,328	1,647	2,063
15 - 21	681	857	924	1,517	1,882	2,356
22 - 28	792	998	1,075	1,765	2,190	2,743
29 - 35	1,005	1,264	1,363	2,238	2,776	3,477
36 - 47	1,259	1,585	1,709	2,805	3,480	4,358
48 - 60	1,697	2,136	2,302	3,779	4,689	5,872
61 - 75	2,434	3,063	3,302	5,421	6,726	8,422
76 - 90	2,892	3,639	3,923	6,440	7,991	10,005
91 - 120	3,216	4,047	4,362	7,161	8,885	11,126
121 - 150	4,131	5,199	5,604	9,200	11,415	14,293
151 - 180	5,359	6,745	7,270	11,936	14,809	18,543
>180	9,379	11,803	12,723	20,887	25,915	32,450

Europe Including Schengen						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	398	501	540	886	1,099	1,376
8 - 14	554	697	751	1,233	1,529	1,916
15 - 21	632	796	858	1,409	1,747	2,188
22 - 28	736	926	998	1,639	2,034	2,547
29 - 35	933	1,174	1,266	2,078	2,578	3,229
36 - 47	1,169	1,472	1,587	2,605	3,231	4,046
48 - 60	1,576	1,983	2,138	3,509	4,354	5,452
61 - 75	2,260	2,844	3,066	5,034	6,245	7,820
76 - 90	2,685	3,379	3,643	5,980	7,420	9,290
91 - 120	2,986	3,758	4,051	6,650	8,250	10,331
121 - 150	3,836	4,828	5,204	8,543	10,600	13,272
151 - 180	4,976	6,263	6,751	11,083	13,751	17,219
>180	8,709	10,960	11,814	19,395	24,064	30,132

Asia (Excluding Japan)						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	245	308	332	545	676	847
8 - 14	341	429	462	759	941	1,179
15 - 21	389	490	528	867	1,075	1,346
22 - 28	453	570	614	1,009	1,252	1,567
29 - 35	574	722	779	1,279	1,586	1,987
36 - 47	720	906	976	1,603	1,988	2,490
48 - 60	970	1,220	1,316	2,160	2,680	3,355
61 - 75	1,391	1,750	1,887	3,098	3,843	4,812
76 - 90	1,652	2,080	2,242	3,680	4,566	5,717
91 - 120	1,838	2,312	2,493	4,092	5,077	6,358
121 - 150	2,361	2,971	3,202	5,257	6,523	8,168
151 - 180	3,062	3,854	4,154	6,820	8,462	10,596
>180	5,359	6,744	7,270	11,936	14,808	18,543

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	673	851	919	1,520	1,891	2,372
8 - 14	937	1,185	1,280	2,117	2,632	3,302
15 - 21	1,070	1,354	1,462	2,418	3,007	3,772
22 - 28	1,246	1,576	1,702	2,814	3,499	4,390
29 - 35	1,579	1,998	2,157	3,567	4,436	5,565
36 - 47	1,979	2,504	2,703	4,471	5,560	6,975
48 - 60	2,667	3,374	3,643	6,025	7,492	9,399
61 - 75	3,825	4,840	5,225	8,641	10,745	13,480
76 - 90	4,545	5,750	6,207	10,266	12,766	16,015
91 - 120	5,054	6,394	6,903	11,416	14,195	17,808
121 - 150	6,492	8,214	8,868	14,666	18,237	22,878
151 - 180	8,423	10,656	11,504	19,026	23,658	29,680
>180	14,740	18,648	20,132	33,296	41,402	51,940

Worldwide Excluding USA and Canada						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	471	596	643	1,064	1,324	1,660
8 - 14	656	830	896	1,482	1,842	2,311
15 - 21	749	948	1,023	1,693	2,105	2,640
22 - 28	872	1,103	1,191	1,970	2,449	3,073
29 - 35	1,105	1,399	1,510	2,497	3,105	3,896
36 - 47	1,385	1,753	1,892	3,130	3,892	4,883
48 - 60	1,867	2,362	2,550	4,218	5,244	6,579
61 - 75	2,678	3,388	3,658	6,049	7,522	9,436
76 - 90	3,182	4,025	4,345	7,186	8,936	11,211
91 - 120	3,538	4,476	4,832	7,991	9,937	12,466
121 - 150	4,544	5,750	6,208	10,266	12,766	16,015
151 - 180	5,896	7,459	8,053	13,318	16,561	20,776
>180	10,318	13,054	14,092	23,307	28,981	36,358

Europe Including Schengen						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	437	553	597	988	1,229	1,542
8 - 14	609	770	832	1,376	1,711	2,146
15 - 21	696	880	950	1,572	1,955	2,452
22 - 28	810	1,	1,106	1,829	2,274	2,854
29 - 35	1,026	1,299	1,402	2,319	2,883	3,617
36 - 47	1,286	1,628	1,757	2,906	3,614	4,534
48 - 60	1,734	2,193	2,368	3,916	4,870	6,109
61 - 75	2,486	3,146	3,396	5,617	6,984	8,762
76 - 90	2,954	3,738	4,035	6,673	8,298	10,410
91 - 120	3,285	4,156	4,487	7,420	9,227	11,575
121 - 150	4,220	5,339	5,764	9,533	11,854	14,871
151 - 180	5,475	6,926	7,478	12,367	15,378	19,292
>180	9,581	12,121	13,086	21,642	26,911	33,761

Asia (Excluding Japan)						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	269	340	368	608	756	949
8 - 14	375	474	512	847	1,053	1,321
15 - 21	428	542	585	967	1,203	1,509
22 - 28	498	630	681	1,126	1,400	1,756
29 - 35	632	799	863	1,427	1,774	2,226
36 - 47	792	1,002	1,081	1,788	2,224	2,790
48 - 60	1,067	1,350	1,457	2,410	2,997	3,760
61 - 75	1,530	1,936	2,090	3,456	4,298	5,392
76 - 90	1,818	2,300	2,483	4,106	5,106	6,406
91 - 120	2,022	2,558	2,761	4,566	5,678	7,123
121 - 150	2,597	3,286	3,547	5,866	7,295	9,151
151 - 180	3,369	4,262	4,602	7,610	9,463	11,872
>180	5,896	7,459	8,053	13,318	16,561	20,776

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Single - Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	844	1,060	1,142	1,867	2,313	2,894
8 - 14	1,176	1,475	1,589	2,599	3,221	4,029
15 - 21	1,343	1,685	1,816	2,969	3,679	4,602
22 - 28	1,563	1,962	2,113	3,456	4,282	5,357
29 - 35	1,982	2,487	2,679	4,380	5,428	6,790
36 - 47	2,484	3,117	3,357	5,490	6,803	8,511
48 - 60	3,347	4,200	4,524	7,398	9,168	11,468
61 - 75	4,800	6,023	6,488	10,610	13,148	16,448
76 - 90	5,702	7,156	7,709	12,606	15,621	19,541
91 - 120	6,341	7,958	8,572	14,017	17,370	21,729
121 - 150	8,146	10,223	11,012	18,008	22,316	27,916
151 - 180	10,568	13,263	14,286	23,362	28,950	36,215
>180	18,495	23,210	25,001	40,883	50,663	63,377

Worldwide Excluding USA and Canada						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	591	742	799	1,307	1,619	2,026
8 - 14	823	1,033	1,112	1,819	2,255	2,820
15 - 21	940	1,180	1,271	2,078	2,575	3,221
22 - 28	1,094	1,373	1,479	2,419	2,997	3,750
29 - 35	1,387	1,741	1,875	3,066	3,800	4,753
36 - 47	1,739	2,182	2,350	3,843	4,762	5,958
48 - 60	2,343	2,940	3,167	5,179	6,418	8,028
61 - 75	3,360	4,216	4,542	7,427	9,204	11,514
76 - 90	3,991	5,009	5,396	8,824	10,935	13,679
91 - 120	4,439	5,571	6,000	9,812	12,159	15,210
121 - 150	5,702	7,156	7,708	12,606	15,621	19,541
151 - 180	7,398	9,284	10,000	16,353	20,265	25,351
>180	12,947	16,247	17,501	28,618	35,464	44,364

Europe Including Schengen						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	549	689	742	1,214	1,503	1,881
8 - 14	764	959	1,033	1,689	2,094	2,619
15 - 21	873	1,095	1,180	1,930	2,391	2,991
22 - 28	1,016	1,275	1,373	2,246	2,783	3,482
29 - 35	1,288	1,617	1,741	2,847	3,528	4,414
36 - 47	1,615	2,026	2,182	3,569	4,422	5,532
48 - 60	2,176	2,730	2,941	4,809	5,959	7,454
61 - 75	3,120	3,915	4,217	6,897	8,546	10,691
76 - 90	3,706	4,651	5,011	8,194	10,154	12,702
91 - 120	4,122	5,173	5,572	9,111	11,291	14,124
121 - 150	5,295	6,645	7,158	11,705	14,505	18,145
151 - 180	6,869	8,621	9,286	15,185	18,818	23,540
>180	12,022	15,087	16,251	26,574	32,931	41,195

Asia (Excluding Japan)						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	338	424	457	747	925	1,158
8 - 14	470	590	636	1,040	1,288	1,612
15 - 21	537	674	726	1,188	1,472	1,841
22 - 28	625	785	845	1,382	1,713	2,143
29 - 35	793	995	1,072	1,752	2,171	2,716
36 - 47	994	1,247	1,343	2,196	2,721	3,404
48 - 60	1,339	1,680	1,810	2,959	3,667	4,587
61 - 75	1,920	2,409	2,595	4,244	5,259	6,579
76 - 90	2,281	2,862	3,084	5,042	6,248	7,816
91 - 120	2,536	3,183	3,429	5,607	6,948	8,692
121 - 150	3,258	4,089	4,405	7,203	8,926	11,166
151 - 180	4,227	5,305	5,714	9,345	11,580	14,486
>180	7,398	9,284	10,000	16,353	20,265	25,351



## HDFC ERGO Explorer - Premium Rate Charts - Silver - Single - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	1,039	1,316	1,422	2,356	2,932	3,680
8 - 14	1,447	1,833	1,980	3,280	4,081	5,123
15 - 21	1,653	2,094	2,261	3,747	4,662	5,852
22 - 28	1,923	2,437	2,632	4,362	5,427	6,811
29 - 35	2,438	3,089	3,336	5,529	6,879	8,634
36 - 47	3,056	3,872	4,181	6,929	8,621	10,821
48 - 60	4,118	5,217	5,635	9,337	11,618	14,582
61 - 75	5,906	7,482	8,081	13,392	16,662	20,913
76 - 90	7,016	8,890	9,601	15,910	19,796	24,846
91 - 120	7,802	9,885	10,676	17,692	22,012	27,628
121 - 150	10,023	12,699	13,716	22,729	28,279	35,495
151 - 180	13,003	16,475	17,794	29,487	36,687	46,047
>180	22,756	28,831	31,139	51,601	64,202	80,583

Worldwide Excluding USA and Canada						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	727	921	995	1,649	2,052	2,576
8 - 14	1,013	1,283	1,386	2,296	2,857	3,586
15 - 21	1,157	1,466	1,583	2,623	3,263	4,096
22 - 28	1,346	1,706	1,842	3,053	3,799	4,768
29 - 35	1,707	2,162	2,335	3,870	4,815	6,044
36 - 47	2,139	2,710	2,927	4,850	6,035	7,575
48 - 60	2,883	3,652	3,945	6,536	8,133	10,207
61 - 75	4,134	5,237	5,657	9,374	11,663	14,639
76 - 90	4,911	6,223	6,721	11,137	13,857	17,392
91 - 120	5,461	6,920	7,473	12,384	15,408	19,340
121 - 150	7,016	8,889	9,601	15,910	19,795	24,847
151 - 180	9,102	11,533	12,456	20,641	25,681	32,233
>180	15,929	20,182	21,797	36,121	44,941	56,408

Europe Including Schengen						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	675	855	924	1,531	1,906	2,392
8 - 14	941	1,191	1,287	2,132	2,653	3,330
15 - 21	1,074	1,361	1,470	2,436	3,030	3,804
22 - 28	1,250	1,584	1,711	2,835	3,528	4,427
29 - 35	1,585	2,008	2,168	3,594	4,471	5,612
36 - 47	1,986	2,517	2,718	4,504	5,604	7,034
48 - 60	2,677	3,391	3,663	6,069	7,552	9,478
61 - 75	3,839	4,863	5,253	8,705	10,830	13,593
76 - 90	4,560	5,779	6,241	10,342	12,867	16,150
91 - 120	5,071	6,425	6,939	11,500	14,308	17,958
121 - 150	6,515	8,254	8,915	14,774	18,381	23,072
151 - 180	8,452	10,709	11,566	19,167	23,847	29,931
>180	14,791	18,740	20,240	33,541	41,731	52,379

Asia (Excluding Japan)						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	416	526	569	942	1,173	1,472
8 - 14	579	733	792	1,312	1,632	2,049
15 - 21	661	838	904	1,499	1,865	2,341
22 - 28	769	975	1,053	1,745	2,171	2,724
29 - 35	975	1,236	1,334	2,212	2,752	3,454
36 - 47	1,222	1,549	1,672	2,772	3,448	4,328
48 - 60	1,647	2,087	2,254	3,735	4,647	5,833
61 - 75	2,362	2,993	3,232	5,357	6,665	8,365
76 - 90	2,806	3,556	3,840	6,364	7,918	9,938
91 - 120	3,121	3,954	4,270	7,077	8,805	11,051
121 - 150	4,009	5,080	5,486	9,092	11,312	14,198
151 - 180	5,201	6,590	7,118	11,795	14,675	18,419
>180	9,102	11,532	12,456	20,640	25,681	32,233

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,459	1,797	1,925	3,062	3,762	4,673
30	2,189	2,695	2,888	4,593	5,644	7,009
45	2,408	2,965	3,176	5,053	6,208	7,710
60	3,940	4,852	5,198	8,268	10,158	12,616
90	5,837	7,188	7,701	12,249	15,049	18,690
120	7,661	9,434	10,107	16,076	19,752	24,531

Worldwide Excluding USA and Canada						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,022	1,258	1,348	2,144	2,634	3,271
30	1,532	1,887	2,021	3,215	3,950	4,906
45	1,686	2,075	2,224	3,537	4,346	5,397
60	2,758	3,396	3,639	5,788	7,111	8,831
90	4,086	5,031	5,390	8,574	10,535	13,083
120	5,363	6,604	7,075	11,254	13,827	17,172

Europe Including Schengen						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	949	1,168	1,251	1,990	2,446	3,037
30	1,423	1,752	1,877	2,986	3,668	4,556
45	1,565	1,927	2,065	3,284	4,035	5,011
60	2,561	3,154	3,379	5,374	6,603	8,200
90	3,794	4,672	5,005	7,962	9,782	12,149
120	4,980	6,132	6,570	10,450	12,839	15,945

Asia (Excluding Japan)						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	584	719	770	1,225	1,505	1,869
30	876	1,078	1,155	1,837	2,257	2,804
45	963	1,186	1,271	2,021	2,483	3,084
60	1,576	1,941	2,079	3,307	4,063	5,046
90	2,335	2,875	3,080	4,899	6,020	7,476
120	3,065	3,773	4,043	6,431	7,901	9,812

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,575	1,965	2,114	3,430	4,241	5,295
30	2,362	2,948	3,171	5,145	6,361	7,942
45	2,598	3,243	3,488	5,660	6,997	8,736
60	4,251	5,307	5,707	9,262	11,450	14,295
90	6,298	7,862	8,455	13,721	16,963	21,178
120	8,267	10,318	11,098	18,009	22,264	27,796

Worldwide Excluding USA and Canada						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,102	1,376	1,480	2,401	2,969	3,706
30	1,653	2,064	2,220	3,602	4,453	5,559
45	1,819	2,270	2,442	3,962	4,898	6,115
60	2,976	3,715	3,995	6,483	8,015	10,007
90	4,409	5,503	5,919	9,605	11,874	14,825
120	5,787	7,223	7,768	12,606	15,585	19,457

Europe Including Schengen						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,023	1,278	1,374	2,230	2,757	3,441
30	1,535	1,916	2,061	3,344	4,135	5,162
45	1,689	2,108	2,267	3,679	4,548	5,678
60	2,763	3,449	3,710	6,020	7,443	9,292
90	4,094	5,110	5,496	8,918	11,026	13,766
120	5,373	6,707	7,214	11,706	14,472	18,068

Asia (Excluding Japan)						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	630	786	846	1,372	1,696	2,118
30	945	1,179	1,268	2,058	2,544	3,177
45	1,039	1,297	1,395	2,264	2,799	3,494
60	1,701	2,123	2,283	3,705	4,580	5,718
90	2,519	3,145	3,382	5,488	6,785	8,471
120	3,307	4,127	4,439	7,203	8,906	11,119

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,748	2,200	2,371	3,893	4,830	6,048
30	2,622	3,300	3,557	5,839	7,245	9,072
45	2,884	3,629	3,913	6,423	7,969	9,979
60	4,719	5,939	6,402	10,511	13,041	16,329
90	6,992	8,799	9,485	15,571	19,319	24,192
120	9,177	11,548	12,449	20,438	25,357	31,751

Worldwide Excluding USA and Canada						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,224	1,540	1,660	2,725	3,381	4,234
30	1,835	2,310	2,490	4,088	5,071	6,350
45	2,019	2,541	2,739	4,496	5,578	6,985
60	3,304	4,157	4,482	7,358	9,128	11,431
90	4,894	6,159	6,640	10,900	13,524	16,934
120	6,424	8,084	8,714	14,306	17,750	22,226

Europe Including Schengen						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,136	1,430	1,541	2,530	3,139	3,931
30	1,704	2,145	2,312	3,796	4,709	5,897
45	1,875	2,359	2,543	4,175	5,180	6,486
60	3,068	3,860	4,162	6,832	8,476	10,614
90	4,545	5,719	6,165	10,121	12,558	15,725
120	5,965	7,506	8,092	13,284	16,482	20,638

Asia (Excluding Japan)						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	699	880	949	1,557	1,932	2,419
30	1,049	1,320	1,423	2,336	2,898	3,629
45	1,154	1,452	1,565	2,569	3,188	3,992
60	1,888	2,376	2,561	4,204	5,216	6,532
90	2,797	3,519	3,794	6,229	7,728	9,677
120	3,671	4,619	4,980	8,175	10,143	12,701

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,923	2,433	2,627	4,344	5,401	6,776
30	2,884	3,649	3,940	6,516	8,102	10,164
45	3,173	4,014	4,334	7,167	8,912	11,181
60	5,192	6,569	7,092	11,729	14,584	18,296
90	7,692	9,731	10,506	17,376	21,606	27,105
120	10,096	12,772	13,789	22,805	28,358	35,575

Worldwide Excluding USA and Canada						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,346	1,703	1,839	3,041	3,781	4,743
30	2,019	2,554	2,758	4,561	5,672	7,115
45	2,221	2,810	3,034	5,017	6,239	7,827
60	3,634	4,598	4,964	8,210	10,209	12,807
90	5,384	6,812	7,354	12,163	15,124	18,973
120	7,067	8,941	9,652	15,964	19,850	24,903

Europe Including Schengen						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,250	1,581	1,707	2,824	3,511	4,405
30	1,875	2,372	2,561	4,235	5,266	6,607
45	2,062	2,609	2,817	4,659	5,793	7,268
60	3,375	4,270	4,610	7,624	9,480	11,892
90	5,000	6,325	6,829	11,294	14,044	17,618
120	6,562	8,302	8,963	14,824	18,432	23,124

Asia (Excluding Japan)						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	769	973	1,051	1,738	2,161	2,710
30	1,154	1,460	1,576	2,606	3,241	4,066
45	1,269	1,606	1,734	2,867	3,565	4,472
60	2,077	2,627	2,837	4,691	5,834	7,318
90	3,077	3,893	4,202	6,950	8,642	10,842
120	4,038	5,109	5,516	9,122	11,343	14,230

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,413	3,028	3,262	5,334	6,610	8,268
30	3,619	4,542	4,893	8,001	9,914	12,402
45	3,981	4,996	5,382	8,801	10,906	13,643
60	6,515	8,176	8,807	14,401	17,846	22,324
90	9,651	12,112	13,047	21,335	26,438	33,073
120	12,667	15,897	17,124	28,002	34,700	43,409

Worldwide Excluding USA and Canada						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,689	2,120	2,283	3,734	4,627	5,788
30	2,533	3,179	3,425	5,600	6,940	8,682
45	2,787	3,497	3,767	6,160	7,634	9,550
60	4,560	5,723	6,165	10,081	12,492	15,627
90	6,756	8,478	9,133	14,934	18,507	23,151
120	8,867	11,128	11,987	19,601	24,290	30,386

Europe Including Schengen						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,568	1,968	2,120	3,467	4,296	5,374
30	2,353	2,952	3,180	5,200	6,444	8,062
45	2,588	3,248	3,498	5,720	7,089	8,868
60	4,235	5,314	5,724	9,361	11,600	14,511
90	6,273	7,873	8,480	13,868	17,185	21,498
120	8,234	10,333	11,130	18,201	22,555	28,216

Asia (Excluding Japan)						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	965	1,211	1,305	2,133	2,644	3,307
30	1,448	1,817	1,957	3,200	3,966	4,961
45	1,592	1,998	2,153	3,520	4,362	5,457
60	2,606	3,270	3,523	5,760	7,138	8,930
90	3,861	4,845	5,219	8,534	10,575	13,229
120	5,067	6,359	6,850	11,201	13,880	17,363

## HDFC ERGO Explorer - Premium Rate Charts - Silver - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,969	3,761	4,062	6,732	8,376	10,513
30	4,453	5,642	6,094	10,098	12,564	15,770
45	4,899	6,206	6,703	11,108	13,820	17,347
60	8,016	10,156	10,969	18,177	22,615	28,385
90	11,875	15,045	16,250	26,928	33,504	42,052
120	15,586	19,747	21,328	35,343	43,974	55,194

Worldwide Excluding USA and Canada						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,078	2,633	2,844	4,712	5,863	7,359
30	3,117	3,949	4,266	7,069	8,795	11,039
45	3,429	4,344	4,692	7,776	9,674	12,143
60	5,611	7,109	7,678	12,724	15,831	19,870
90	8,313	10,532	11,375	18,850	23,453	29,437
120	10,910	13,823	14,929	24,740	30,782	38,636

Europe Including Schengen						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,930	2,445	2,641	4,376	5,444	6,834
30	2,895	3,667	3,961	6,564	8,167	10,250
45	3,184	4,034	4,357	7,220	8,983	11,275
60	5,210	6,601	7,130	11,815	14,700	18,451
90	7,719	9,780	10,562	17,503	21,778	27,334
120	10,131	12,836	13,863	22,973	28,583	35,876

Asia (Excluding Japan)						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,188	1,505	1,625	2,693	3,350	4,205
30	1,781	2,257	2,437	4,039	5,026	6,308
45	1,959	2,482	2,681	4,443	5,528	6,939
60	3,206	4,062	4,387	7,271	9,046	11,354
90	4,750	6,018	6,500	10,771	13,402	16,821
120	6,234	7,899	8,531	14,137	17,590	22,078

## HDFC ERGO Explorer - Premium Rate Charts - Gold - Single Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	671	826	885	1,407	1,729	2,148
8 - 14	934	1,150	1,232	1,959	2,407	2,990
15 - 21	1,067	1,313	1,407	2,238	2,750	3,415
22 - 28	1,242	1,529	1,638	2,605	3,201	3,975
29 - 35	1,574	1,938	2,076	3,302	4,057	5,039
36 - 47	1,972	2,429	2,602	4,139	5,085	6,316
48 - 60	2,658	3,273	3,506	5,577	6,852	8,510
61 - 75	3,812	4,694	5,029	7,999	9,828	12,206
76 - 90	4,529	5,577	5,974	9,503	11,676	14,501
91 - 120	5,036	6,201	6,643	10,567	12,984	16,125
121 - 150	6,470	7,966	8,535	13,576	16,680	20,716
151 - 180	8,393	10,335	11,072	17,612	21,639	26,875
>180	14,688	18,086	19,377	30,821	37,869	47,030

Worldwide Excluding USA and Canada						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	470	578	620	985	1,210	1,504
8 - 14	654	805	862	1,371	1,685	2,093
15 - 21	747	919	985	1,567	1,925	2,391
22 - 28	869	1,070	1,147	1,824	2,241	2,783
29 - 35	1,102	1,357	1,453	2,311	2,840	3,527
36 - 47	1,380	1,700	1,821	2,897	3,560	4,421
48 - 60	1,861	2,291	2,454	3,904	4,796	5,957
61 - 75	2,668	3,286	3,520	5,599	6,880	8,544
76 - 90	3,170	3,904	4,182	6,652	8,173	10,151
91 - 120	3,525	4,341	4,650	7,397	9,089	11,288
121 - 150	4,529	5,576	5,975	9,503	11,676	14,501
151 - 180	5,875	7,235	7,750	12,328	15,147	18,813
>180	10,282	12,660	13,564	21,575	26,508	32,921

Europe Including Schengen						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	436	537	575	915	1,124	1,396
8 - 14	607	748	801	1,273	1,565	1,944
15 - 21	694	853	915	1,455	1,788	2,220
22 - 28	807	994	1,065	1,693	2,081	2,584
29 - 35	1,023	1,260	1,349	2,146	2,637	3,275
36 - 47	1,282	1,579	1,691	2,690	3,305	4,105
48 - 60	1,728	2,127	2,279	3,625	4,454	5,532
61 - 75	2,478	3,051	3,269	5,199	6,388	7,934
76 - 90	2,944	3,625	3,883	6,177	7,589	9,426
91 - 120	3,273	4,031	4,318	6,869	8,440	10,481
121 - 150	4,206	5,178	5,548	8,824	10,842	13,465
151 - 180	5,455	6,718	7,197	11,448	14,065	17,469
>180	9,547	11,756	12,595	20,034	24,615	30,570

Asia (Excluding Japan)						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	268	330	354	563	692	859
8 - 14	374	460	493	784	963	1,196
15 - 21	427	525	563	895	1,100	1,366
22 - 28	497	612	655	1,042	1,280	1,590
29 - 35	630	775	830	1,321	1,623	2,016
36 - 47	789	972	1,041	1,656	2,034	2,526
48 - 60	1,063	1,309	1,402	2,231	2,741	3,404
61 - 75	1,525	1,878	2,012	3,200	3,931	4,882
76 - 90	1,812	2,231	2,390	3,801	4,670	5,800
91 - 120	2,014	2,480	2,657	4,227	5,194	6,450
121 - 150	2,588	3,186	3,414	5,430	6,672	8,286
151 - 180	3,357	4,134	4,429	7,045	8,656	10,750
>180	5,875	7,234	7,751	12,328	15,148	18,812



## HDFC ERGO Explorer - Premium Rate Charts - Gold - Single Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	724	903	972	1,577	1,949	2,433
8 - 14	1,008	1,258	1,353	2,195	2,713	3,388
15 - 21	1,151	1,437	1,545	2,507	3,100	3,870
22 - 28	1,340	1,672	1,798	2,918	3,608	4,504
29 - 35	1,698	2,120	2,280	3,699	4,573	5,710
36 - 47	2,128	2,656	2,857	4,636	5,732	7,156
48 - 60	2,868	3,580	3,850	6,247	7,724	9,643
61 - 75	4,113	5,134	5,522	8,960	11,078	13,830
76 - 90	4,887	6,099	6,560	10,645	13,161	16,431
91 - 120	5,434	6,782	7,295	11,837	14,635	18,271
121 - 150	6,981	8,714	9,372	15,208	18,801	23,473
151 - 180	9,056	11,304	12,158	19,729	24,391	30,452
>180	15,849	19,782	21,276	34,525	42,684	53,290

Worldwide Excluding USA and Canada						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	507	632	680	1,104	1,364	1,703
8 - 14	706	881	947	1,537	1,899	2,372
15 - 21	806	1,006	1,082	1,755	2,170	2,709
22 - 28	938	1,170	1,259	2,043	2,526	3,153
29 - 35	1,189	1,484	1,596	2,589	3,201	3,997
36 - 47	1,490	1,859	2,000	3,245	4,012	5,009
48 - 60	2,008	2,506	2,695	4,373	5,407	6,750
61 - 75	2,879	3,594	3,865	6,272	7,755	9,681
76 - 90	3,421	4,269	4,592	7,452	9,213	11,502
91 - 120	3,804	4,747	5,107	8,286	10,245	12,790
121 - 150	4,887	6,100	6,560	10,646	13,161	16,431
151 - 180	6,339	7,913	8,511	13,810	17,074	21,316
>180	11,094	13,847	14,893	24,168	29,879	37,303

Europe Including Schengen						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	471	587	632	1,025	1,267	1,581
8 - 14	655	818	879	1,427	1,763	2,202
15 - 21	748	934	1,004	1,630	2,015	2,516
22 - 28	871	1,087	1,169	1,897	2,345	2,928
29 - 35	1,104	1,378	1,482	2,404	2,972	3,712
36 - 47	1,383	1,726	1,857	3,013	3,726	4,651
48 - 60	1,864	2,327	2,503	4,061	5,021	6,268
61 - 75	2,673	3,337	3,589	5,824	7,201	8,990
76 - 90	3,177	3,964	4,264	6,919	8,555	10,680
91 - 120	3,532	4,408	4,742	7,694	9,513	11,876
121 - 150	4,538	5,664	6,092	9,885	12,221	15,257
151 - 180	5,886	7,348	7,903	12,824	15,854	19,794
>180	10,302	12,858	13,829	22,441	27,745	34,639

Asia (Excluding Japan)						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	290	361	389	631	780	973
8 - 14	403	503	541	878	1,085	1,355
15 - 21	460	575	618	1,003	1,240	1,548
22 - 28	536	669	719	1,167	1,443	1,802
29 - 35	679	848	912	1,480	1,829	2,284
36 - 47	851	1,062	1,143	1,854	2,293	2,862
48 - 60	1,147	1,432	1,540	2,499	3,090	3,857
61 - 75	1,645	2,054	2,209	3,584	4,431	5,532
76 - 90	1,955	2,440	2,624	4,258	5,264	6,572
91 - 120	2,174	2,713	2,918	4,735	5,854	7,308
121 - 150	2,792	3,486	3,749	6,083	7,520	9,389
151 - 180	3,622	4,522	4,863	7,892	9,756	12,181
>180	6,340	7,913	8,510	13,810	17,074	21,316

# Prospectus

## HDFC ERGO Explorer - Premium Rate Charts - Gold - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	803	1,011	1,090	1,789	2,220	2,780
8 - 14	1,118	1,407	1,517	2,491	3,090	3,870
15 - 21	1,278	1,608	1,733	2,845	3,530	4,421
22 - 28	1,487	1,871	2,017	3,312	4,109	5,145
29 - 35	1,885	2,372	2,557	4,198	5,209	6,522
36 - 47	2,363	2,973	3,205	5,262	6,528	8,174
48 - 60	3,184	4,006	4,319	7,090	8,797	11,015
61 - 75	4,566	5,746	6,194	10,169	12,616	15,798
76 - 90	5,425	6,827	7,359	12,081	14,989	18,769
91 - 120	6,032	7,591	8,183	13,434	16,667	20,871
121 - 150	7,749	9,752	10,513	17,259	21,413	26,813
151 - 180	10,053	12,652	13,638	22,390	27,779	34,785
>180	17,593	22,140	23,867	39,182	48,613	60,873

Worldwide Excluding USA and Canada						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	562	708	763	1,252	1,554	1,946
8 - 14	783	985	1,062	1,744	2,163	2,709
15 - 21	895	1,126	1,213	1,992	2,471	3,095
22 - 28	1,041	1,310	1,412	2,318	2,876	3,602
29 - 35	1,320	1,660	1,790	2,939	3,646	4,565
36 - 47	1,654	2,081	2,244	3,683	4,570	5,722
48 - 60	2,229	2,804	3,023	4,963	6,158	7,711
61 - 75	3,196	4,022	4,336	7,118	8,831	11,059
76 - 90	3,798	4,779	5,151	8,457	10,492	13,138
91 - 120	4,222	5,314	5,728	9,404	11,667	14,610
121 - 150	5,424	6,826	7,359	12,081	14,989	18,769
151 - 180	7,037	8,856	9,547	15,673	19,445	24,350
>180	12,315	15,498	16,707	27,427	34,029	42,611

Europe Including Schengen						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	522	657	709	1,163	1,443	1,807
8 - 14	727	915	986	1,619	2,009	2,516
15 - 21	831	1,045	1,126	1,849	2,295	2,874
22 - 28	967	1,216	1,311	2,153	2,671	3,344
29 - 35	1,225	1,542	1,662	2,729	3,386	4,239
36 - 47	1,536	1,932	2,083	3,420	4,243	5,313
48 - 60	2,070	2,604	2,807	4,609	5,718	7,160
61 - 75	2,968	3,735	4,026	6,610	8,200	10,269
76 - 90	3,526	4,438	4,783	7,853	9,743	12,200
91 - 120	3,921	4,934	5,319	8,732	10,834	13,566
121 - 150	5,037	6,339	6,833	11,218	13,918	17,428
151 - 180	6,534	8,224	8,865	14,554	18,056	22,610
>180	11,435	14,391	15,514	25,468	31,598	39,567

Asia (Excluding Japan)						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	321	404	436	716	888	1,112
8 - 14	447	563	607	996	1,236	1,548
15 - 21	511	643	693	1,138	1,412	1,768
22 - 28	595	748	807	1,325	1,644	2,058
29 - 35	754	949	1,023	1,679	2,084	2,609
36 - 47	945	1,189	1,282	2,105	2,611	3,270
48 - 60	1,274	1,602	1,728	2,836	3,519	4,406
61 - 75	1,826	2,298	2,478	4,068	5,046	6,319
76 - 90	2,170	2,731	2,944	4,832	5,996	7,508
91 - 120	2,413	3,036	3,273	5,374	6,667	8,348
121 - 150	3,100	3,901	4,205	6,904	8,565	10,725
151 - 180	4,021	5,061	5,455	8,956	11,112	13,914
>180	7,037	8,856	9,547	15,673	19,445	24,349

## HDFC ERGO Explorer - Premium Rate Charts - Gold - Single Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	884	1,118	1,207	1,996	2,482	3,114
8 - 14	1,230	1,557	1,681	2,779	3,456	4,336
15 - 21	1,406	1,778	1,920	3,175	3,948	4,953
22 - 28	1,636	2,070	2,235	3,696	4,595	5,765
29 - 35	2,074	2,624	2,832	4,684	5,825	7,308
36 - 47	2,599	3,288	3,550	5,871	7,301	9,159
48 - 60	3,502	4,431	4,784	7,912	9,838	12,342
61 - 75	5,023	6,355	6,861	11,347	14,109	17,701
76 - 90	5,968	7,550	8,151	13,481	16,763	21,030
91 - 120	6,636	8,396	9,064	14,990	18,640	23,384
121 - 150	8,525	10,786	11,645	19,258	23,947	30,042
151 - 180	11,060	13,993	15,107	24,984	31,066	38,974
>180	19,355	24,487	26,436	43,722	54,366	68,204

Worldwide Excluding USA and Canada						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	619	783	845	1,397	1,737	2,180
8 - 14	861	1,090	1,177	1,945	2,419	3,035
15 - 21	984	1,245	1,344	2,223	2,764	3,467
22 - 28	1,145	1,449	1,565	2,587	3,217	4,036
29 - 35	1,452	1,837	1,982	3,279	4,078	5,116
36 - 47	1,819	2,302	2,485	4,110	5,111	6,411
48 - 60	2,451	3,102	3,349	5,538	6,887	8,639
61 - 75	3,516	4,449	4,803	7,943	9,876	12,391
76 - 90	4,178	5,285	5,706	9,437	11,734	14,721
91 - 120	4,645	5,877	6,345	10,493	13,048	16,369
121 - 150	5,968	7,550	8,152	13,481	16,763	21,029
151 - 180	7,742	9,795	10,575	17,489	21,746	27,282
>180	13,549	17,141	18,505	30,605	38,056	47,743

Europe Including Schengen						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	575	727	785	1,297	1,613	2,024
8 - 14	800	1,012	1,093	1,806	2,246	2,818
15 - 21	914	1,156	1,248	2,064	2,566	3,219
22 - 28	1,063	1,346	1,453	2,402	2,987	3,747
29 - 35	1,348	1,706	1,841	3,045	3,786	4,750
36 - 47	1,689	2,137	2,308	3,816	4,746	5,953
48 - 60	2,276	2,880	3,110	5,143	6,395	8,022
61 - 75	3,265	4,131	4,460	7,376	9,171	11,506
76 - 90	3,879	4,908	5,298	8,763	10,896	13,670
91 - 120	4,313	5,457	5,892	9,744	12,116	15,200
121 - 150	5,541	7,011	7,569	12,518	15,566	19,527
151 - 180	7,189	9,095	9,820	16,240	20,193	25,333
>180	12,581	15,917	17,183	28,419	35,338	44,333

Asia (Excluding Japan)						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	354	447	483	798	993	1,246
8 - 14	492	623	672	1,112	1,382	1,734
15 - 21	562	711	768	1,270	1,579	1,981
22 - 28	654	828	894	1,478	1,838	2,306
29 - 35	830	1,050	1,133	1,874	2,330	2,923
36 - 47	1,040	1,315	1,420	2,348	2,920	3,664
48 - 60	1,401	1,772	1,914	3,165	3,935	4,937
61 - 75	2,009	2,542	2,744	4,539	5,644	7,080
76 - 90	2,387	3,020	3,260	5,392	6,705	8,412
91 - 120	2,654	3,358	3,626	5,996	7,456	9,354
121 - 150	3,410	4,314	4,658	7,703	9,579	12,017
151 - 180	4,424	5,597	6,043	9,994	12,426	15,590
>180	7,742	9,795	10,574	17,489	21,746	27,282

# Prospectus

## HDFC ERGO Explorer - Premium Rate Charts - Gold - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	1,109	1,392	1,499	2,451	3,038	3,800
8 - 14	1,544	1,937	2,087	3,413	4,229	5,291
15 - 21	1,764	2,213	2,384	3,899	4,831	6,043
22 - 28	2,053	2,576	2,775	4,538	5,623	7,034
29 - 35	2,602	3,265	3,517	5,752	7,128	8,917
36 - 47	3,261	4,093	4,409	7,209	8,934	11,176
48 - 60	4,395	5,515	5,941	9,714	12,038	15,059
61 - 75	6,303	7,910	8,520	13,932	17,265	21,598
76 - 90	7,488	9,397	10,122	16,553	20,512	25,660
91 - 120	8,327	10,449	11,256	18,406	22,809	28,533
121 - 150	10,697	13,424	14,461	23,647	29,303	36,657
151 - 180	13,878	17,416	18,760	30,677	38,015	47,555
>180	24,286	30,477	32,829	53,684	66,527	83,222

Worldwide Excluding USA and Canada						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	776	974	1,049	1,716	2,127	2,660
8 - 14	1,081	1,356	1,461	2,389	2,960	3,704
15 - 21	1,235	1,549	1,669	2,729	3,382	4,230
22 - 28	1,437	1,803	1,943	3,177	3,936	4,924
29 - 35	1,821	2,286	2,462	4,026	4,990	6,242
36 - 47	2,283	2,865	3,086	5,046	6,254	7,823
48 - 60	3,077	3,861	4,159	6,800	8,427	10,541
61 - 75	4,412	5,537	5,964	9,752	12,086	15,119
76 - 90	5,242	6,578	7,085	11,587	14,358	17,962
91 - 120	5,829	7,314	7,879	12,884	15,966	19,973
121 - 150	7,488	9,397	10,123	16,553	20,512	25,660
151 - 180	9,715	12,191	13,132	21,474	26,611	33,289
>180	17,000	21,334	22,980	37,579	46,569	58,255

Europe Including Schengen						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	721	905	974	1,593	1,975	2,470
8 - 14	1,004	1,259	1,357	2,218	2,749	3,439
15 - 21	1,147	1,438	1,550	2,534	3,140	3,928
22 - 28	1,334	1,674	1,804	2,950	3,655	4,572
29 - 35	1,691	2,122	2,286	3,739	4,633	5,796
36 - 47	2,120	2,660	2,866	4,686	5,807	7,264
48 - 60	2,857	3,585	3,862	6,314	7,825	9,788
61 - 75	4,097	5,142	5,538	9,056	11,222	14,039
76 - 90	4,867	6,108	6,579	10,759	13,333	16,679
91 - 120	5,413	6,792	7,316	11,964	14,826	18,546
121 - 150	6,953	8,726	9,400	15,371	19,047	23,827
151 - 180	9,021	11,320	12,194	19,940	24,710	30,911
>180	15,786	19,810	21,339	34,895	43,243	54,094

Asia (Excluding Japan)						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	444	557	600	980	1,215	1,520
8 - 14	618	775	835	1,365	1,692	2,116
15 - 21	706	885	954	1,560	1,932	2,417
22 - 28	821	1,030	1,110	1,815	2,249	2,814
29 - 35	1,041	1,306	1,407	2,301	2,851	3,567
36 - 47	1,304	1,637	1,764	2,884	3,574	4,470
48 - 60	1,758	2,206	2,376	3,886	4,815	6,024
61 - 75	2,521	3,164	3,408	5,573	6,906	8,639
76 - 90	2,995	3,759	4,049	6,621	8,205	10,264
91 - 120	3,331	4,180	4,502	7,362	9,124	11,413
121 - 150	4,279	5,370	5,784	9,459	11,721	14,663
151 - 180	5,551	6,966	7,504	12,271	15,206	19,022
>180	9,714	12,191	13,132	21,474	26,611	33,289

## Prospectus

## HDFC ERGO Explorer - Premium Rate Charts - Gold - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	1,364	1,729	1,867	3,094	3,850	4,832
8 - 14	1,900	2,407	2,599	4,308	5,359	6,727
15 - 21	2,170	2,749	2,969	4,921	6,122	7,684
22 - 28	2,526	3,200	3,456	5,727	7,126	8,944
29 - 35	3,202	4,056	4,381	7,260	9,033	11,337
36 - 47	4,013	5,084	5,491	9,099	11,321	14,210
48 - 60	5,407	6,851	7,399	12,261	15,255	19,148
61 - 75	7,755	9,825	10,612	17,585	21,879	27,462
76 - 90	9,213	11,673	12,607	20,892	25,994	32,627
91 - 120	10,245	12,980	14,019	23,232	28,905	36,280
121 - 150	13,162	16,676	18,011	29,846	37,135	46,609
151 - 180	17,075	21,634	23,365	38,720	48,175	60,466
>180	29,881	37,859	40,889	67,759	84,306	105,816

Worldwide Excluding USA and Canada						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	955	1,210	1,307	2,166	2,695	3,382
8 - 14	1,330	1,685	1,819	3,016	3,751	4,709
15 - 21	1,519	1,924	2,078	3,445	4,285	5,379
22 - 28	1,768	2,240	2,419	4,009	4,988	6,261
29 - 35	2,241	2,839	3,067	5,082	6,323	7,936
36 - 47	2,809	3,559	3,844	6,369	7,925	9,947
48 - 60	3,785	4,796	5,179	8,583	10,679	13,404
61 - 75	5,429	6,878	7,428	12,310	15,315	19,223
76 - 90	6,449	8,171	8,825	14,624	18,196	22,839
91 - 120	7,172	9,086	9,813	16,262	20,234	25,396
121 - 150	9,213	11,673	12,608	20,892	25,995	32,626
151 - 180	11,953	15,144	16,356	27,104	33,723	42,326
>180	20,917	26,501	28,622	47,431	59,014	74,071

Europe Including Schengen						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	887	1,124	1,214	2,011	2,503	3,141
8 - 14	1,235	1,565	1,689	2,800	3,483	4,373
15 - 21	1,411	1,787	1,930	3,199	3,979	4,995
22 - 28	1,642	2,080	2,246	3,723	4,632	5,814
29 - 35	2,081	2,636	2,848	4,719	5,871	7,369
36 - 47	2,608	3,305	3,569	5,914	7,359	9,237
48 - 60	3,515	4,453	4,809	7,970	9,916	12,446
61 - 75	5,041	6,386	6,898	11,430	14,221	17,850
76 - 90	5,988	7,587	8,195	13,580	16,896	21,208
91 - 120	6,659	8,437	9,112	15,101	18,788	23,582
121 - 150	8,555	10,839	11,707	19,400	24,138	30,296
151 - 180	11,099	14,062	15,187	25,168	31,314	39,303
>180	19,423	24,608	26,578	44,043	54,799	68,780

Asia (Excluding Japan)						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	546	692	747	1,238	1,540	1,933
8 - 14	760	963	1,040	1,723	2,144	2,691
15 - 21	868	1,100	1,188	1,968	2,449	3,074
22 - 28	1,010	1,280	1,382	2,291	2,850	3,578
29 - 35	1,281	1,622	1,752	2,904	3,613	4,535
36 - 47	1,605	2,034	2,196	3,640	4,528	5,684
48 - 60	2,163	2,740	2,960	4,904	6,102	7,659
61 - 75	3,102	3,930	4,245	7,034	8,752	10,985
76 - 90	3,685	4,669	5,043	8,357	10,398	13,051
91 - 120	4,098	5,192	5,608	9,293	11,562	14,512
121 - 150	5,265	6,670	7,204	11,938	14,854	18,644
151 - 180	6,830	8,654	9,346	15,488	19,270	24,186
>180	11,952	15,144	16,356	27,104	33,722	42,326

## HDFC ERGO Explorer - Premium Rate Charts - Gold - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes



Worldwide						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,916	2,360	2,528	4,021	4,940	6,136
30	2,874	3,539	3,792	6,032	7,411	9,204
45	3,162	3,893	4,171	6,635	8,152	10,124
60	5,174	6,371	6,825	10,857	13,339	16,567
90	7,665	9,438	10,112	16,084	19,762	24,543
120	10,060	12,388	13,272	21,111	25,938	32,213

Worldwide Excluding USA and Canada						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,341	1,652	1,770	2,815	3,458	4,295
30	2,012	2,477	2,654	4,222	5,188	6,443
45	2,213	2,725	2,920	4,645	5,706	7,087
60	3,622	4,460	4,778	7,600	9,337	11,597
90	5,366	6,607	7,078	11,259	13,833	17,180
120	7,042	8,672	9,290	14,778	18,157	22,549

Europe Including Schengen						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,245	1,534	1,643	2,614	3,211	3,988
30	1,868	2,300	2,465	3,921	4,817	5,983
45	2,055	2,530	2,711	4,313	5,299	6,581
60	3,363	4,141	4,436	7,057	8,670	10,769
90	4,982	6,135	6,573	10,455	12,845	15,953
120	6,539	8,052	8,627	13,722	16,860	20,938

Asia (Excluding Japan)						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	766	944	1,011	1,608	1,976	2,454
30	1,150	1,416	1,517	2,413	2,964	3,682
45	1,265	1,557	1,668	2,654	3,261	4,050
60	2,070	2,548	2,730	4,343	5,336	6,627
90	3,066	3,775	4,045	6,434	7,905	9,817
120	4,024	4,955	5,309	8,444	10,375	12,885

Worldwide						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,068	2,581	2,776	4,504	5,569	6,952
30	3,101	3,871	4,164	6,756	8,353	10,429
45	3,412	4,258	4,580	7,432	9,188	11,472
60	5,583	6,968	7,495	12,162	15,035	18,772
90	8,271	10,323	11,103	18,017	22,275	27,810
120	10,855	13,549	14,573	23,648	29,236	36,500

Worldwide Excluding USA and Canada						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,448	1,807	1,943	3,153	3,898	4,866
30	2,171	2,710	2,915	4,729	5,847	7,300
45	2,388	2,981	3,206	5,202	6,432	8,030
60	3,908	4,878	5,247	8,513	10,525	13,140
90	5,790	7,226	7,772	12,612	15,593	19,467
120	7,599	9,484	10,201	16,554	20,465	25,550

Europe Including Schengen						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,344	1,678	1,804	2,928	3,620	4,519
30	2,016	2,516	2,707	4,391	5,429	6,779
45	2,218	2,768	2,977	4,831	5,972	7,457
60	3,629	4,529	4,872	7,905	9,773	12,202
90	5,376	6,710	7,217	11,711	14,479	18,077
120	7,056	8,807	9,472	15,371	19,003	23,725

Asia (Excluding Japan)						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	827	1,032	1,110	1,802	2,228	2,781
30	1,240	1,548	1,666	2,702	3,341	4,172
45	1,365	1,703	1,832	2,973	3,675	4,589
60	2,233	2,787	2,998	4,865	6,014	7,509
90	3,308	4,129	4,441	7,207	8,910	11,124
120	4,342	5,420	5,829	9,459	11,694	14,600

## Prospectus

## HDFC ERGO Explorer - Premium Rate Charts - Gold - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,295	2,888	3,114	5,112	6,342	7,942
30	3,443	4,333	4,671	7,668	9,513	11,913
45	3,787	4,766	5,138	8,435	10,465	13,104
60	6,197	7,799	8,407	13,802	17,124	21,443
90	9,181	11,554	12,455	20,447	25,369	31,767
120	12,050	15,164	16,348	26,837	33,297	41,694

Worldwide Excluding USA and Canada						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,607	2,022	2,180	3,578	4,439	5,559
30	2,410	3,033	3,270	5,368	6,659	8,339
45	2,651	3,336	3,597	5,905	7,326	9,173
60	4,338	5,459	5,885	9,661	11,987	15,010
90	6,427	8,088	8,719	14,313	17,758	22,237
120	8,435	10,615	11,444	18,786	23,308	29,186

Europe Including Schengen						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,492	1,877	2,024	3,323	4,122	5,162
30	2,238	2,816	3,036	4,984	6,183	7,743
45	2,462	3,098	3,340	5,483	6,802	8,518
60	4,028	5,069	5,465	8,971	11,131	13,938
90	5,968	7,510	8,096	13,291	16,490	20,649
120	7,833	9,857	10,626	17,444	21,643	27,101

Asia (Excluding Japan)						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	918	1,155	1,246	2,045	2,537	3,177
30	1,377	1,733	1,868	3,067	3,805	4,765
45	1,515	1,906	2,055	3,374	4,186	5,242
60	2,479	3,120	3,363	5,521	6,850	8,577
90	3,672	4,622	4,982	8,179	10,148	12,707
120	4,820	6,066	6,539	10,735	13,319	16,678

Worldwide						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,525	3,195	3,449	5,704	7,093	8,898
30	3,788	4,792	5,173	8,556	10,639	13,347
45	4,166	5,271	5,691	9,412	11,703	14,682
60	6,818	8,626	9,312	15,401	19,151	24,025
90	10,101	12,779	13,796	22,816	28,371	35,592
120	13,257	16,772	18,107	29,947	37,237	46,715

Worldwide Excluding USA and Canada						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,768	2,237	2,414	3,993	4,965	6,229
30	2,652	3,354	3,621	5,989	7,447	9,343
45	2,916	3,690	3,984	6,588	8,192	10,277
60	4,773	6,038	6,518	10,781	13,406	16,818
90	7,071	8,945	9,657	15,971	19,860	24,914
120	9,280	11,740	12,675	20,963	26,066	32,701

Europe Including Schengen						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,641	2,077	2,242	3,708	4,610	5,784
30	2,462	3,115	3,362	5,561	6,915	8,676
45	2,708	3,426	3,699	6,118	7,607	9,543
60	4,432	5,607	6,053	10,011	12,448	15,616
90	6,566	8,306	8,967	14,830	18,441	23,135
120	8,617	10,902	11,770	19,466	24,204	30,365

Asia (Excluding Japan)						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,010	1,278	1,380	2,282	2,837	3,559
30	1,515	1,917	2,069	3,422	4,256	5,339
45	1,666	2,108	2,276	3,765	4,681	5,873
60	2,727	3,450	3,725	6,160	7,660	9,610
90	4,040	5,112	5,518	9,126	11,348	14,237
120	5,303	6,709	7,243	11,979	14,895	18,686

## Prospectus

## HDFC ERGO Explorer - Premium Rate Charts - Gold - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	3,168	3,976	4,283	7,004	8,679	10,857
30	4,753	5,964	6,425	10,506	13,019	16,286
45	5,228	6,561	7,067	11,556	14,321	17,915
60	8,555	10,736	11,564	18,910	23,434	29,315
90	12,674	15,905	17,132	28,015	34,717	43,430
120	16,634	20,875	22,486	36,770	45,566	57,001

Worldwide Excluding USA and Canada						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,218	2,783	2,998	4,903	6,075	7,600
30	3,327	4,175	4,498	7,354	9,113	11,400
45	3,660	4,593	4,947	8,089	10,025	12,541
60	5,989	7,515	8,095	13,237	16,404	20,521
90	8,872	11,134	11,992	19,611	24,302	30,401
120	11,644	14,613	15,740	25,739	31,896	39,901

Europe Including Schengen						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,059	2,584	2,784	4,553	5,641	7,057
30	3,089	3,877	4,176	6,829	8,462	10,586
45	3,398	4,265	4,594	7,511	9,309	11,645
60	5,561	6,978	7,517	12,292	15,232	19,055
90	8,238	10,338	11,136	18,210	22,566	28,230
120	10,812	13,569	14,616	23,901	29,618	37,051

Asia (Excluding Japan)						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,267	1,590	1,713	2,802	3,472	4,343
30	1,901	2,386	2,570	4,202	5,208	6,514
45	2,091	2,624	2,827	4,622	5,728	7,166
60	3,422	4,294	4,626	7,564	9,374	11,726
90	5,070	6,362	6,853	11,206	13,887	17,372
120	6,654	8,350	8,994	14,708	18,226	22,800

Worldwide						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	3,898	4,939	5,335	8,840	10,999	13,805
30	5,848	7,409	8,002	13,260	16,498	20,708
45	6,432	8,150	8,802	14,586	18,148	22,778
60	10,526	13,336	14,403	23,868	29,697	37,274
90	15,594	19,757	21,338	35,360	43,995	55,220
120	20,467	25,931	28,006	46,411	57,744	72,477

Worldwide Excluding USA and Canada						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,729	3,457	3,735	6,188	7,699	9,664
30	4,094	5,186	5,601	9,282	11,549	14,496
45	4,502	5,705	6,161	10,210	12,704	15,945
60	7,368	9,335	10,082	16,708	20,788	26,092
90	10,916	13,830	14,937	24,752	30,797	38,654
120	14,327	18,152	19,604	32,488	40,421	50,734

Europe Including Schengen						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,534	3,210	3,468	5,746	7,149	8,973
30	3,801	4,816	5,201	8,619	10,724	13,460
45	4,181	5,298	5,721	9,481	11,796	14,806
60	6,842	8,668	9,362	15,514	19,303	24,228
90	10,136	12,842	13,870	22,984	28,597	35,893
120	13,304	16,855	18,204	30,167	37,534	47,110

Asia (Excluding Japan)						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,559	1,976	2,134	3,536	4,400	5,522
30	2,339	2,964	3,201	5,304	6,599	8,283
45	2,573	3,260	3,521	5,834	7,259	9,111
60	4,210	5,334	5,761	9,547	11,879	14,910
90	6,238	7,903	8,535	14,144	17,598	22,088
120	8,187	10,372	11,202	18,564	23,098	28,991



## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	805	991	1,062	1,689	2,075	2,577
8 - 14	1,121	1,380	1,478	2,351	2,889	3,588
15 - 21	1,280	1,576	1,689	2,686	3,300	4,098
22 - 28	1,490	1,834	1,965	3,126	3,841	4,770
29 - 35	1,888	2,325	2,491	3,963	4,869	6,047
36 - 47	2,367	2,914	3,122	4,967	6,102	7,579
48 - 60	3,189	3,927	4,208	6,693	8,223	10,212
61 - 75	4,574	5,632	6,034	9,599	11,793	14,647
76 - 90	5,435	6,692	7,169	11,404	14,011	17,401
91 - 120	6,043	7,441	7,972	12,681	15,580	19,350
121 - 150	7,764	9,560	10,242	16,291	20,016	24,859
151 - 180	10,072	12,402	13,287	21,135	25,967	32,249
>180	17,626	21,703	23,252	36,986	45,443	56,437

Worldwide Excluding USA and Canada						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	564	694	743	1,182	1,453	1,804
8 - 14	785	966	1,035	1,646	2,022	2,512
15 - 21	896	1,103	1,182	1,880	2,310	2,869
22 - 28	1,043	1,284	1,376	2,188	2,689	3,339
29 - 35	1,322	1,628	1,744	2,774	3,408	4,233
36 - 47	1,657	2,040	2,185	3,477	4,271	5,305
48 - 60	2,232	2,749	2,946	4,685	5,756	7,148
61 - 75	3,202	3,942	4,224	6,719	8,255	10,253
76 - 90	3,805	4,684	5,018	7,983	9,808	12,181
91 - 120	4,230	5,209	5,580	8,877	10,906	13,545
121 - 150	5,435	6,692	7,169	11,404	14,011	17,401
151 - 180	7,050	8,681	9,301	14,795	18,177	22,574
>180	12,338	15,192	16,276	25,890	31,810	39,506

Europe Including Schengen						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	523	644	690	1,098	1,349	1,675
8 - 14	729	897	961	1,528	1,878	2,332
15 - 21	832	1,024	1,098	1,746	2,145	2,664
22 - 28	969	1,192	1,277	2,032	2,497	3,101
29 - 35	1,227	1,511	1,619	2,576	3,165	3,931
36 - 47	1,539	1,894	2,029	3,229	3,966	4,926
48 - 60	2,073	2,553	2,735	4,350	5,345	6,638
61 - 75	2,973	3,661	3,922	6,239	7,665	9,521
76 - 90	3,533	4,350	4,660	7,413	9,107	11,311
91 - 120	3,928	4,837	5,182	8,243	10,127	12,578
121 - 150	5,047	6,214	6,657	10,589	13,010	16,158
151 - 180	6,547	8,061	8,637	13,738	16,879	20,962
>180	11,457	14,107	15,114	24,041	29,538	36,684

Asia (Excluding Japan)						
Sum Insured:	40,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	322	396	425	676	830	1,031
8 - 14	448	552	591	940	1,156	1,435
15 - 21	512	630	676	1,074	1,320	1,639
22 - 28	596	734	786	1,250	1,536	1,908
29 - 35	755	930	996	1,585	1,948	2,419
36 - 47	947	1,166	1,249	1,987	2,441	3,032
48 - 60	1,276	1,571	1,683	2,677	3,289	4,085
61 - 75	1,830	2,253	2,414	3,840	4,717	5,859
76 - 90	2,174	2,677	2,868	4,562	5,604	6,960
91 - 120	2,417	2,976	3,189	5,072	6,232	7,740
121 - 150	3,106	3,824	4,097	6,516	8,006	9,944
151 - 180	4,029	4,961	5,315	8,454	10,387	12,900
>180	7,050	8,681	9,301	14,794	18,177	22,575

## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

### 1 Automatic Extension

If Attached with Gold and Platinum Plans

Loading	2%
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This loading should be applied on final premium of the filed plan

### 2 Bounced Booking - Hotel & Airline

If Attached with Gold and Platinum Plans

Single Trip

Sum insured (USD)	500			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	5.93	4.15	3.85	2.37
8 - 14	8.25	5.78	5.36	3.30
15 - 21	9.43	6.60	6.13	3.77
22 - 28	10.97	7.68	7.13	4.39
29 - 35	13.91	9.74	9.04	5.56
36 - 47	17.43	12.20	11.33	6.97
48 - 60	23.49	16.44	15.27	9.40
61 - 75	33.69	23.58	21.90	13.48
76 - 90	40.03	28.02	26.02	16.01
91 - 120	44.51	31.16	28.93	17.80
121 - 150	57.18	40.03	37.17	22.87
151 - 180	74.18	51.93	48.22	29.67
>180	129.82	90.87	84.38	51.93

Annual Multi-trip

Sum insured (USD)	500			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	16.94	11.86	11.01	6.78
30	25.40	17.78	16.51	10.16
45	27.95	19.57	18.17	11.18
60	45.73	32.01	29.72	18.29
90	67.75	47.43	44.04	27.10
120	88.92	62.24	57.80	35.57

Loading for Removal of Restriction to Only Flights	40%
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## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

## 3 Back at home cover

## Burglary cover for Home Contents

If Attached with Gold and Platinum Plans

## Single Trip

Gross Rate Per Mille				
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	0.0209	0.0146	0.0136	0.0084
8 - 14	0.0291	0.0204	0.0189	0.0116
15 - 21	0.0333	0.0233	0.0216	0.0133
22 - 28	0.0387	0.0271	0.0252	0.0155
29 - 35	0.0491	0.0344	0.0319	0.0196
36 - 47	0.0615	0.0431	0.0400	0.0246
48 - 60	0.0829	0.0580	0.0539	0.0332
61 - 75	0.1189	0.0832	0.0773	0.0476
76 - 90	0.1413	0.0989	0.0918	0.0565
91 - 120	0.1571	0.1100	0.1021	0.0628
121 - 150	0.2018	0.1413	0.1312	0.0807
151 - 180	0.2618	0.1833	0.1702	0.1047
>180	0.4582	0.3207	0.2978	0.1833

## Annual Multi-trip

Gross Rate Per Mille				
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	0.0598	0.0419	0.0389	0.0239
30	0.0897	0.0628	0.0583	0.0359
45	0.0986	0.0690	0.0641	0.0394
60	0.1614	0.1130	0.1049	0.0646
90	0.2391	0.1674	0.1554	0.0956
120	0.3138	0.2197	0.2040	0.1255

## Fire and Allied Perils for Home Contents

If Attached with Gold and Platinum Plans

## Single Trip

Gross Rate Per Mille				
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	0.0092	0.0064	0.0060	0.0037
8 - 14	0.0129	0.0090	0.0084	0.0052
15 - 21	0.0147	0.0103	0.0096	0.0059
22 - 28	0.0171	0.0120	0.0111	0.0068
29 - 35	0.0217	0.0152	0.0141	0.0087
36 - 47	0.0272	0.0190	0.0177	0.0109
48 - 60	0.0366	0.0256	0.0238	0.0146
61 - 75	0.0525	0.0368	0.0341	0.0210
76 - 90	0.0624	0.0437	0.0406	0.0250
91 - 120	0.0694	0.0486	0.0451	0.0278
121 - 150	0.0891	0.0624	0.0579	0.0356
151 - 180	0.1156	0.0809	0.0751	0.0462
>180	0.2024	0.1417	0.1316	0.0810

## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

## Annual Multi-trip

Gross Rate Per Mille				
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	0.0264	0.0185	0.0172	0.0106
30	0.0396	0.0277	0.0257	0.0158
45	0.0436	0.0305	0.0283	0.0174
60	0.0713	0.0499	0.0463	0.0285
90	0.1056	0.0739	0.0686	0.0422
120	0.1386	0.0970	0.0901	0.0554

## Pet Care

## If Attached with Gold and Platinum Plans

## Single Trip

Gross Rate Per Mille				
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	0.0523	0.0366	0.0340	0.0209
8 - 14	0.0728	0.0510	0.0473	0.0291
15 - 21	0.0832	0.0582	0.0541	0.0333
22 - 28	0.0968	0.0678	0.0629	0.0387
29 - 35	0.1227	0.0859	0.0798	0.0491
36 - 47	0.1538	0.1077	0.1000	0.0615
48 - 60	0.2073	0.1451	0.1347	0.0829
61 - 75	0.2973	0.2081	0.1932	0.1189
76 - 90	0.3532	0.2472	0.2296	0.1413
91 - 120	0.3927	0.2749	0.2553	0.1571
121 - 150	0.5045	0.3532	0.3279	0.2018
151 - 180	0.6545	0.4582	0.4254	0.2618
>180	1.1455	0.8019	0.7446	0.4582

## Annual Multi-trip

Gross Rate Per Mille				
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	0.1494	0.1046	0.0971	0.0598
30	0.2242	0.1569	0.1457	0.0897
45	0.2466	0.1726	0.1603	0.0986
60	0.4035	0.2825	0.2623	0.1614
90	0.5978	0.4185	0.3886	0.2391
120	0.7846	0.5492	0.5100	0.3138

## 4 Extension of coverage for Adventure Sports Activities

	Silver	Gold	Platinum
Loading Percentage	400%	360%	300%

This loading should be applied on final premium of the filed plan

## 5 Extension Of Pre-Existing Disease (PED) Coverage

## Option 1: Upto 1% of Base Sum Insured

Loading Percentage						
Plan\Base Sum Insured	40,000	50,000	1,00,000	2,00,000	5,00,000	10,00,000
Silver	7.0%	7.0%	13.0%	20.0%	32.0%	40.0%
Gold	6.3%	6.3%	11.7%	18.0%	28.8%	36.0%
Platinum	5.3%	5.3%	9.8%	15.0%	24.0%	30.0%

This loading should be applied on final premium of the filed plan

## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

## Option 2: Upto 3% of Base Sum Insured subject to a maximum of USD 10,000

Plan\Base Sum Insured	Loading Percentage					
	40,000	50,000	1,00,000	2,00,000	5,00,000	10,00,000
Silver	20.0%	20.0%	30.0%	45.0%	50.0%	40.0%
Gold	18.0%	18.0%	27.0%	40.5%	45.0%	36.0%
Platinum	15.0%	15.0%	22.5%	33.8%	37.5%	30.0%

This loading should be applied on final premium of the filed plan

## 6 Fraudulent transactions on payment cards

## If Attached with Gold and Platinum Plans

## Single Trip

Sum insured (USD)	1,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	22.16	15.51	14.40	8.86
8 - 14	30.85	21.60	20.05	12.34
15 - 21	35.24	24.67	22.91	14.10
22 - 28	41.02	28.71	26.66	16.41
29 - 35	51.99	36.39	33.79	20.80
36 - 47	65.16	45.61	42.35	26.06
48 - 60	87.81	61.47	57.08	35.12
61 - 75	125.94	88.16	81.86	50.38
76 - 90	149.62	104.73	97.25	59.85
91 - 120	166.37	116.46	108.14	66.55
121 - 150	213.75	149.63	138.94	85.50
151 - 180	277.29	194.10	180.24	110.92
>180	485.26	339.68	315.42	194.10

## Annual Multi-trip

Sum insured (USD)	1,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	63.31	44.32	41.15	25.32
30	94.96	66.47	61.72	37.98
45	104.46	73.12	67.90	41.78
60	170.93	119.65	111.10	68.37
90	253.23	177.26	164.60	101.29
120	332.37	232.66	216.04	132.95

## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

## 7 Theft of Electronic Gadget

If Attached with Gold and Platinum Plans

## Single Trip

Sum insured (USD)	1,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	10.53	7.37	6.84	4.21
8 - 14	14.65	10.26	9.52	5.86
15 - 21	16.74	11.72	10.88	6.70
22 - 28	19.48	13.64	12.66	7.79
29 - 35	24.70	17.29	16.06	9.88
36 - 47	30.95	21.67	20.12	12.38
48 - 60	41.71	29.20	27.11	16.68
61 - 75	59.82	41.87	38.88	23.93
76 - 90	71.07	49.75	46.20	28.43
91 - 120	79.03	55.32	51.37	31.61
121 - 150	101.53	71.07	65.99	40.61
151 - 180	131.71	92.20	85.61	52.68
>180	230.50	161.35	149.83	92.20

## Annual Multi-trip

Sum insured (USD)	1,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	30.07	21.05	19.55	12.03
30	45.11	31.58	29.32	18.04
45	49.62	34.73	32.25	19.85
60	81.19	56.83	52.77	32.48
90	120.29	84.20	78.19	48.12
120	157.88	110.52	102.62	63.15

## 8 Visa Rejection

## Single Trip

If Attached with Gold and Platinum Plans

Gross Premium	1,273
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## Annual Multi-Trip

If Attached with Gold and Platinum Plans

Gross Premium	1,364
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## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

### 9 Emergency Travel Expenses For Insured Person's Minor Children

If Attached with Gold and Platinum Plans

#### Single Trip

Sum insured (USD)	1,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	32.01	22.41	20.81	12.80
8 - 14	44.56	31.19	28.96	17.82
15 - 21	50.91	35.64	33.09	20.36
22 - 28	59.25	41.48	38.51	23.70
29 - 35	75.11	52.58	48.82	30.04
36 - 47	94.14	65.90	61.19	37.66
48 - 60	126.85	88.80	82.45	50.74
61 - 75	181.93	127.35	118.25	72.77
76 - 90	216.15	151.31	140.50	86.46
91 - 120	240.35	168.25	156.23	96.14
121 - 150	308.78	216.15	200.71	123.51
151 - 180	400.58	280.41	260.38	160.23
>180	701.02	490.71	455.66	280.41

Base Sum Insured	40,000	50,000	1,00,000	2,00,000	5,00,000	10,00,000
Loading for Extension Of Pre-Existing Disease (PED) Coverage - Option 1	7.0%	7.0%	13.0%	20.0%	32.0%	40.0%
Loading for Extension Of Pre-Existing Disease (PED) Coverage - Option 2	20.0%	20.0%	30.0%	45.0%	50.0%	40.0%

Base Sum Insured	All Sum Insureds
Loading for Extension of coverage for Adventure Sports Activities	400%

#### Annual Multi-trip

Sum insured (USD)	1,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	91.46	64.02	59.45	36.58
30	137.19	96.03	89.17	54.88
45	150.90	105.63	98.09	60.36
60	246.93	172.85	160.50	98.77
90	365.83	256.08	237.79	146.33
120	480.15	336.11	312.10	192.06

## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

If Attached with Silver Plan

Single Trip

Sum insured (USD)	1,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	27.09	18.96	17.61	10.84
8 - 14	37.71	26.40	24.51	15.08
15 - 21	43.08	30.16	28.00	17.23
22 - 28	50.14	35.10	32.59	20.06
29 - 35	63.55	44.49	41.31	25.42
36 - 47	79.65	55.76	51.77	31.86
48 - 60	107.34	75.14	69.77	42.94
61 - 75	153.94	107.76	100.06	61.58
76 - 90	182.89	128.02	118.88	73.16
91 - 120	203.37	142.36	132.19	81.35
121 - 150	261.28	182.90	169.83	104.51
151 - 180	338.95	237.27	220.32	135.58
>180	593.17	415.22	385.56	237.27

Annual Multi-trip

Sum insured (USD)	1,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	77	54	50	31
30	116	81	75	46
45	128	89	83	51
60	209	146	136	84
90	310	217	201	124
120	406	284	264	163

## 10 Emergency Travel Expenses For Immediate Family Member

If Attached with Gold and Platinum Plans

Single Trip

Sum insured (USD)	2,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	95	67	62	38
8 - 14	133	93	86	53
15 - 21	152	106	99	61
22 - 28	177	124	115	71
29 - 35	224	157	146	90
36 - 47	281	197	183	112
48 - 60	378	265	246	151
61 - 75	542	379	352	217
76 - 90	644	451	419	258
91 - 120	717	502	466	287
121 - 150	921	645	599	368
151 - 180	1,194	836	776	478
>180	2,090	1,463	1,359	836



## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

## Annual Multi-trip

Sum insured (USD)	2,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	273	191	177	109
30	409	286	266	164
45	450	315	293	180
60	736	515	478	294
90	1,091	764	709	436
120	1,432	1,002	931	573

Base Sum Insured	40,000	50,000	1,00,000	2,00,000	5,00,000	10,00,000
Loading for Extension Of Pre-Existing Disease (PED) Coverage - Option 1	7.0%	7.0%	13.0%	20.0%	32.0%	40.0%
Loading for Extension Of Pre-Existing Disease (PED) Coverage - Option 2	20.0%	20.0%	30.0%	45.0%	50.0%	40.0%

Base Sum Insured	All Sum Insureds
Loading for Extension of coverage for Adventure Sports Activities	400%

## If Attached with Silver Plan

## Single Trip

Sum insured (USD)	2,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	81	57	53	32
8 - 14	112	78	73	45
15 - 21	128	90	83	51
22 - 28	149	104	97	60
29 - 35	189	132	123	76
36 - 47	237	166	154	95
48 - 60	320	224	208	128
61 - 75	459	321	298	184
76 - 90	545	382	354	218
91 - 120	606	424	394	242
121 - 150	779	545	506	312
151 - 180	1,011	708	657	404
>180	1,769	1,238	1,150	708

## Annual Multi-trip

Sum insured (USD)	2,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	231	162	150	92
30	346	242	225	138
45	381	267	248	152
60	623	436	405	249
90	923	646	600	369
120	1,211	848	787	484

## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

## 11 Emergency Accommodation Expenses For Immediate Family Member

If Attached with Gold and Platinum Plans

## Single Trip

Sum insured (USD)	1,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	27.27	19.09	17.73	10.91
8 - 14	37.96	26.57	24.67	15.18
15 - 21	43.37	30.36	28.19	17.35
22 - 28	50.47	35.33	32.81	20.19
29 - 35	63.98	44.79	41.59	25.59
36 - 47	80.19	56.13	52.12	32.08
48 - 60	108.06	75.64	70.24	43.22
61 - 75	154.98	108.49	100.74	61.99
76 - 90	184.13	128.89	119.68	73.65
91 - 120	204.74	143.32	133.08	81.90
121 - 150	263.04	184.13	170.98	105.22
151 - 180	341.24	238.87	221.81	136.50
>180	597.16	418.01	388.15	238.86

Base Sum Insured	40,000	50,000	1,00,000	2,00,000	5,00,000	10,00,000
Loading for Extension Of Pre-Existing Disease (PED) Coverage - Option 1	7.0%	7.0%	13.0%	20.0%	32.0%	40.0%
Loading for Extension Of Pre-Existing Disease (PED) Coverage - Option 2	20.0%	20.0%	30.0%	45.0%	50.0%	40.0%

Base Sum Insured	All Sum Insureds
Loading for Extension of coverage for Adventure Sports Activities	400%

## Annual Multi-trip

Sum insured (USD)	1,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	77.91	54.54	50.64	31.16
30	116.86	81.80	75.96	46.74
45	128.55	89.99	83.56	51.42
60	210.35	147.25	136.73	84.14
90	311.63	218.14	202.56	124.65
120	409.02	286.31	265.86	163.61

## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

If Attached with Silver Plan

Single Trip

Sum insured (USD)	1,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	23.07	16.15	15.00	9.23
8 - 14	32.12	22.48	20.88	12.85
15 - 21	36.69	25.68	23.85	14.68
22 - 28	42.71	29.90	27.76	17.08
29 - 35	54.14	37.90	35.19	21.66
36 - 47	67.85	47.50	44.10	27.14
48 - 60	91.43	64.00	59.43	36.57
61 - 75	131.14	91.80	85.24	52.46
76 - 90	155.80	109.06	101.27	62.32
91 - 120	173.24	121.27	112.61	69.30
121 - 150	222.57	155.80	144.67	89.03
151 - 180	288.74	202.12	187.68	115.50
>180	505.29	353.70	328.44	202.12

Annual Multi-trip

Sum insured (USD)	1,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
15	65.92	46.14	42.85	26.37
30	98.88	69.22	64.27	39.55
45	108.77	76.14	70.70	43.51
60	177.99	124.59	115.69	71.20
90	263.69	184.58	171.40	105.48
120	346.09	242.26	224.96	138.44

## 12 Golfer's hole in one

If Attached with Gold and Platinum Plans

Gross Rate per mille	0.27
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## 13 Funeral Expenses

If Attached with Gold and Platinum Plans

Single Trip

Sum insured (USD)	1,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	20.01	14.01	13.01	8.00
8 - 14	27.85	19.50	18.10	11.14
15 - 21	31.82	22.27	20.68	12.73
22 - 28	37.03	25.92	24.07	14.81
29 - 35	46.94	32.86	30.51	18.78
36 - 47	58.84	41.19	38.25	23.54
48 - 60	79.28	55.50	51.53	31.71
61 - 75	113.71	79.60	73.91	45.48
76 - 90	135.09	94.56	87.81	54.04
91 - 120	150.22	105.15	97.64	60.09
121 - 150	192.99	135.09	125.44	77.20
151 - 180	250.36	175.25	162.73	100.14
>180	438.14	306.70	284.79	175.26

## HDFC ERGO Explorer - Premium Rate Charts - Optional Covers

## Annual Multi-trip

Sum insured (USD)	1,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except United States of America and Canada	Asia (Excluding Japan)	Europe including Schengen
15	57.16	40.01	37.15	22.86
30	85.74	60.02	55.73	34.30
45	94.32	66.02	61.31	37.73
60	154.33	108.03	100.31	61.73
90	228.64	160.05	148.62	91.46
120	300.09	210.06	195.06	120.04

## If Attached with Silver Plan

## Single Trip

Sum insured (USD)	1,000			
Duration (Days)/ Geography	Worldwide	Worldwide except USA and Canada	Europe including Schengen	Asia (Excluding Japan)
0 - 7	16.93	11.85	11.00	6.77
8 - 14	23.57	16.50	15.32	9.43
15 - 21	26.92	18.84	17.50	10.77
22 - 28	31.34	21.94	20.37	12.54
29 - 35	39.72	27.80	25.82	15.89
36 - 47	49.78	34.85	32.36	19.91
48 - 60	67.08	46.96	43.60	26.83
61 - 75	96.21	67.35	62.54	38.48
76 - 90	114.31	80.02	74.30	45.72
91 - 120	127.11	88.98	82.62	50.84
121 - 150	163.30	114.31	106.15	65.32
151 - 180	211.85	148.30	137.70	84.74
>180	370.73	259.51	240.97	148.29

## Annual Multi-trip

Sum insured (USD)	1,000			
Max Duration (Days) Per Trip/Geography	Worldwide	Worldwide except United States of America and Canada	Asia (Excluding Japan)	Europe including Schengen
15	48.37	33.86	31.44	19.35
30	72.55	50.79	47.16	29.02
45	79.81	55.87	51.88	31.92
60	130.59	91.41	84.88	52.24
90	193.47	135.43	125.76	77.39
120	253.93	177.75	165.05	101.57

## 14 Extension of coverage for terrorism

Loading	2%
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This loading should be applied on final premium of the filed plan

## 15 Removal of restriction to only flights

## If Attached with Gold and Platinum Plans

	Gold	Platinum
Loading	2%	4%

This loading should be applied on final premium of the filed plan

## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	868	1,084	1,166	1,892	2,339	2,920
8 - 14	1,209	1,509	1,623	2,634	3,256	4,065
15 - 21	1,381	1,724	1,854	3,009	3,720	4,644
22 - 28	1,607	2,006	2,158	3,502	4,329	5,405
29 - 35	2,038	2,543	2,736	4,439	5,488	6,852
36 - 47	2,554	3,188	3,429	5,564	6,878	8,587
48 - 60	3,441	4,296	4,620	7,497	9,269	11,572
61 - 75	4,936	6,161	6,626	10,752	13,293	16,596
76 - 90	5,864	7,319	7,872	12,774	15,793	19,717
91 - 120	6,521	8,139	8,754	14,205	17,561	21,925
121 - 150	8,377	10,456	11,246	18,249	22,562	28,168
151 - 180	10,868	13,565	14,589	23,675	29,269	36,542
>180	19,018	23,738	25,532	41,430	51,221	63,948

Worldwide Excluding USA and Canada						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	608	759	816	1,324	1,637	2,044
8 - 14	846	1,056	1,136	1,844	2,279	2,846
15 - 21	967	1,207	1,298	2,106	2,604	3,251
22 - 28	1,125	1,404	1,511	2,451	3,030	3,784
29 - 35	1,427	1,780	1,915	3,107	3,842	4,796
36 - 47	1,788	2,232	2,400	3,895	4,815	6,011
48 - 60	2,409	3,007	3,234	5,248	6,488	8,100
61 - 75	3,455	4,313	4,638	7,526	9,305	11,617
76 - 90	4,105	5,123	5,510	8,942	11,055	13,802
91 - 120	4,565	5,697	6,128	9,944	12,293	15,348
121 - 150	5,864	7,319	7,872	12,774	15,793	19,718
151 - 180	7,608	9,496	10,212	16,573	20,488	25,579
>180	13,313	16,617	17,872	29,001	35,855	44,764

Europe Including Schengen						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	564	705	758	1,230	1,520	1,898
8 - 14	786	981	1,055	1,712	2,116	2,642
15 - 21	898	1,121	1,205	1,956	2,418	3,019
22 - 28	1,045	1,304	1,403	2,276	2,814	3,513
29 - 35	1,325	1,653	1,778	2,885	3,567	4,454
36 - 47	1,660	2,072	2,229	3,617	4,471	5,582
48 - 60	2,237	2,792	3,003	4,873	6,025	7,522
61 - 75	3,208	4,005	4,307	6,989	8,640	10,787
76 - 90	3,812	4,757	5,117	8,303	10,265	12,816
91 - 120	4,239	5,290	5,690	9,233	11,415	14,251
121 - 150	5,445	6,796	7,310	11,862	14,665	18,309
151 - 180	7,064	8,817	9,483	15,389	19,025	23,752
>180	12,362	15,430	16,596	26,930	33,294	41,566

Asia (Excluding Japan)						
Sum Insured:	50,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	347	434	466	757	936	1,168
8 - 14	484	604	649	1,054	1,302	1,626
15 - 21	552	690	742	1,204	1,488	1,858
22 - 28	643	802	863	1,401	1,732	2,162
29 - 35	815	1,017	1,094	1,776	2,195	2,741
36 - 47	1,022	1,275	1,372	2,226	2,751	3,435
48 - 60	1,376	1,718	1,848	2,999	3,708	4,629
61 - 75	1,974	2,464	2,650	4,301	5,317	6,638
76 - 90	2,346	2,928	3,149	5,110	6,317	7,887
91 - 120	2,608	3,256	3,502	5,682	7,024	8,770
121 - 150	3,351	4,182	4,498	7,300	9,025	11,267
151 - 180	4,347	5,426	5,836	9,470	11,708	14,617
>180	7,607	9,495	10,213	16,572	20,488	25,579

## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	964	1,213	1,308	2,147	2,664	3,336
8 - 14	1,342	1,689	1,821	2,989	3,708	4,644
15 - 21	1,533	1,929	2,080	3,414	4,236	5,305
22 - 28	1,784	2,246	2,421	3,974	4,931	6,174
29 - 35	2,262	2,847	3,069	5,038	6,250	7,827
36 - 47	2,835	3,568	3,846	6,314	7,834	9,809
48 - 60	3,820	4,808	5,183	8,508	10,556	13,218
61 - 75	5,479	6,895	7,433	12,202	15,139	18,958
76 - 90	6,510	8,192	8,831	14,497	17,987	22,523
91 - 120	7,238	9,109	9,820	16,121	20,001	25,045
121 - 150	9,299	11,703	12,616	20,711	25,695	32,176
151 - 180	12,064	15,182	16,366	26,868	33,335	41,741
>180	21,112	26,568	28,641	47,019	58,336	73,047

Worldwide Excluding USA and Canada						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	675	849	916	1,503	1,865	2,335
8 - 14	939	1,182	1,275	2,092	2,596	3,251
15 - 21	1,073	1,350	1,456	2,390	2,965	3,714
22 - 28	1,249	1,572	1,695	2,782	3,452	4,322
29 - 35	1,583	1,993	2,148	3,527	4,375	5,479
36 - 47	1,985	2,498	2,692	4,420	5,484	6,866
48 - 60	2,674	3,366	3,628	5,956	7,389	9,253
61 - 75	3,835	4,827	5,203	8,541	10,597	13,271
76 - 90	4,557	5,734	6,182	10,148	12,591	15,766
91 - 120	5,067	6,376	6,874	11,285	14,001	17,532
121 - 150	6,509	8,192	8,831	14,498	17,987	22,523
151 - 180	8,445	10,627	11,456	18,808	23,335	29,219
>180	14,778	18,598	20,049	32,913	40,835	51,133

Europe Including Schengen						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	627	788	850	1,396	1,732	2,168
8 - 14	872	1,098	1,184	1,943	2,410	3,019
15 - 21	996	1,254	1,352	2,219	2,753	3,448
22 - 28	1,160	1,460	1,574	2,583	3,205	4,013
29 - 35	1,470	1,851	1,995	3,275	4,063	5,088
36 - 47	1,843	2,319	2,500	4,104	5,092	6,376
48 - 60	2,483	3,125	3,369	5,530	6,861	8,592
61 - 75	3,561	4,482	4,831	7,931	9,840	12,323
76 - 90	4,232	5,325	5,740	9,423	11,692	14,640
91 - 120	4,705	5,921	6,383	10,479	13,001	16,279
121 - 150	6,044	7,607	8,200	13,462	16,702	20,914
151 - 180	7,842	9,868	10,638	17,464	21,668	27,132
>180	13,723	17,269	18,617	30,562	37,918	47,481

Asia (Excluding Japan)						
Sum Insured:	100,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	386	485	523	859	1,066	1,334
8 - 14	537	676	728	1,196	1,483	1,858
15 - 21	613	772	832	1,366	1,694	2,122
22 - 28	714	898	968	1,590	1,972	2,470
29 - 35	905	1,139	1,228	2,015	2,500	3,131
36 - 47	1,134	1,427	1,538	2,526	3,134	3,924
48 - 60	1,528	1,923	2,073	3,403	4,222	5,287
61 - 75	2,192	2,758	2,973	4,881	6,056	7,583
76 - 90	2,604	3,277	3,532	5,799	7,195	9,009
91 - 120	2,895	3,644	3,928	6,448	8,000	10,018
121 - 150	3,720	4,681	5,046	8,284	10,278	12,870
151 - 180	4,826	6,073	6,546	10,747	13,334	16,696
>180	8,445	10,627	11,456	18,808	23,334	29,219

## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	1,061	1,342	1,449	2,396	2,979	3,737
8 - 14	1,477	1,868	2,017	3,335	4,147	5,203
15 - 21	1,687	2,134	2,304	3,810	4,738	5,943
22 - 28	1,963	2,484	2,681	4,435	5,514	6,918
29 - 35	2,489	3,148	3,399	5,621	6,990	8,769
36 - 47	3,119	3,946	4,260	7,045	8,761	10,991
48 - 60	4,203	5,317	5,740	9,494	11,805	14,810
61 - 75	6,028	7,626	8,233	13,616	16,931	21,241
76 - 90	7,161	9,060	9,781	16,177	20,116	25,235
91 - 120	7,963	10,075	10,877	17,988	22,368	28,061
121 - 150	10,231	12,943	13,974	23,110	28,736	36,051
151 - 180	13,272	16,791	18,128	29,981	37,280	46,768
>180	23,226	29,384	31,724	52,466	65,240	81,845

Worldwide Excluding USA and Canada						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	743	939	1,014	1,677	2,085	2,616
8 - 14	1,034	1,308	1,412	2,335	2,903	3,642
15 - 21	1,181	1,494	1,613	2,667	3,317	4,160
22 - 28	1,374	1,739	1,877	3,105	3,860	4,843
29 - 35	1,742	2,204	2,379	3,935	4,893	6,138
36 - 47	2,183	2,762	2,982	4,932	6,133	7,694
48 - 60	2,942	3,722	4,018	6,646	8,264	10,367
61 - 75	4,220	5,338	5,763	9,531	11,852	14,869
76 - 90	5,013	6,342	6,847	11,324	14,081	17,665
91 - 120	5,574	7,053	7,614	12,592	15,658	19,643
121 - 150	7,162	9,060	9,782	16,177	20,115	25,236
151 - 180	9,290	11,754	12,690	20,987	26,096	32,738
>180	16,258	20,569	22,207	36,726	45,668	57,292

Europe Including Schengen						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	690	872	942	1,557	1,936	2,429
8 - 14	960	1,214	1,311	2,168	2,696	3,382
15 - 21	1,097	1,387	1,498	2,477	3,080	3,863
22 - 28	1,276	1,615	1,743	2,883	3,584	4,497
29 - 35	1,618	2,046	2,209	3,654	4,544	5,700
36 - 47	2,027	2,565	2,769	4,579	5,695	7,144
48 - 60	2,732	3,456	3,731	6,171	7,673	9,627
61 - 75	3,918	4,957	5,351	8,850	11,005	13,807
76 - 90	4,655	5,889	6,358	10,515	13,075	16,403
91 - 120	5,176	6,549	7,070	11,692	14,539	18,240
121 - 150	6,650	8,413	9,083	15,022	18,678	23,433
151 - 180	8,627	10,914	11,783	19,488	24,232	30,399
>180	15,097	19,100	20,621	34,103	42,406	53,199

Asia (Excluding Japan)						
Sum Insured:	200,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	424	537	580	958	1,192	1,495
8 - 14	591	747	807	1,334	1,659	2,081
15 - 21	675	854	922	1,524	1,895	2,377
22 - 28	785	994	1,072	1,774	2,206	2,767
29 - 35	996	1,259	1,360	2,248	2,796	3,508
36 - 47	1,248	1,578	1,704	2,818	3,504	4,396
48 - 60	1,681	2,127	2,296	3,798	4,722	5,924
61 - 75	2,411	3,050	3,293	5,446	6,772	8,496
76 - 90	2,864	3,624	3,912	6,471	8,046	10,094
91 - 120	3,185	4,030	4,351	7,195	8,947	11,224
121 - 150	4,092	5,177	5,590	9,244	11,494	14,420
151 - 180	5,309	6,716	7,251	11,992	14,912	18,707
>180	9,290	11,754	12,690	20,986	26,096	32,738

## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	1,331	1,670	1,799	2,942	3,645	4,560
8 - 14	1,853	2,325	2,504	4,095	5,075	6,349
15 - 21	2,116	2,656	2,861	4,678	5,797	7,252
22 - 28	2,463	3,091	3,330	5,445	6,748	8,441
29 - 35	3,122	3,918	4,221	6,902	8,553	10,700
36 - 47	3,913	4,911	5,290	8,651	10,720	13,411
48 - 60	5,273	6,618	7,129	11,657	14,446	18,071
61 - 75	7,563	9,491	10,224	16,719	20,718	25,918
76 - 90	8,986	11,277	12,147	19,863	24,615	30,792
91 - 120	9,992	12,539	13,507	22,087	27,371	34,240
121 - 150	12,837	16,109	17,353	28,376	35,164	43,989
151 - 180	16,653	20,899	22,512	36,812	45,618	57,066
>180	29,143	36,573	39,395	64,421	79,832	99,866

Worldwide Excluding USA and Canada						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	932	1,169	1,259	2,059	2,552	3,192
8 - 14	1,297	1,628	1,753	2,867	3,553	4,444
15 - 21	1,481	1,859	2,003	3,275	4,058	5,076
22 - 28	1,724	2,164	2,331	3,812	4,724	5,909
29 - 35	2,185	2,743	2,955	4,831	5,987	7,490
36 - 47	2,739	3,438	3,703	6,056	7,504	9,388
48 - 60	3,691	4,633	4,990	8,160	10,112	12,650
61 - 75	5,294	6,644	7,157	11,703	14,503	18,143
76 - 90	6,290	7,894	8,503	13,904	17,231	21,554
91 - 120	6,994	8,777	9,455	15,461	19,160	23,968
121 - 150	8,986	11,276	12,147	19,863	24,615	30,792
151 - 180	11,657	14,629	15,758	25,768	31,933	39,946
>180	20,400	25,601	27,577	45,095	55,882	69,906

Europe Including Schengen						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	865	1,086	1,169	1,912	2,369	2,964
8 - 14	1,204	1,511	1,628	2,662	3,299	4,127
15 - 21	1,375	1,726	1,860	3,041	3,768	4,714
22 - 28	1,601	2,009	2,165	3,539	4,386	5,487
29 - 35	2,029	2,547	2,744	4,486	5,559	6,955
36 - 47	2,543	3,192	3,439	5,623	6,968	8,717
48 - 60	3,427	4,302	4,634	7,577	9,390	11,746
61 - 75	4,916	6,169	6,646	10,867	13,467	16,847
76 - 90	5,841	7,330	7,896	12,911	16,000	20,015
91 - 120	6,495	8,150	8,780	14,357	17,791	22,256
121 - 150	8,344	10,471	11,279	18,444	22,857	28,593
151 - 180	10,824	13,584	14,633	23,928	29,652	37,093
>180	18,943	23,772	25,607	41,874	51,891	64,913

Asia (Excluding Japan)						
Sum Insured:	500,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	532	668	720	1,177	1,458	1,824
8 - 14	741	930	1,002	1,638	2,030	2,540
15 - 21	846	1,062	1,144	1,871	2,319	2,901
22 - 28	985	1,236	1,332	2,178	2,699	3,376
29 - 35	1,249	1,567	1,688	2,761	3,421	4,280
36 - 47	1,565	1,964	2,116	3,460	4,288	5,364
48 - 60	2,109	2,647	2,852	4,663	5,778	7,228
61 - 75	3,025	3,796	4,090	6,688	8,287	10,367
76 - 90	3,594	4,511	4,859	7,945	9,846	12,317
91 - 120	3,997	5,016	5,403	8,835	10,948	13,696
121 - 150	5,135	6,444	6,941	11,350	14,066	17,596
151 - 180	6,661	8,360	9,005	14,725	18,247	22,826
>180	11,657	14,629	15,758	25,768	31,933	39,946



## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Single Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	1,637	2,074	2,241	3,713	4,619	5,798
8 - 14	2,280	2,888	3,119	5,169	6,431	8,072
15 - 21	2,604	3,299	3,563	5,905	7,347	9,221
22 - 28	3,031	3,840	4,147	6,873	8,551	10,733
29 - 35	3,842	4,868	5,257	8,712	10,839	13,605
36 - 47	4,815	6,101	6,589	10,919	13,585	17,052
48 - 60	6,489	8,221	8,879	14,713	18,306	22,977
61 - 75	9,306	11,790	12,734	21,102	26,255	32,954
76 - 90	11,056	14,008	15,129	25,071	31,193	39,152
91 - 120	12,294	15,576	16,823	27,878	34,686	43,536
121 - 150	15,794	20,011	21,613	35,816	44,562	55,931
151 - 180	20,490	25,960	28,038	46,464	57,810	72,560
>180	35,858	45,430	49,067	81,311	101,167	126,979

Worldwide Excluding USA and Canada						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	1,146	1,452	1,569	2,599	3,233	4,059
8 - 14	1,596	2,022	2,183	3,618	4,502	5,650
15 - 21	1,823	2,309	2,494	4,134	5,143	6,455
22 - 28	2,122	2,688	2,903	4,811	5,986	7,513
29 - 35	2,689	3,408	3,680	6,098	7,587	9,524
36 - 47	3,371	4,271	4,612	7,643	9,510	11,936
48 - 60	4,542	5,755	6,215	10,299	12,814	16,084
61 - 75	6,514	8,253	8,914	14,771	18,379	23,068
76 - 90	7,739	9,806	10,590	17,550	21,835	27,406
91 - 120	8,606	10,903	11,776	19,515	24,280	30,475
121 - 150	11,056	14,008	15,129	25,071	31,193	39,152
151 - 180	14,343	18,172	19,627	32,525	40,467	50,792
>180	25,101	31,801	34,347	56,918	70,817	88,885

Europe Including Schengen						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	1,064	1,348	1,457	2,413	3,002	3,769
8 - 14	1,482	1,877	2,027	3,360	4,180	5,247
15 - 21	1,693	2,144	2,316	3,838	4,776	5,994
22 - 28	1,970	2,496	2,696	4,467	5,558	6,976
29 - 35	2,497	3,164	3,417	5,663	7,045	8,843
36 - 47	3,130	3,966	4,283	7,097	8,830	11,084
48 - 60	4,218	5,344	5,771	9,563	11,899	14,935
61 - 75	6,049	7,664	8,277	13,716	17,066	21,420
76 - 90	7,186	9,105	9,834	16,296	20,275	25,449
91 - 120	7,991	10,124	10,935	18,121	22,546	28,298
121 - 150	10,266	13,007	14,048	23,280	28,965	36,355
151 - 180	13,319	16,874	18,225	30,202	37,577	47,164
>180	23,308	29,530	31,894	52,852	65,759	82,536

Asia (Excluding Japan)						
Sum Insured:	1,000,000					
Duration/ Age Band	0-40	41-50	51-60	61-70	71-80	>80
0 - 7	655	830	896	1,485	1,848	2,319
8 - 14	912	1,155	1,248	2,068	2,572	3,229
15 - 21	1,042	1,320	1,425	2,362	2,939	3,688
22 - 28	1,212	1,536	1,659	2,749	3,420	4,293
29 - 35	1,537	1,947	2,103	3,485	4,336	5,442
36 - 47	1,926	2,440	2,636	4,368	5,434	6,821
48 - 60	2,596	3,288	3,552	5,885	7,322	9,191
61 - 75	3,722	4,716	5,094	8,441	10,502	13,182
76 - 90	4,422	5,603	6,052	10,028	12,477	15,661
91 - 120	4,918	6,230	6,729	11,151	13,874	17,414
121 - 150	6,318	8,004	8,645	14,326	17,825	22,372
151 - 180	8,196	10,384	11,215	18,586	23,124	29,024
>180	14,343	18,172	19,627	32,524	40,467	50,792

## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,300	2,831	3,034	4,825	5,929	7,363
30	3,449	4,247	4,550	7,238	8,893	11,044
45	3,794	4,672	5,005	7,962	9,782	12,149
60	6,209	7,645	8,191	13,028	16,007	19,880
90	9,198	11,326	12,134	19,301	23,714	29,452
120	12,073	14,865	15,926	25,333	31,125	38,655

Worldwide Excluding USA and Canada						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,610	1,982	2,124	3,378	4,150	5,154
30	2,414	2,973	3,185	5,067	6,225	7,731
45	2,656	3,270	3,504	5,573	6,847	8,504
60	4,346	5,352	5,734	9,120	11,205	13,916
90	6,439	7,928	8,494	13,511	16,600	20,616
120	8,451	10,406	11,148	17,733	21,788	27,059

Europe Including Schengen						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,495	1,840	1,972	3,136	3,854	4,786
30	2,242	2,761	2,958	4,705	5,780	7,179
45	2,466	3,037	3,253	5,175	6,358	7,897
60	4,036	4,969	5,324	8,468	10,405	12,922
90	5,979	7,362	7,887	12,546	15,414	19,144
120	7,847	9,662	10,352	16,466	20,231	25,126

Asia (Excluding Japan)						
Sum Insured:	40,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	920	1,132	1,214	1,930	2,372	2,945
30	1,380	1,699	1,820	2,895	3,557	4,418
45	1,518	1,869	2,002	3,185	3,913	4,860
60	2,484	3,058	3,276	5,211	6,403	7,952
90	3,679	4,530	4,854	7,720	9,486	11,781
120	4,829	5,946	6,370	10,133	12,450	15,462

Worldwide						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,481	3,097	3,331	5,405	6,682	8,343
30	3,722	4,645	4,996	8,108	10,024	12,514
45	4,094	5,110	5,496	8,918	11,026	13,766
60	6,699	8,362	8,993	14,594	18,043	22,526
90	9,925	12,388	13,324	21,621	26,730	33,372
120	13,026	16,259	17,487	28,377	35,083	43,800

Worldwide Excluding USA and Canada						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,737	2,168	2,332	3,784	4,677	5,840
30	2,605	3,252	3,497	5,676	7,017	8,760
45	2,866	3,577	3,847	6,243	7,718	9,636
60	4,689	5,853	6,295	10,216	12,630	15,768
90	6,948	8,672	9,327	15,135	18,711	23,360
120	9,118	11,381	12,241	19,864	24,558	30,660

Europe Including Schengen						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,613	2,013	2,165	3,513	4,343	5,423
30	2,419	3,019	3,247	5,270	6,516	8,134
45	2,661	3,322	3,572	5,797	7,167	8,948
60	4,354	5,435	5,845	9,486	11,728	14,642
90	6,451	8,052	8,661	14,054	17,375	21,692
120	8,467	10,568	11,367	18,445	22,804	28,470

Asia (Excluding Japan)						
Sum Insured:	50,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	992	1,239	1,332	2,162	2,673	3,337
30	1,489	1,858	1,998	3,243	4,010	5,006
45	1,638	2,044	2,198	3,567	4,410	5,506
60	2,680	3,345	3,597	5,838	7,217	9,010
90	3,970	4,955	5,330	8,648	10,692	13,349
120	5,210	6,504	6,995	11,351	14,033	17,520

## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,754	3,466	3,737	6,134	7,611	9,530
30	4,132	5,199	5,605	9,201	11,416	14,295
45	4,545	5,719	6,165	10,121	12,558	15,725
60	7,437	9,359	10,089	16,562	20,549	25,731
90	11,017	13,865	14,946	24,537	30,443	38,120
120	14,460	18,197	19,617	32,205	39,956	50,033

Worldwide Excluding USA and Canada						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,928	2,426	2,616	4,294	5,328	6,671
30	2,892	3,639	3,924	6,441	7,991	10,007
45	3,182	4,003	4,316	7,085	8,791	11,008
60	5,206	6,551	7,062	11,593	14,384	18,012
90	7,712	9,706	10,462	17,176	21,310	26,684
120	10,122	12,738	13,732	22,544	27,969	35,023

Europe Including Schengen						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,790	2,253	2,429	3,987	4,947	6,195
30	2,686	3,379	3,643	5,981	7,420	9,292
45	2,954	3,717	4,007	6,579	8,163	10,221
60	4,834	6,083	6,558	10,765	13,357	16,725
90	7,161	9,012	9,715	15,949	19,788	24,778
120	9,399	11,828	12,751	20,933	25,971	32,521

Asia (Excluding Japan)						
Sum Insured:	100,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,102	1,386	1,495	2,454	3,044	3,812
30	1,653	2,080	2,242	3,680	4,566	5,718
45	1,818	2,288	2,466	4,048	5,023	6,290
60	2,975	3,744	4,036	6,625	8,220	10,292
90	4,407	5,546	5,978	9,815	12,177	15,248
120	5,784	7,279	7,847	12,882	15,982	20,013

Worldwide						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	3,030	3,834	4,139	6,845	8,511	10,678
30	4,545	5,750	6,208	10,267	12,767	16,017
45	5,000	6,325	6,829	11,294	14,044	17,618
60	8,181	10,351	11,175	18,481	22,981	28,830
90	12,121	15,334	16,555	27,380	34,045	42,711
120	15,908	20,126	21,729	35,936	44,685	56,058

Worldwide Excluding USA and Canada						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,121	2,684	2,897	4,792	5,958	7,475
30	3,182	4,025	4,346	7,187	8,937	11,212
45	3,500	4,428	4,780	7,906	9,831	12,333
60	5,727	7,246	7,823	12,937	16,087	20,181
90	8,485	10,734	11,589	19,166	23,832	29,898
120	11,136	14,088	15,210	25,155	31,280	39,241

Europe Including Schengen						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,970	2,492	2,690	4,449	5,532	6,941
30	2,954	3,738	4,035	6,674	8,299	10,411
45	3,250	4,111	4,439	7,341	9,129	11,452
60	5,318	6,728	7,264	12,013	14,938	18,740
90	7,879	9,967	10,761	17,797	22,129	27,762
120	10,340	13,082	14,124	23,358	29,045	36,438

Asia (Excluding Japan)						
Sum Insured:	200,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,212	1,534	1,656	2,738	3,404	4,271
30	1,818	2,300	2,483	4,107	5,107	6,407
45	2,000	2,530	2,732	4,518	5,618	7,047
60	3,272	4,140	4,470	7,392	9,192	11,532
90	4,848	6,134	6,622	10,952	13,618	17,084
120	6,363	8,050	8,692	14,374	17,874	22,423

## HDFC ERGO Explorer - Premium Rate Charts - Platinum - Annual Multi - Trip Policies

All premiums below are in INR and exclusive of Taxes

Worldwide						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	3,802	4,771	5,140	8,405	10,415	13,029
30	5,703	7,157	7,709	12,607	15,623	19,543
45	6,273	7,873	8,480	13,868	17,185	21,498
60	10,266	12,883	13,877	22,692	28,121	35,178
90	15,208	19,086	20,558	33,618	41,661	52,115
120	19,961	25,050	26,983	44,124	54,680	68,401

Worldwide Excluding USA and Canada						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,661	3,340	3,598	5,884	7,291	9,120
30	3,992	5,010	5,396	8,825	10,936	13,680
45	4,391	5,511	5,936	9,708	12,030	15,049
60	7,186	9,018	9,714	15,884	19,685	24,625
90	10,646	13,360	14,391	23,533	29,163	36,481
120	13,973	17,535	18,888	30,887	38,276	47,881

Europe Including Schengen						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	2,471	3,101	3,341	5,463	6,770	8,469
30	3,707	4,652	5,011	8,195	10,155	12,703
45	4,077	5,117	5,512	9,014	11,170	13,974
60	6,673	8,374	9,020	14,750	18,279	22,866
90	9,885	12,406	13,363	21,852	27,080	33,875
120	12,975	16,283	17,539	28,681	35,542	44,461

Asia (Excluding Japan)						
Sum Insured:	500,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,521	1,908	2,056	3,362	4,166	5,212
30	2,281	2,863	3,084	5,043	6,249	7,817
45	2,509	3,149	3,392	5,547	6,874	8,599
60	4,106	5,153	5,551	9,077	11,248	14,071
90	6,083	7,634	8,223	13,447	16,664	20,846
120	7,984	10,020	10,793	17,650	21,872	27,360

Worldwide						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	4,678	5,927	6,401	10,608	13,199	16,566
30	7,017	8,890	9,602	15,912	19,798	24,849
45	7,719	9,780	10,562	17,503	21,778	27,334
60	12,631	16,003	17,284	28,642	35,636	44,729
90	18,712	23,708	25,606	42,432	52,794	66,265
120	24,560	31,117	33,608	55,693	69,292	86,972

Worldwide Excluding USA and Canada						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	3,275	4,149	4,481	7,426	9,239	11,596
30	4,912	6,223	6,721	11,138	13,859	17,394
45	5,403	6,846	7,393	12,252	15,245	19,134
60	8,842	11,202	12,099	20,049	24,945	31,310
90	13,098	16,596	17,924	29,702	36,956	46,386
120	17,192	21,782	23,526	38,985	48,504	60,880

Europe Including Schengen						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	3,041	3,853	4,161	6,895	8,579	10,768
30	4,561	5,779	6,241	10,343	12,869	16,152
45	5,017	6,357	6,865	11,377	14,156	17,767
60	8,210	10,402	11,235	18,617	23,163	29,074
90	12,163	15,410	16,644	27,581	34,316	43,072
120	15,964	20,226	21,845	36,200	45,040	56,532

Asia (Excluding Japan)						
Sum Insured:	1,000,000					
Max Duration (Days) Per Trip/Age Band	0-40	41-50	51-60	61-70	71-80	>80
15	1,871	2,371	2,560	4,243	5,280	6,626
30	2,807	3,556	3,841	6,365	7,919	9,940
45	3,088	3,912	4,225	7,001	8,711	10,934
60	5,052	6,401	6,914	11,457	14,254	17,892
90	7,485	9,483	10,242	16,973	21,118	26,506
120	9,824	12,447	13,443	22,277	27,717	34,789