

STUDENT SURAKSHA - STUDENT OVERSEAS TRAVEL PROSPECTUS

INTRODUCTION

HDFC ERGO General Insurance Company Limited takes pleasure in offering a comprehensive Package Insurance product which offers protection to all the students who are Indian Residents and travelling abroad to pursue higher education. The existing Indian students who are studying abroad can also be covered.

The salient features of the product and price are briefly stated hereunder. For further details on definitions, coverage, exclusions and conditions, please refer to the Student Suraksha – Student Overseas Travel Policy wording.

PRODUCT INFORMATION

ELIGIBILITY CRITERIA

This product can be availed by all the students who are Indian Residents and travelling abroad to pursue higher studies. The existing Indian students who are studying abroad can also be covered.

AGE LIMIT - To be eligible to be covered under the Policy or get any benefits under the Policy, the Insured should have attained the age of at least 16 years and upto a maximum age of 35 years on the date of commencement of the Policy Period as applicable.

SALIENT PRODUCT FEATURES

- Composite Coverage in a single Policy.
- Caters to all Customer requirements of the Indian Students travelling abroad.
- No medicals / health check up required.
- The Policy provides worldwide cover for Students from 30 days to 2 years
- Sections can be independently structured or packaged as whole.

WHAT IS COVERED?

- Accidental Death: Covers the insured in case of loss of life in an accident.
- Permanent Disablement: Pays a benefit if the insured is permanently disabled in an accident.
- Emergency Medical Expenses: Reimburses the insured for medical expenses incurred for an accident or unexpected sickness.
 - Medical Evacuation: Pay the actual costs or the total sum insured stated in the schedule, whichever is lesser, for repatriating insured back to the country of residence.
 - Body Repatriation: Pay the actual costs or the total sum insured stated in the schedule, whichever is lesser, for repatriating insured corpse to the country of residence.
- Emergency Dental Treatment: Reimburses the insured for emergency dental expenses incurred for an injury or acute pain.
- Loss of Passport. In the event that the passport belonging to the Insured is lost, the Insured is reimbursed for actual expenses incurred in obtaining a duplicate or fresh passport.
- Loss of Checked Baggage - If baggage, personal documents or personal effects are checked onto a common carrier, this benefit will reimburse the insured person the cost of replacement articles for any damaged or lost articles.
- Delay of Checked Baggage: Provides an amount for emergency purchases on account of delay in baggage.
- Personal Liability: Pays a benefit for damages that an insured person is legally liable for as the result of a lawsuit for property damage being brought against the insured person. Also pays a benefit for medical expenses that an insured person is legally liable for as the result of a lawsuit for an accident caused by the insured person resulting in bodily injury to another person.
- Bail Bond: Pays the bail amount for the insured on arrest or detention by police for a bailable offence in the territory of travel.
- Study Interruption: Pays compensation in the event of interruption of study whilst abroad.
- Sponsor Protection: Pays tuition fees to the insured in the event of accidental death of insured's sponsor.
- Compassionate Visit: Pays amount incurred to the Insured in the event of Compassionate Visit by one Immediate Family Member.

Benefits Offered with Sum Insured

| Plan Options | Platinum | Gold | Silver | Bronze | Standard |
|----------------------------------|--|--|--|--|--|
| Emergency Medical Expenses (EME) | 500,000 | 250,000 | 100,000 | 50,000 | Not Applicable |
| Deductibles | 100 | 100 | 100 | 100 | Not Applicable |
| Accidental Death | 25,000 | 20,000 | 20,000 | 20,000 | 20,000 |
| Permanent Total Disability | 25,000 | 20,000 | 20,000 | 20,000 | 20,000 |
| Dental | 500 | 500 | 250 | 250 | 250 |
| Deductibles | 100 | 100 | 100 | 100 | 100 |
| Loss of Passport | 250 | 250 | 200 | 200 | 200 |
| Deductibles | 50 | 50 | 50 | 50 | 50 |
| Medical Evacuation | Included in EME | Included in EME | Included in EME | Included in EME | Not Applicable |
| Deductibles | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Repatriation | Included in EME | Included in EME | Included in EME | Included in EME | Not Applicable |
| Deductibles | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Loss of Checked Baggage* | 2,000 | 2,000 | 1,000 | 1,000 | 1,000 |
| Deductibles | *Per Baggage Maximum 50% of SI & Per article Limit Maximum 10% of SI | *Per Baggage Maximum 50% of SI & Per article Limit Maximum 10% of SI | *Per Baggage Maximum 50% of SI & Per article Limit Maximum 10% of SI | *Per Baggage Maximum 50% of SI & Per article Limit Maximum 10% of SI | *Per Baggage Maximum 50% of SI & Per article Limit Maximum 10% of SI |
| Delay of Checked Baggage | 200 | 200 | 150 | 100 | Not Applicable |
| Deductibles | 12 hours, \$10 per 8 hours | 12 hours, \$10 per 8 hours | 12 hours, \$10 per 8 hours | 12 hours, \$10 per 8 hours | Not Applicable |
| Personal Liability | 100,000 | 100,000 | 100,000 | 100,000 | 100,000 |
| Deductibles | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Compassionate Visit (2 way) | 7,500 | 7,500 | 7,500 | 7,500 | 7,500 |
| Deductibles | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Study Interruption | 7,500 | 7,500 | 7,500 | 7,500 | 7,500 |
| Sponsor Protection | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |
| Bail Bond | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 |
| Deductibles | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |

| Plus Plan | |
|--|-------------------------|
| Inpatient medical expenses related to pregnancy* | 500 |
| Deductibles | Not Applicable |
| Treatment of Mental & Nervous Disorders including alcoholism & drug Dependency | 1000 |
| Deductibles | Not Applicable |
| Cancer Screening & Mammography Examinations | 2000 |
| Childcare Benefits | 100 per day/max. 7 days |
| Deductibles | 2 days |

*Waiting Period of 10 months is applicable for Pregnancy to be covered

Foot Note:

- All coverage amounts are in USD & indicate the highest payable limit.
- The above amounts indicated in USD against each benefit are individual Sum Insured towards the respective benefits.
- Deductibles mentioned are in USD and are applicable as indicated against each benefit respectively.
- Loss of Checked Baggage: Maximum amount payable per checked-in bag, in case more than one bag has been checked-in is 50 % per bag or 10% per article, of the applicable Sum Insured, whichever is lower. If only one bag is checked-in, the amount payable is maximum 100% of the applicable Sum Insured.
- Delay of Checked Baggage: Delay of first 12hours is not covered, post which \$10 per 8hours will be paid subject to submission of bills and payment receipts

GENERAL EXCLUSIONS APPLICABLE ON THE POLICY

- Civil War or Foreign War.
- Wilful or deliberate intentional self-inflicted injury, suicide or attempt threat, influence of alcohol or drugs or narcotics.

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3. Injury due to participation in any criminal act, participation in any competition involving the utilisation of a motorised land, water or air vehicle participation in sports as a professional player; engaging in, practising for or taking part in training peculiar to any kind of violent labour disturbance, riot or civil commotion or public disorder, service or on duty with or undergoing training with any military or police force, or militia or paramilitary organisation, participation in any hazardous sport such as parachuting, hanggliding, parasailing, off-piste skiing or bungee jumping.
4. Travelling by air other than as a fare paying passenger on an aircraft registered to an airline company.
5. Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused.
6. Pre existing, Venereal or venereal related disease.
7. For treatments for nervous or mental problems, any pathological fracture.
8. For cures of any kind and all stays in long term care institutions (retirement homes, convalescence centres, centres of detoxification etc.), for investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency.
9. Medical Expenses incurred within the territorial limits that are not stated in the Schedule or where a journey is to receive medical treatment or advice

General Conditions:

For any insured, if there is any adverse history, as per the proposal form, then health reports required for irrespective of age & travel duration.

No refund is allowed for curtailment of risk and after Journey commencement.

Special Exclusions:

All exclusions including expenses incurred for pre existing diseases & condition as per the standard policy. Diseases mentioned in the health report shall be excluded from the policy.

COVERAGE PERIOD

- The single Policy Period can be issued for a period of 30 days upto a maximum policy period of two years.
- Operative Time: A trip outside the territorial limits of the country of residence. The insurance starts from the time an Insured person leaves the territorial limits of the country of residence, and ends when an Insured person returns to the territorial limits of the country of residence.

PREMIUM

The premium mentioned below are exclusive of service tax.

- As per the premium rating table filed.
- Depends upon the Sum Insured (SI), Age of the Insured, No. of days of travel & countries visited.
- The premium rate is shown below in the range which will be used taking into account the various risk factors associated with the Insured Persons and the coverage offered.
- The premium mentioned below are exclusive of service tax

| Plan Options | Platinum | | Gold | |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 500,000 | 500,000 | 250,000 | 250,000 |
| Trip Duration:- | Inc. USA/Canada | Exc. USA/Canada | Inc. USA/Canada | Exc. USA/Canada |
| 30 days | 3,673 | 1,777 | 2,887 | 1,359 |
| 60 days | 7,923 | 3,834 | 5,537 | 2,687 |
| 90 days | 10,464 | 5,063 | 7,913 | 3,881 |
| 120 days | 13,057 | 6,318 | 9,898 | 4,803 |
| 180 days | 15,650 | 7,453 | 11,901 | 5,743 |
| 270 days | 22,882 | 10,897 | 17,851 | 8,603 |
| 365 days | 30,114 | 16,732 | 23,015 | 11,968 |
| 456 days | 39,901 | 22,170 | 30,929 | 16,083 |
| 546 days | 49,688 | 27,607 | 34,916 | 18,156 |
| 636 days | 54,957 | 30,535 | 40,867 | 21,251 |
| 2 years | 60,227 | 33,464 | 46,031 | 23,936 |

| Plan Options | Silver | | Bronze | | Standard |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------|
| | 100,000 | 100,000 | 50,000 | 50,000 | |
| Trip Duration:- | Inc. USA/Canada | Exc. USA/Canada | Inc. USA/Canada | Exc. USA/Canada | Worldwide |
| 30 days | 2,024 | 978 | 1,818 | 879 | 683 |
| 60 days | 3,613 | 1,738 | 3,073 | 1,563 | 1,350 |
| 90 days | 5,164 | 2,459 | 4,821 | 2,294 | 1,950 |
| 120 days | 6,363 | 3,061 | 5,410 | 2,483 | 2,417 |
| 180 days | 7,581 | 3,682 | 6,403 | 2,817 | 2,900 |
| 270 days | 11,569 | 5,544 | 10,149 | 4,509 | 4,345 |
| 365 days | 14,768 | 7,679 | 11,623 | 5,024 | 6,486 |
| 456 days | 19,933 | 10,365 | 16,342 | 7,614 | 8,436 |
| 546 days | 22,350 | 11,622 | 18,544 | 8,862 | 9,387 |
| 636 days | 26,337 | 13,695 | 22,293 | 10,627 | 10,831 |
| 2 years | 29,537 | 15,359 | 25,092 | 12,412 | 12,971 |

| Plus Plan | Platinum plus | | Gold plus | |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 500,000 | 500,000 | 250,000 | 250,000 |
| Trip Duration:- | Inc. USA/Canada | Exc. USA/Canada | Inc. USA/Canada | Exc. USA/Canada |
| 30 days | 4,518 | 2,186 | 3,551 | 1,671 |
| 60 days | 9,746 | 4,716 | 6,811 | 3,305 |
| 90 days | 12,871 | 6,228 | 9,733 | 4,774 |
| 120 days | 16,060 | 7,771 | 12,174 | 5,907 |
| 180 days | 19,250 | 9,167 | 14,638 | 7,064 |
| 270 days | 28,145 | 13,403 | 21,956 | 10,582 |
| 365 days | 37,040 | 20,580 | 28,308 | 14,720 |
| 456 days | 49,078 | 27,269 | 38,043 | 19,782 |
| 546 days | 61,116 | 33,957 | 42,947 | 22,332 |
| 636 days | 67,598 | 37,558 | 50,266 | 26,138 |
| 2 years | 74,079 | 41,160 | 56,618 | 29,441 |

| Plus Plan | Silver plus | | Bronze plus | |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 100,000 | 100,000 | 50,000 | 50,000 |
| Trip Duration:- | Inc. USA/Canada | Exc. USA/Canada | Inc. USA/Canada | Exc. USA/Canada |
| 30 days | 2,489 | 1,203 | 2,369 | 1,192 |
| 60 days | 4,444 | 2,138 | 4,199 | 2,119 |
| 90 days | 6,352 | 3,024 | 6,121 | 2,948 |
| 120 days | 7,827 | 3,765 | 7,668 | 3,364 |
| 180 days | 9,325 | 4,529 | 9,192 | 3,855 |
| 270 days | 14,230 | 6,820 | 13,205 | 6,344 |
| 365 days | 18,164 | 9,445 | 16,641 | 7,365 |
| 456 days | 24,517 | 12,749 | 23,969 | 11,009 |
| 546 days | 27,490 | 14,295 | 27,238 | 12,863 |
| 636 days | 32,394 | 16,845 | 29,169 | 15,340 |
| 2 years | 36,331 | 18,892 | 32,963 | 17,965 |

Service tax will be applicable

GENERAL CLAIMS PROVISIONS

1. Written notice of any occurrence which may give rise to a claim under this Policy must be given to the Company as soon as practicable and in any case within fifteen (15) Days after such occurrence.
2. Written Notice of Claim in the case of death of the Insured must be given to the Company by the beneficiary immediately or within twenty one (21) days thereof as a condition preceding to liability.
3. If any treatment, consultation or procedure for which a claim may be made is required in an emergency, then the Company or Our TPA must be informed within 7 days of the beginning of such treatment, consultation or procedure.
4. In all other cases, the Company or Our TPA must be informed of any event or occurrence that may give rise to a claim under this Policy within 7 days of occurrence of event.

Our 24 hour helpline centre is just a call away

International Toll free Number : + 800 08250825
 Landline No. (Chargeable) : + 91-120 - 4507250
 Fax No. : + 91 - 120-6691600
 Email ID: travelclaims@hdfcergo.com

For more details on risk factors, terms & conditions, please read the sales brochure before concluding a sale.

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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 ₹10 Lakhs.

IRDA REGULATION NO 5- This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

Disclaimer

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