

**PREMIUM DETAILS**

All Premiums are Excluding GST

PLAN OPTION	PLATINUM		GOLD		SILVER		BRONZE		STANDARD
SUM INSURED \$	500000	500000	250000	250000	100000	100000	50000	50000	
TRIP DURATION	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	Worldwide
30 days	3,673	1,777	2,887	1,359	2,024	978	1,818	879	683
60 days	7,923	3,834	5,537	2,687	3,613	1,738	3,073	1,563	1,350
90 days	10,464	5,063	7,913	3,881	5,164	2,459	4,821	2,294	1,950
120 days	13,057	6,318	9,898	4,803	6,363	3,061	5,410	2,483	2,417
180 days	15,650	7,453	11,901	5,743	7,581	3,682	6,403	2,817	2,900
270 days	22,882	10,897	17,851	8,603	11,569	5,544	10,149	4,509	4,345
365 days	30,114	16,732	23,015	11,968	14,768	7,679	11,623	5,024	6,486
456 days	39,901	22,170	30,929	16,083	19,933	10,365	16,342	7,614	8,436
546 days	49,688	27,607	34,916	18,156	22,350	11,622	18,544	8,862	9,387
636 days	54,957	30,535	40,867	21,251	26,337	13,695	22,293	10,627	10,831
2 years	60,227	33,464	46,031	23,936	29,537	15,359	25,092	12,412	12,971

PLAN OPTION	PLATINUM PLUS		GOLD PLUS		SILVER PLUS		BRONZE PLUS	
SUM INSURED \$	500000	500000	250000	250000	100000	100000	50000	50000
TRIP DURATION	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>
30 days	4,518	2,186	3,551	1,671	2,489	1,203	2,369	1,192
60 days	9,746	4,716	6,811	3,305	4,444	2,138	4,199	2,119
90 days	12,871	6,228	9,733	4,774	6,352	3,024	6,121	2,948
120 days	16,060	7,771	12,174	5,907	7,827	3,765	7,668	3,364
180 days	19,250	9,167	14,638	7,064	9,325	4,529	9,192	3,855
270 days	28,145	13,403	21,956	10,582	14,230	6,820	13,205	6,344
365 days	37,040	20,580	28,308	14,720	18,164	9,445	16,641	7,365
456 days	49,078	27,269	38,043	19,782	24,517	12,749	23,969	11,009
546 days	61,116	33,957	42,947	22,332	27,490	14,295	27,238	12,863
636 days	67,598	37,558	50,266	26,138	32,394	16,845	29,169	15,340
2 years	74,079	41,160	56,618	29,441	36,331	18,892	32,963	17,965

\*Taxes Applicable

**HDFC ERGO General Insurance Company Limited**

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**HDFC ERGO**

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**STUDENT SURAKSHA**  
STUDENT OVERSEAS TRAVEL

**HDFC ERGO**

Take it easy!

Safeguard your dreams.  
Secure your aspirations.



While you pursue your dreams of studying abroad, leave your worries to us. At HDFC ERGO we understand your need for safety and security while studying abroad. With HDFC ERGO Student Suraksha - Student Overseas Travel Insurance we safeguard you from unforeseen circumstances.

It is a comprehensive package policy for all students who are Indian residents and are traveling overseas for higher studies. The existing Indian students who are studying abroad can also be covered under this policy.

### ELIGIBILITY

- Indian students traveling abroad to pursue higher studies
- The existing Indian students who are studying abroad can also be covered
- Age Limit – From 16 years to 35 years

### SALIENT PRODUCT FEATURES

- Composite coverage in a single policy
- Caters to all Indian students travelling abroad
- No medicals / health check up required
- The policy provides worldwide cover from 30 days to 2 years
- Option to include covers like maternity, childcare benefits, cancer screening & mammography examinations and mental & nervous disorders

### GENERAL CONDITIONS

- For any insured, if there is any adverse history, as per the proposal form, then health reports are required irrespective of age & travel duration
- No refund is allowed for curtailment of risk
- No refund is allowed after journey commencement

### OUR 24-HOUR HELPLINE CENTRE - JUST A CALL AWAY

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Toll free : + 800 08250825

Fax No.: + 91 - 120 - 6691600

Landline: + 91 - 120 - 4507250 (Chargeable)

Note: Coverages, terms and conditions are only outlined briefly in this brochure. For complete details, please refer to the policy wordings available in the Policy Jacket.

### COVERAGE PLAN DETAILS

BENEFITS	PLATINUM	GOLD	SILVER	BRONZE	STANDARD
Emergency Medical Expenses (EME)	5,00,000	2,50,000	1,00,000	50,000	NIL
Deductibles	100	100	100	100	NIL
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
Emergency Dental Treatment	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	NIL
Deductibles	NIL	NIL	NIL	NIL	NIL
Repatriation	Included in EME	Included in EME	Included in EME	Included in EME	NIL
Deductibles	NIL	NIL	NIL	NIL	NIL
Loss of Checked Baggage*	2000	2000	1000	1000	1000
Deductibles	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	* Per Baggage Max. 50% of SI & Per article Limit Max. 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	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Deductibles	NIL	NIL	NIL	NIL	NIL
Compassionate Visit (2 way)	7500	7500	7500	7500	7500
Deductibles	NIL	NIL	NIL	NIL	NIL
Study Interruption	7500	7500	7500	7500	7500
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	NIL	NIL	NIL	NIL	NIL

### ADDITIONAL COVERAGE FOR ALL PLUS PLAN

Inpatient medical expenses related to pregnancy*	500
Deductibles	NIL
Treatment of Mental & Nervous Disorders including alcoholism & drug Dependency	1000
Deductibles	NIL
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

Coverage benefits are in US Dollars