

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 Insureds 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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- 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.
- Travelling by air other than as a fare paying passenger on an aircraft registered to an airline company.
- 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.
- Pre existing, Venereal or venereal related disease.
- For treatments for nervous or mental problems, any pathological fracture.
- 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.
- 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

- 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.
- 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.
- 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.
- 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.