

Benefits :

STUDY COMPANION				
Cover	Standard	Silver	Gold	Deductible
	USD	USD	USD	USD
Medical Expenses	50000	100000	200000	100
Personal Accident	50000	50000	50000	NIL
Loss of Checked	1000	1000	1000	100
Baggage Tuition Fee	10000	10000	10000	NIL
Accident to sponsor	10000	10000	10000	NIL
Family visit	7500	7500	7500	NIL
Personal Liability	100000	100000	100000	200
Age : 16 years to 35 years				

Premium Table :

Duration	Excluding USA / Canada			Including USA / Canada		
	Standard	Silver	Gold	Standard	Silver	Gold
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
30 days	540	675	850	1120	1410	1825
60 days	936	1190	1690	1970	2500	3550
90 days	1455	1700	2460	3050	3375	5050
120 days	1715	2080	2990	3500	3900	6000
180 days	2175	2510	3610	4560	5280	7600
240 days	2820	3050	4630	5900	6850	10050
270 days	3250	3780	5450	6830	7800	11400
365	4860	5670	8100	8960	10200	14600

* Premium includes Service Tax

++ Any one illness - liability limited to US\$ 12500, Hospitalisation due to accidents - max liability - US\$25000.
Overall maximum liability under this head - US\$ 50000 aggregate during the policy period.

* Per baggage maximum 50% and per item in the baggage max 10%

++ Cash Advance would include delivery charges

Emergency Dental pain relief included upto \$ 500

PLAN BENEFITS										
	TRAVEL CARE		TRAVEL SECURE		TRAVEL VALUE		TRAVEL FAMILY		TRAVEL AGE	
Coverages	Benefits	Deductibles	Benefits	Deductibles	Benefits	Deductibles	Benefits	Deductibles	Benefits	Deductibles
	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Medical Expenses,	50000	100	200000	100	500000	100	50000	100	+50000	100
Evacuation and Repatriation										
Loss of baggage (Checked)	250	NIL	1000*	Nil	1000*	Nil	250	Nil	250*	Nil
Delay of baggage	100	12 Hrs.	100	12 Hrs.	100	12 Hrs.	100	12 Hrs.	100	12 Hrs.
Personal Accident	10000	Nil	25000	Nil	30000	Nil	10000	Nil	25000	Nil
Loss of passport	250	15	250	25	250	25	150	15	250	25
Personal Liability	100000	100	200000	100	200000	100	2000	100	100000	100
Hijack	\$ 50 per day to maximum \$ 300	--	\$ 50 per day to maximum \$ 300	--	\$ 50 per day to maximum \$ 300	--	--	--	\$ 50 per day to maximum \$ 300	Nil
Trip Delay	--	--	\$ 20 per 12 hrs. maximum \$ 120	12 Hours	\$ 20 per 12 hrs. maximum \$ 120	12 Hours	--	--	--	--
Emergency Cash										
Advance ++	500	Nil	1000	Nil	1500	Nil	--	--	500	Nil
Golfer Hole-in-one	--	--	250	Nil	500	Nil	--	--	250	Nil

	Travel Care				Travel Secure				
	Excluding	USA/Canada	Including	USA/Canada	Excluding	USA/Canada	Including	USA/Canada	
Age	1/2-40	41-60	1/2-40	41-60	1/2-40	41-60	1/2-40	41-60	
	yrs	yrs	yrs	yrs					
Days of Travel									
1-4 days	400	470	620	760	590	660	810	950	
5-7 days	475	515	715	800	640	720	890	1020	
8-14 days	690	771	1020	1100	796	907	1194	1420	
15-21 days	726	816	1090	1247	840	970	1260	1678	
22-28 days	816	930	1247	1406	929	1089	1415	1950	
29-35 days	1021	1179	1542	1769	1172	1315	1747	2291	
36-47 days	1179	1361	1769	2019	1349	1520	2012	2858	
48-60 days	1383	1610	2400	3260	1582	1792	3120	4285	
61-75 days	1701	1973	3550	4750	1968	2547	4410	6440	
76-90 days	2041	2336	4250	5750	2344	3200	5300	6530	
91-20 days	2600	3100	5100	6800	3300	4700	6520	8100	
121-150 days	2950	3500	5900	7750	4200	5800	8825	11150	
151-180 days	3750	4400	6950	8550	5800	6900	11000	13100	
Travel Value				Travel Age					
Excluding	USA/Canada	Including	USA/Canada	Ex.USA/Can. IncUSA/Can.					
1/2-40	1-55	1/2-40	41-55	61-70	61-70				
901	1323	1310	1890	700	920				
901	1323	1310	1890	820	1100				
973	1429	1415	2041	1100	1620				
1039	1542	1504	2200	1420	2200				
1194	1792	1703	2540	1750	2750				
1437	2132	2057	3016	2100	3350				
1703	2586	2432	3697	2700	4300				
2764	4218	3958	6010	3300	5400				
3980	6101	5661	9172	4450	6750				
4776	7348	6855	10347	5700	8320				
5850	9200	8200	13400	7800	12900				
7400	12600	9900	16800	10200	17200				
9450	15500	12700	22000	12100	21200				

- * Premium for age 61-70 yrs. Is not applicable for Travel Care, Travel Secure & Travel Value
- '- Premium including service tax is applicable

PREMIUM TABLE FOR TRAVEL FAMILY				
Days of Travel	Premium			
15 Days	1400			
30 Days	2160			
60 Days	2970			

- * Family Floater - # Self, Spouse upto 60 yrs age and two children below the age of 21 covered in the above premium # USA and Canada are excluded
- * For each additional child 25% extra shall be charged # For each parent additional premium @ 40% shall be charged
- * Premium includes service tax as applicable

FOR CORPORATE : We have two plans exclusively for frequently traveling corporate executive namely :
Corporate lite & Corporate plus

PLAN BENEFITS			
	CORPORATE LITE	CORPORATE PLUS	
Coverages	Benefits	Benefits	Deductibles
Medical Expenses, Evacuation and Repatriation	250000	500000	100
Loss of baggage (checked)	1000*	1000*	Nil
Delay of baggage	100	200	12 Hrs.
Personal Accident	15000	30000	Nil
Loss of passport	250	250	25
Personal Liability	200000	200000	100
Hospitalisation daily allowance	\$ 25 Per day to max. of 150	\$ 25 Per day to max. of 150	Nil
Hijack	\$ 50 per day to max. \$ 300	\$ 50 per day to max. \$ 300	Nil
Trip Delay	\$ 20 per 12 Hrs. of Delay to Mx. \$ 100	\$ 20 per 12 Hrs. of Delay to Mx. \$ 100	12 Hrs.

* Per baggage maximum 50% and per item in the baggage max 10%

PREMIUM TABLE		
Age in years	CORPORATE LITE	CORPORATE PLUS
18-40 years	4200	4845
41-60 years	4400	4965

Total coverage during the year maximum 180 days

Age limit 60 years per trip duration maximum 45 days. * Premium including service tax as applicable.