

SCHEDULE OF BENEFITS

PLAN : ASIAN COUNTRIES AND SAARC COUNTRIES PLAN

Section of Cover	Benefit	SAARC PLAN		ASIAN PLAN	
		Max. Sum Insured	Excess	Max. Sum Insured	Excess
A	Personal Accident	US\$ 10,000	Nil	US\$ 10,000	Nil
B	Emergency Medical Expenses and Emergency Medical Evacuation and Air Ambulance Expenses	USD 25,000	\$100	USD 35,000	\$100
	Emergency Dental Care	USD 150	Nil	USD 150	Nil
	Repatriation of Mortal Remains	Covered	\$100	Covered	\$100
	Travel of one immediate family member	N/A	N/A	Covered	\$100
C	Hospital Benefits : USD 25 per each 24 hours of Hospitalisation up to max of USD 250	N/A	N/A	USD 250	24 Hours
D / E	Loss of Checked Baggage	N/A	N/A	USD 500	\$100
	Delayed Baggage \$50 per each 12 hour period of delay	N/A	N/A	USD 250	12 hours
F	Loss of Passport	N/A	N/A	USD 250	Nil
G	Personal Liability	N/A	N/A	USD 100,000	\$250 In respect of Property Damaged only]
H	Travel Delay	N/A	N/A	\$20 per hours , up to a max. of \$100	12 hours
I	Hi-Jack \$50 per each 24 hr period of detention	N/A	N/A	USD 50 per day up to maximum USD 500	24 hours

SCHEDULE OF BENEFITS

STANDARD PLAN : WORLDWIDE INCLUDING USA/CANADA

STANDARD PLAN : WORLDWIDE EXCLUDING USA/CANADA

Section of Cover	Benefit		
		Max. Sum Insured	Excess
A	Personal Accident	USD 25,000	Nil
B	Emergency Medical Expenses and Emergency Medical Evacuation and Air Ambulance Expenses	USD 100,000	\$100
	Emergency Dental Care	USD 150	Nil
	Repatriation of Mortal Remains	Covered	\$100
	Travel of one immediate family member	Covered	\$100
C	Hospital Benefits : USD 25 per each 24 hours of Hospitalisation up to max of USD 250	USD 250	24 Hours
D / E	Loss of Checked Baggage	USD 2,000	\$100
	Delayed Baggage \$50 per each 12 hour period of delay	USD 250	12 hours
F	Loss of Passport	USD 500	Nil
G	Personal Liability	USD 250,000	• \$250 in respect of Property Damaged only]
H	Travel Delay	USD 20 per hours , up to a max. of USD100	12 hours
I	Hi-Jack \$50 per each 24 hr period of detention	USD 50 per day up to maximum USD 1,500	24 hours
J	Cancellation and Curtailment	USD 1,000	\$100
K	Emergency Return Home following Death of a Close Family Member	USD 1,000	\$100
L	Catastrophe	USD 2,500	\$100
M	Legal Expenses	USD 10,000	\$100
N	Repatriation of family member travelling with the Participant	USD 1,000	\$100

SCHEDULE OF BENEFITS**STUDENT PLAN**

Section of Cover	Benefit	STUDENT PLAN	
		Max. Sum Insured	Excess
A	Personal Accident	USD 10,000	Nil
B	Emergency Medical Expenses and Emergency Medical Evacuation	USD 100,000	\$100
	Emergency Dental Care	USD 150	Nil
	Repatriation of Mortal Remains	Covered	\$100
	Repatriation of family member travelling with the Participant	Covered	\$100
	Travel of one immediate family member	Covered	\$100
C	Hospital Benefits	USD 25 for each day 24 hours of hospitalisation up to a Max of USD 250	Nil

OVERSEAS MEDICAL AND TRAVEL INSURANCE
U/Y 2019 - 12 MONTHS @ 16TH JULY 2019

STANDARD PLAN - 'A' (World wide EXCLUDING USA & Canada)

Age band	Medical only - A to C			Package policy - A to N	5 - 40	41 - 60	61 - 70
	USD	USD	USD				
PERIOD	USD	USD	USD	USD	USD	USD	USD
DAY 1-7	25	30	38	28	32	44	
DAY 8-14	32	34	45	35	37	52	
DAY 15-21	33	35	47	36	39	54	
DAY 22-28	35	38	53	39	43	61	
DAY 29-35	41	45	62	47	51	70	
DAY 36-47	46	49	70	52	57	81	
DAY 48-60	50	56	79	60	66	93	
DAY 61-75	61	67	98	73	80	113	
DAY 76-90	70	78	114	85	95	132	
DAY 91-120	113	123	182	140	147	219	
DAY 121-147	137	150	216	167	175	268	
DAY 148-180	168	183	275	208	220	325	

STANDARD PLAN - 'B' (World wide INCLUDING USA & Canada)

Age band	Medical only - A to C			Package policy - A to N	5 - 40	41 - 60	61 - 70
	USD	USD	USD				
PERIOD	USD	USD	USD	USD	USD	USD	USD
DAY 1-7	40	55	72	50	68	80	
DAY 8-14	55	74	80	63	86	95	
DAY 15-21	58	78	85	66	90	100	
DAY 22-28	64	88	96	74	103	113	
DAY 29-35	75	100	112	87	121	134	
DAY 36-47	87	120	135	101	145	162	
DAY 48-60	120	173	193	143	209	232	
DAY 61-75	168	245	274	202	297	335	
DAY 76-90	200	293	328	242	355	399	
DAY 91-120	277	409	460	337	499	561	
DAY 121-147	364	541	609	444	662	746	
DAY 148-180	525	623	723	641	789	888	

- Premium include services of SAS - 24 Hours Assistance & Claims
- Family Rate: 2.5 times single premium. Family defined as 2 adults and maximum 2 children up to 18 years subject to benefit/sum insured applicable for each individual person.
- Children under 5 years are FREE providing they are travelling with an Insured adult. One Free Child per Insured Adult.
Additional Children Premium Rate 50% of 5-40 age band.
Note: Special Exclusion to apply to children
- Adults 70 years and over: All persons to submit to a medical examination prior to acceptance to the Leader.
Clean medical examinations will be accepted with the following loadings:
71-79 - Premium of 61-70 years X 2
80-84 years - Premium of 61-70 X 3
85 + years: on request only
- Journeys 181-365 days: Calculated on the 180 days rate plus the premium applicable to the number of days exceeding 180 days.
- All rates are calculated on the age of the applicant/insured person at inception of the policy.

OVERSEAS MEDICAL & TRAVEL INSURANCE
 JULY 2019 - 12 Months as at 16th July 2019

PLAN FOR SAARC COUNTRIES

Age band	5 - 40	41 - 60	61 - 70
PERIOD	USD	USD	USD
DAY 1-7	11	13	17
DAY 8-14	14	15	21
DAY 15-21	15	16	22
DAY 22-28	16	17	24
DAY 29-35	19	21	28
DAY 36-47	21	23	32
DAY 48-60	23	25	36
DAY 61-75	28	31	44
DAY 76-90	32	35	51
DAY 91-120	51	56	82
DAY 121-147	62	67	97
DAY 148-180	76	83	124

SAARC COUNTRIES:

INDIA, BANGLADESH, MALDIVES, BHUTAN, SRI LANKA, PAKISTAN & AFGHANISTAN

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- Children under 5 years are FREE providing they are travelling with an Insured adult. One Free Child per Insured Adult.
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 71-79 - Premium of 61-70 years X 2
 80-84 years - Premium of 61-70 X 3
 85+ years - on request only.
- Journeys 181-365 days: Calculated on the 180 days rate plus the premium applicable to the number of days exceeding 180 days.
- All rates are calculated on the age of the applicant/insured person at inception of the policy.

OVERSEAS MEDICLAIM & TRAVEL INSURANCE
U/Y 2019 - 12 Months as at 16th July 2019

ASIAN COUNTRIES PLAN EXCLUDING SAARC COUNTRIES

Ageband	Medical only - A to C		
	5-40	41-60	61-89
PERQD	USD	USD	USD
DAY 1-7	18	18	23
DAY 8-14	20	21	28
DAY 15-21	21	22	30
DAY 22-28	22	24	33
DAY 29-35	26	28	38
DAY 36-47	29	30	43
DAY 48-60	33	35	49
DAY 61-75	38	42	61
DAY 76-90	45	48	70
DAY 91-120	71	78	115
DAY 121-144	85	93	137
DAY 145-188	104	114	200

Ageband	Package policy - A to C		
	5-40	41-60	61-89
PERQD	USD	USD	USD
DAY 1-7	18	20	28
DAY 8-14	22	23	32
DAY 15-21	23	25	34
DAY 22-28	25	26	38
DAY 29-35	30	31	43
DAY 36-47	33	35	50
DAY 48-60	38	41	58
DAY 61-75	45	49	71
DAY 76-90	52	57	84
DAY 91-120	86	94	138
DAY 121-144	102	113	165
DAY 145-188	125	138	206

COUNTRIES:

THAILAND, MALAYSIA, SINGAPORE, PHILIPPINES, SOUTH KOREA,
INDONESIA, CHINA INCLUDING HONG KONG & TAIWAN, JAPAN, LAOS,
CAMBODIA, VIETNAM, MYANMAR, MACAO, MONGOLIA, TIMOR LESE

1. Premium include services of SAS - 24 Hours Assistance & Claims
2. Family Rate: 2.5 times single premium. Family defined as 2 adults and maximum 2 children up to 18 years, subject to benefit/sum insured applicable for each individual person.
3. Children under 5 years are FREE providing they are travelling with an Insured adult. One Free Child per Insured Adult.
Additional Children Premium Rate 50% of 5-40 age band.
Note: Special Exclusion to apply to children.
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6. All rates are calculated on the age of the applicant/insured person at inception of the policy.