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People's Insurance PLC

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**PEOPLE'S
TRAVELSMART
INSURANCE**

Make it all about

THE JOURNEY



Whether you are traveling

- On business
- To visit your loved ones
- On a pilgrimage
- On holiday

PEOPLE'S TRAVELSMART INSURANCE Provides a comprehensive cover including

- Overseas Medical Treatment
- Personal Accident Benefits
- Trip Cancellation and Curtailment
- Loss / Delay in Checked-In Baggage
- Personal Liability
- Loss of Personal Money / Documents
- Delayed Departure / Missed Flight Connection
- Special Discounts for Families and Groups
- Annual Multi-Trip Cover for Frequent Travelers

* Refer to the policy document for benefits, exclusions, terms and conditions

SCHEDULE OF BENEFITS

GEOGRAPHICAL COVERAGE	ASIAN COUNTRIES EXCLUDING JAPAN	SCHENGEN COUNTRIES	WORLDWIDE & WORLDWIDE EXCLUDING USA, CANADA, AUSTRALIAN, JAPAN	
Medical Expenses & Benefits	Limits Per Person			
Emergency medical evacuation	\$100,000	\$200,000	\$500,000	\$500,000
Emergency medical repatriation	\$100,000	\$200,000	\$500,000	\$500,000
Transportation of mortal remains	\$20,000	\$30,000	\$40,000	\$50,000
Medical expenses incurred during hospitalization Including Covid 19	\$30,000	\$40,000	\$60,000	\$100,000
Medical expenses incurred during hospitalization for ages 76 till 85	\$30,000	\$40,000	\$60,000	\$80,000
Medical expenses related to outpatient visits / Treatment	\$2,500	\$2,500	\$2,500	\$2,500
Compassionate visit Ticket and Accommodation	N/A	N/A	\$600	\$1,000
Return of minor children/ Escort of minor child	N/A	N/A	\$5,000	\$5,000
Dental emergency due to accident	\$250	\$250	\$250	\$300
Sea & Mountain Rescue	N/A	N/A	\$10,000	\$10,000
Hijacking	N/A	N/A	\$6,000	\$7,000
Travel Expenses				
Loss of Travel Documents	N/A	N/A	\$200	\$200
Luggage Loss per Kg up to 40 Kg	\$15	\$15	\$20	\$30
Luggage Delay (over 6 hours)	\$300	\$400	\$750	\$1,000
Personal Money	N/A	N/A	\$750	\$1,000
Missed Flight Connection (over 3 hours)	N/A	N/A	\$200	\$300
Flight delays (over 6 hours)	\$400	\$600	\$800	\$1,000
Trip Cancellation per flight	\$400	\$500	\$1,000	\$2,000
Trip Curtailment - up to the Cost of Return Economy Ticket limited to	\$400	\$700	\$1,500	\$2,000
Legal Assistance	N/A	N/A	\$5,000	\$5,000
Advance of bail bond	N/A	N/A	\$10,000	\$10,000
Personal Accident				
Death due to accident only	N/A	N/A	\$15,000	\$15,000
Total Permanent Disability (Accident Only)	N/A	N/A	\$15,000	\$15,000
Partial Permanent Disability (Accident Only)	N/A	N/A	\$15,000	\$15,000
Personal Liability				
Material and Bodily Damage	N/A	N/A	\$1,000,000	\$1,000,000
Medical & Travel Assistance	24H/7			
Telephone medical advice	Free Service			
Medical service provider referral				
Arrangement of hospital admission				
Monitoring of medical condition during and after hospitalization				
Medical translation service				
Delivery of essential medicine				
Inoculation and visa requirement information/Embassy referral				
Lost luggage/Passport assistance				
Legal referral/Arrangement of appointment with lawyers				
Emergency traveling service assistance				
Emergency interpreting assistance/Interpreter referral				
Emergency document delivery				
Documents / Passport Loss				

Territorial Zones :

Zone A : Worldwide including USA, Canada, Australia, Japan
 Zone B : Worldwide excluding USA, Canada, Australia, Japan
 Zone C : Schengen States Only
 Zone D : Asian Countries (Excluding Japan)

Age Limit : 1 Day to 85 Years

Group discounts for groups traveling together to the same destination at the same time

Group Size	Discount
10 - 20	5%
21 - 50	10%
51 - 100	15%
101 - 250	20%
251 - Unlimited	25%

	Amount	
Deductible / Excess	Emergency and Inpatient Care	Out patient visit Treatment
1 Day - 70 Years	\$100	\$75
71 Years - 75 Years	\$300	
76 Years - 79 Years	\$2000	
80 Years - 85 Years	\$3000	

Additional Benefits	
Waive Deductible up to 70 years old	Loading of 15%
Include Normal Sports Activities * up to 70 years old	Loading of 50%

*Please refer to page no 10 of the Policy Document.