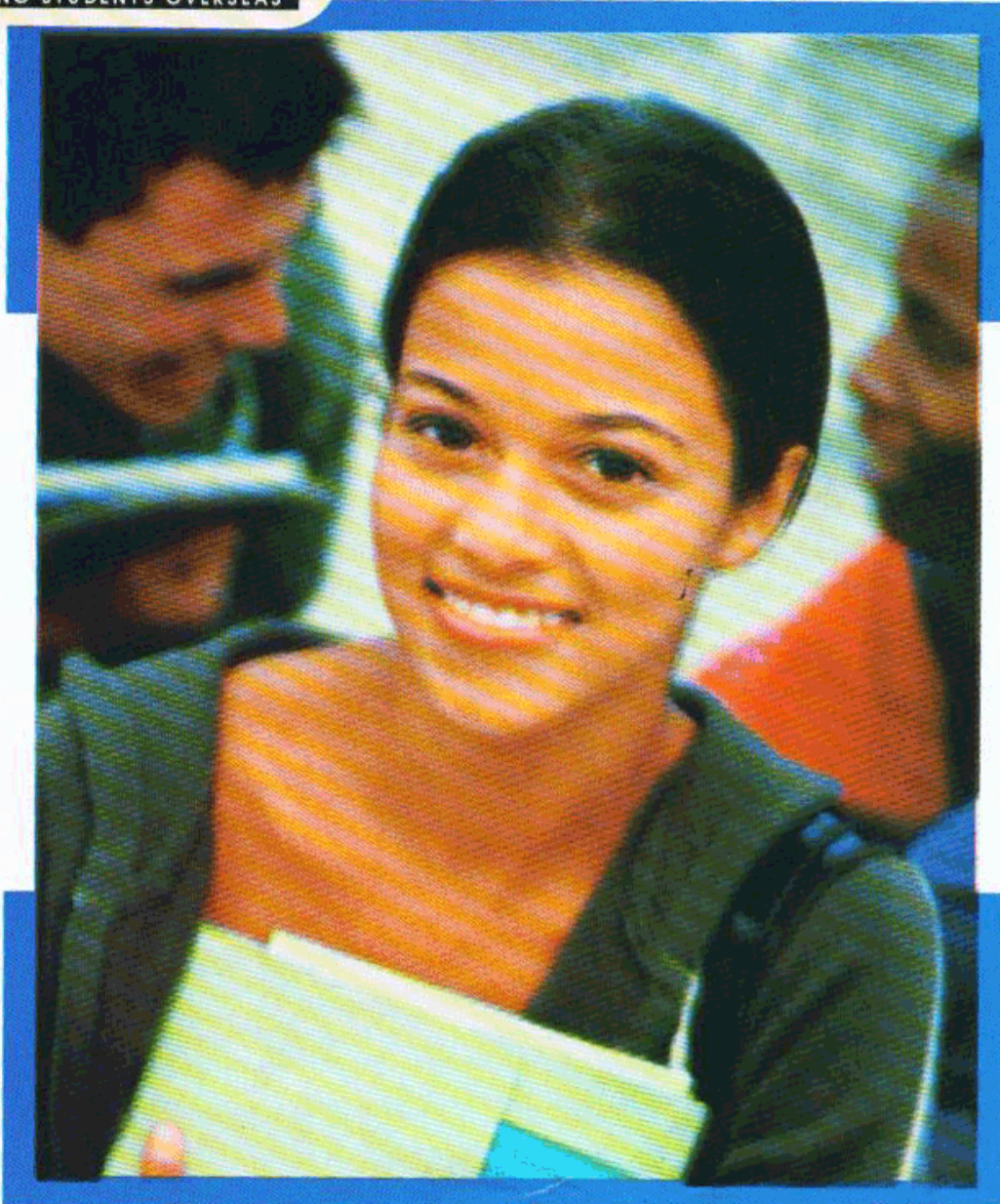




WITH YOU ALWAYS

***StudentGuard***  
PROTECTING STUDENTS OVERSEAS



The freedom to experience life to the fullest. To realise your dreams.  
Even while you are a student abroad.



## Spread your wings. We have you covered.

Congratulations! You are going abroad to study. About to begin an exciting chapter of your life.

But wait a minute, before you set off, do answer some important questions. Since you're going abroad, why don't you travel and see a bit more of the world too? Are you well protected against life's unexpected surprises? What if you fall ill? What if your studies are interrupted due to circumstances beyond your control?

Leave the worrying to us. We'll help you be prepared for everything that comes your way.

### Salient Features

**Study Interruption** We'll reimburse the tuition fee paid in advance for the current semester if you can't continue your studies due to medical or compassionate reasons.

**Sponsor Protection** In the event of accidental death or permanent disablement of your sponsor, we'll reimburse the remaining school fees up to the maximum limit shown in the Schedule of Benefits.

**Accident Medical Expenses** On accidental injury, we will reimburse you the actual cost of hospitalisation or out patient treatment, incurred overseas within 90 days from the date of the accident, up to the maximum limit shown in the Schedule of Benefits.

**Compassionate Visit (2-way) • Visit by Family Member** If you are hospitalised for more than seven (7) consecutive days, we will cover the cost of round-trip economy class air ticket and accommodation expenses for an immediate family member to be with you.

• **Visit by Student** In the event of death or hospitalisation of your parent(s)/ spouse/ child(ren) for more than seven (7) consecutive days, we will cover the cost of a round-trip economy class air ticket.

**Personal Accident** StudentGuard provides worldwide coverage against Accidental Death and Permanent Disablement whilst you're abroad anywhere in the world.

### Other benefits include:

- 24 Hrs. Worldwide Emergency Assistance Service
- Emergency Medical Evacuation
- Repatriation of Remains
- Felonious Assault
- Lost Luggage
- Personal Liability Abroad
- Accident and Sickness Medical Reimbursement



Coverages			
Sum(s) insured in US\$		Elite Plan	
Risk - covered			
<b>Medical Insurance</b>			
Assistance Services		Included	
Accident Medical Expenses Reimbursement		50,000	
<i>Deductible</i>		100	
Emergency Evacuation		Included	
Repatriation of Remains		Included	
<b>Travel Inconvenience</b>			
AD & D 24 Hours		25,000	
Baggage Loss (Checked)		1,000	
<i>Deductible</i>		10%/50%	
Personal Liability		100,000	
<i>Deductible</i>		200	
Study Interruption		7,500	
Sponsor Protection		10,000	
Compassionate Visit (2-way)		7,000	
Bail Bond		5,000	
Felony Assault (AD & D)		25,000	
<b>Optional Benefits</b>		<b>Plan A</b>	<b>Plan B</b>
Accident & Sickness Medical Expenses (In & Out Patient) *		50,000	100,000
<i>Deductible</i>		100	100



\*Accident & Sickness Medical Expenses Reimbursement post the first 90 Days cover Accident & Sickness Hospitalisation (In patient only) + Accident Medical expenses (Out patient). All other Benefits are for a Max period of One Year with only Sickness outpatient medical expenses limited to the first 90 Days period (non-renewable).

Premium (In Rs. including 12.24% service tax)								
Age 16 - 35 Years	Excluding the Americas				Including the Americas			
	Elite	Optional Benefits			Elite	Optional Benefits		
Duration		Plan A	Plan B	Plan C		Plan A	Plan B	Plan C
30 Days	NA	606	763	965	NA	1280	1594	2065
60 Days	NA	1055	1347	1908	NA	2222	2828	3996
90 Days	1235	1639	1908	2761	2604	3435	4018	5702
180 Days	1863	2447	2828	4063	3884	5141	5949	8530
270 Days	2784	3659	4265	6083	5836	7677	8957	12773
365 Days	4175	5477	6375	9114	7498	9855	11471	16409

All Rates, Tax Amounts & Total Gross Figs Have Been Rounded to the Nearest Rs. Value.



**Do Note:** Eligibility - Any individual, between sixteen (16) and thirty-five (35) years of age, enrolled and attending full-time a registered educational institution of higher learning, outside the Republic of India, and who has paid the appropriate premium for this insurance • The insured person can only be covered under one such policy for the same period.

## Main Exclusions

1. Acts of war, terrorism, participation in illegal acts, professional and/or competitive sports, pregnancy or childbirth, suicide or self-inflicted injury, AIDS, mental and nervous disorders.
2. Any pre-existing conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within five (5) years preceding the effective date of this policy or, a condition for which medical advice or treatment was recommended by a physician within two (2) years preceding the effective date of the cover.
3. Any loss due to your engagement in any branch of armed forces or operations; acting as a crew member or an operator of any air carrier; testing of any kind of conveyance; engagement in any kind of labour work; engagement in offshore or mining or aerial photography; handling of explosives.

## Tata AIG - With You Always

Tata AIG is a joint venture that is backed by the Tata Group - one of India's most respected industrial conglomerates and American International Group, Inc. (AIG), the leading US-based international insurance and financial services organisation, with a presence in over 130 countries and jurisdictions throughout the world. Tata AIG is one of the few partnerships in the Indian insurance industry that brings you a range of insurance products: from automobile to life insurance, from travel to personal accident coverage, and more.

For more details:



**1-800-119966**

(In India only)

**Insurance is the subject matter of solicitation** Note: Coverage, terms and conditions and exclusions are only outlined briefly in this brochure. For complete details please refer to the policy wordings available on request. Conditions apply.

**Tata AIG General Insurance Company Ltd. Regd. Office :** Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013. **Offices also at:** Bangalore, Chandigarh, Chennai, Delhi, Hyderabad, Kochi, Kolkata, Pune. **Visit us at [www.tata-aig.com](http://www.tata-aig.com)**