## TrawellTag | Cover·More

GLOBAL ASSISTANCE • TRAVEL INSURANCE

# TrawellTag Assist Plans (Overseas Smart Plan)

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Assistance Services	Smart
24X7 Worldwide Medical Assistance	Covered
Travel Assistance	Covered
Lifestyle Assistance Overseas	Covered
Travel Insurance	Covered

**ASSISTANCE SERVICES** 



INSURANCE BENEFITS											
Coverage (In USD)	Smart										
Emergency Medical Expenses	50K 250K 500K 1000K										
Deductibles	100										
Emergency Medical Evacuation	10,000										
Deductibles	100										
Repatriation of Mortal Remains	7,500										
Deductibles	100										
Dental Treatment Expenses	250										
Deductibles	50										
Personal Accident	15,000										
Total loss of checked baggage	750										
Delay of checked baggage	100										
Loss of Passport and documents	250										
Deductibles	25										
Personal Liability	200,000										
Deductibles	100										
Hijack Distress Allowance	50 per day, max 4 days										
Daily Allowance Incase of Hospitalisation	25 per day, max 125										
AD & D Common Carrier	2,500										
Bounced Hotel Booking	750										
Deductibles	10% of the claim amount										
Child Escort	500										
Trip Cancellation and Interruption	500										
Deductibles	100										
Missed Connection	500										
Deductibles	3 Hrs										
Trip Delay	10 per 12 hrs, Max 100										

\*Pre-existing coverage in case of Life Threatening Situation is covered up to 20% of Medical Expenses or USD50000 whichever is less.

\*Adventure Sports included under Medical Expenses only in Style plan.

Disclaimer: Karvat Cover-More Assist Pvt. Ltd., the Company, provides Global Assistance services and ancillary products such as TrawellTag alongwith Travel Insurance as an add-on benefit. It is a corporate insurance agent providing policies underwritten by an IRDA authorized underwriter. Insurance is a subject matter of solicitation. For details on risk factors, terms and conditions, please read the policy terms and conditions carefully before concluding a purchase.



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OPTIONAL RIDER COVER										
Coverage (In USD)	Smart	Rider %								
Compassionate Visit	1,000	5%								
Travel Inconvenience Deductibles	500 100	15%								
Cruise Cover Deductibles	1,000 10%	12%								
Travel Loan Secure	INR 50,000	8%								
Medical Sublimit-Wavier off (only in Smart 50K Plan)	Up to Medical Sum Insured	Including 40% Excluding 25%								

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### PREMIUM CHART (in INR inclusive of GST 18%)

Smart 50 K (Excluding USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs	81 To85yrs	86 To 90yrs	91 To 95yrs
1 - 4	749	828	1121	1402	1863	1979	2325	3231	4845	6459	9602
5 - 6	828	915	1239	1896	2112	2943	3081	3956	5935	7835	11754
7 - 8	1018	1105	1595	2221	2715	3152	3960	4084	6126	8091	12135
9 - 12	1205	1260	1941	2683	3598	4142	5118	5492	8160	10881	16321
13 - 14	1258	1290	2056	2916	3934	4732	5406	5878	8734	11646	17469
15 - 21	1388	1565	2499	3203	5034	5625	6212	6501	9659	12879	19320
22 - 28	1574	1805	3316	3394	5189	6541	7064	7798	11697	15595	23391
29 - 35	1891	2103	3727	4829	6029	6758	8551	11706	17560	23413	35119
36 - 47	2241	2510	4851	5224	6642	8863	9722	13178	19765	26356	39532
48 - 60	2509	2980	5942	6816	7875	9602	11159	14080	21120	28159	42238
61 - 75	2999	3466	7883	8221	8881	12252	13743	16346	24520	32694	49040
76 - 90	3572	4302	9222	11002	11689	14527	18165	20405	30610	40813	61218
91 - 105	4599	5446	11288	12884	17535	19081	23051	27270	40906	54542	81813
106 - 120	4729	5906	12738	16496	20275	20999	27574	30902	46354	61804	92705
121 - 140	5205	6705	16168	20729	24203	27946	33396	41281	61922	82562	123844
141 - 160	5836	6895	16470	25093	27682	32661	36861	41914	62867	83824	125738
161 - 180	6566	7494	19104	29145	32537	35950	40559	48766	73150	97533	146301

Smart 250 K (Excluding USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs	81 To85yrs	86 To 90yrs	91 To 95yrs
1 - 4	916	999	1633	1994	2648	2813	3302	3816	5722	7558	11338
5 - 6	1014	1105	1810	2538	2891	3207	3884	4115	6170	8148	12223
7 - 8	1280	1436	2279	2761	2949	3483	4257	4362	6543	8642	12963
9 - 12	1428	1680	2802	3488	3853	4347	5418	5663	8415	11218	16826
13 - 14	1554	1794	3050	3654	4183	4875	5574	6061	9006	12007	18010
15 - 21	1823	1929	3924	4167	5377	5850	6406	6704	9961	13279	19920
22 - 28	2103	2561	4225	4741	6037	6974	7700	8039	12059	16078	24117
29 - 35	2492	2715	5665	5964	7857	10682	11871	12628	20203	25256	37883
36 - 47	2991	3564	6930	7757	8484	11666	13203	15210	22815	30418	45629
48 - 60	3579	4282	9236	10112	10559	13085	16080	18724	28085	37448	56170
61 - 75	3944	5202	10679	11427	11720	18264	20415	24399	36599	48800	73199
76 - 90	4254	6234	13435	14134	14379	19960	23029	27648	41473	55296	82945
91 - 105	5876	8245	16413	16887	19289	23903	28724	34482	51725	68968	103451
106 - 120	6584	8504	17599	19393	26113	30737	36243	42345	63518	84690	127035
121 - 140	6740	9206	21314	25170	32109	37727	48031	51595	77392	103188	154786
141 - 160	7537	10504	22813	29922	38391	46443	51566	62271	93407	124542	186813
161 - 180	9422	12229	25200	36653	44806	56326	65669	74182	111272	148362	222542

Smart 50 K (Including USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs	81 To85yrs	86 To 90yrs	91 To 95yrs
1 - 4	994	1109	1695	2714	3564	4211	5259	6108	9074	12099	18148
5 - 6	1101	1229	1880	3010	3947	4457	5827	6705	10056	13409	20113
7 - 8	1276	1423	2084	3491	4376	4787	6164	7293	10938	14585	21878
9 - 12	1445	1673	2650	4439	5566	6189	7257	7870	11805	15741	23612
13 - 14	1645	1701	2827	4498	6099	7000	8036	8915	13369	17827	26741
15 - 21	1846	2050	3769	5695	6610	8173	9096	10004	15008	20008	30013
22 - 28	2279	2620	4638	6896	7934	9285	10607	11758	17640	23519	35278
29 - 35	2721	3092	5703	7669	8914	10099	12784	14642	21964	29284	43926
36 - 47	3293	3845	7079	8733	11370	14101	17475	19870	29802	39737	59605
48 - 60	3984	5744	8773	12559	17253	19500	23312	26748	40123	53498	80246
61 - 75	5639	8073	11303	14802	20539	22382	31965	32791	49187	65583	98374
76 - 90	6967	9400	13442	20508	24178	26212	36769	37417	56127	74838	112256
91 - 105	7704	11094	19874	24913	30571	41235	46374	53571	80355	107142	160711
106 - 120	8862	11647	20897	30066	35141	42805	50980	60599	90898	121197	181795
121 - 140	9725	12939	28522	44158	45707	56022	60597	67876	101813	135751	203629
141 - 160	10084	13236	30340	47895	49286	59575	63574	74472	111710	148945	223417
161 - 180	11510	14058	33340	56501	56954	66220	77761	83511	125267	167022	250533

Smart 250 K (Including USA & Canada)

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No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs	81 To85yrs	86 To 90yrs	91 To 95yrs
1 - 4	1201	1419	2262	3859	4129	4575	5899	6491	9642	12856	19286
5 - 6	1330	1571	2605	4277	4520	4841	6604	7195	10791	14388	21583
7 - 8	1503	1821	2883	4533	4873	5203	6836	7519	11279	15038	22557
9 - 12	1908	2332	3626	5616	6105	6724	7773	8550	12826	17103	25652
13 - 14	2035	2454	3953	6395	6587	8012	8804	9684	14526	19368	29052
15 - 21	2433	2922	5449	7138	7365	9088	9461	10405	15607	20810	31214
22 - 28	2924	3637	6863	8966	9167	11423	12108	13319	19978	26638	39957
29 - 35	3514	4260	8598	9970	10833	12833	14897	18383	27577	36767	55150
36 - 47	4324	5271	10591	12665	12886	14562	18465	20310	30465	40620	60930
48 - 60	5391	7713	13434	15443	20510	24057	29298	37642	56464	75283	112924
61 - 75	7182	10424	17017	17982	24844	25923	38217	38804	58206	77608	116414
76 - 90	8397	10737	20143	26094	31387	40035	47004	56026	84040	112054	168080
91 - 105	10743	13644	25754	37062	38940	42496	54828	60667	90997	121333	181999
106 - 120	11276	14530	27684	38865	47351	54759	67080	73974	110961	147949	221923
121 - 140	13461	19342	36168	52395	56065	60017	74748	80261	120392	160522	240785
141 - 160	14011	20908	40426	68948	69991	79344	95115	102238	153355	204474	306710
161 - 180	17075	21607	42473	69579	82308	94277	112671	119462	179192	238924	358387

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#### Smart 500 K (Excluding USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs	81 To85yrs	86 To 90yrs	91 To 95yrs
1 - 4	1131	1202	1878	2347	2933	3666	4582	5728	8512	11348	17022
5 - 6	1250	1366	1977	2702	3089	3861	4828	6035	8964	11953	17929
7 - 8	1576	1637	2441	3051	3813	4767	5960	7377	11067	14756	22134
9 - 12	1722	2032	3385	4229	5286	6608	8182	10227	15341	20453	30682
13 - 14	1856	2167	3682	4601	5753	7122	8903	11129	16692	22257	33386
15 - 21	2098	2394	4447	5560	6885	8606	10757	13447	20169	26893	40339
22 - 28	2419	2944	5102	6378	7896	9867	12336	15419	23130	30841	46260
29 - 35	2696	3289	6425	7956	9943	12430	15538	17865	26802	35734	53599
36 - 47	3359	4302	7624	8767	10258	13345	16273	18714	28073	37429	56146
48 - 60	4322	6434	9996	11497	13221	15204	17484	20107	30160	40214	60322
61 - 75	6071	8443	11542	13274	15265	19080	21942	25234	37850	50467	75699
76 - 90	7401	10363	14816	16593	19083	21947	25238	29023	43536	58048	87071
91 - 105	7648	10518	19254	22140	25463	29281	33674	38725	58087	77449	116174
106 - 120	7991	11122	20041	23047	26505	31804	37211	42792	64192	85587	128379
121 - 140	9091	12061	25742	29604	34045	39151	49234	51778	77668	103556	155335
141 - 160	11646	14435	30334	32459	38722	47304	52407	64774	97161	129548	194321
161 - 180	13110	16283	35236	37702	44981	56896	66566	75245	112864	150487	225731

#### Smart 500 K (Including USA & Canada)

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No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs	81 To85yrs	86 To 90yrs	91 To 95yrs
1 - 4	1381	1632	2600	3945	4253	5077	6348	7858	11789	15718	23576
5 - 6	1529	1805	2995	4341	4678	5848	7242	9053	13580	18102	27157
7 - 8	1729	2095	3316	4808	5181	6477	8018	10024	15034	20047	30071
9 - 12	2193	2683	4169	6045	6514	8064	10082	12601	18903	25206	37807
13 - 14	2342	2823	4544	6591	7034	8792	10992	13740	20610	27479	41221
15 - 21	2797	3360	6433	7758	9697	12121	15152	18940	28409	37880	56820
22 - 28	3365	4183	7892	9608	12008	15012	18764	23455	35184	46909	70364
29 - 35	4042	4900	9260	11272	14092	17612	20783	24525	36787	49051	73576
36 - 47	4972	6061	11662	13183	15160	18951	21793	25714	38571	51431	77144
48 - 60	6199	9343	14171	16020	21060	25302	29594	39951	59926	79902	119855
61 - 75	8258	12504	17813	19950	27656	30973	38718	44524	66787	89049	133573
76 - 90	10476	14594	22420	30266	34805	40723	48054	56702	85054	113405	170107
91 - 105	11451	15691	29616	39299	43231	49715	58662	67463	101192	134924	202385
106 - 120	12041	16710	34562	45862	49988	57485	67835	78009	117012	156018	234028
121 - 140	15478	22243	44564	55553	57399	66009	75910	87296	130944	174593	261889
141 - 160	17318	24463	51451	69459	72932	83142	98109	103486	155230	206973	310458
161 - 180	20126	25185	56526	72355	83210	96521	113896	127563	191347	255128	382691

#### Smart 1000 K (Excluding USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs	81 To85yrs	86 To 90yrs	91 To 95yrs
1 - 4	1696	1805	2815	3520	4399	5500	6809	8512	12767	17022	25535
5 - 6	1878	2051	2965	4055	4633	5793	7171	8964	13447	17929	26894
7 - 8	2364	2457	3661	4576	5720	7081	8855	11067	16598	22134	33200
9 - 12	2583	3050	5074	6344	7854	9818	12272	15341	23010	30682	46020
13 - 14	2784	3252	5522	6838	8547	10683	13354	16692	25039	33386	50080
15 - 21	3149	3591	6672	8262	10327	12908	16136	20169	30254	40339	60508
22 - 28	3628	4416	7580	9474	11843	14804	18505	23130	34697	46260	69391
29 - 35	4042	4932	9545	11933	14915	18642	23304	26802	40202	53599	80400
36 - 47	5039	6453	11437	13152	15386	20016	24411	28073	42108	56146	84217
48 - 60	6483	9559	14996	17245	19832	22808	26227	30160	45242	60322	90483
61 - 75	9020	12665	17312	19909	22896	28620	32912	37850	56773	75699	113548
76 - 90	11102	15543	22225	24892	28626	32920	37857	43536	65303	87071	130608
91 - 105	11472	15775	28879	33211	38193	43922	50510	58087	87132	116174	174260
106 - 120	11986	16684	30061	34570	39756	47708	55818	64192	96285	128379	192572
121 - 140	13637	18094	38614	44407	51066	58729	73850	77668	116502	155335	233004
141 - 160	17469	21653	45501	48687	58084	70956	78609	97161	145741	194321	291482
161 - 180	19665	24421	52857	56557	67471	85343	99851	112864	169298	225731	338596

#### Smart 1000 K (Including USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs	81 To85yrs	86 To 90yrs	91 To 95yrs
1 - 4	2073	2447	3900	5918	6378	7545	9430	11789	17682	23576	35364
5 - 6	2294	2708	4492	6513	6954	8690	10863	13580	20369	27157	40735
7 - 8	2593	3142	4974	7144	7698	9621	12028	15034	22553	30071	45105
9 - 12	3289	4025	6253	8982	9679	12098	15123	18903	28357	37807	56710
13 - 14	3511	4234	6754	9793	10551	13191	16489	20610	30915	41221	61831
15 - 21	4197	5042	9559	11637	14545	18183	22727	28409	42615	56820	85229
22 - 28	5047	6272	11839	14412	18012	22517	28147	35184	52774	70364	105549
29 - 35	6063	7279	13891	16910	21136	26421	31176	36787	55180	73576	110363
36 - 47	7387	9005	17495	19776	22741	28426	32691	38571	57859	77144	115715
48 - 60	9211	14012	21258	24028	31591	37951	44390	59926	89891	119855	179780
61 - 75	12388	18757	26719	29928	41482	46460	58074	66787	100182	133573	200361
76 - 90	15714	21890	33628	45399	52209	61084	72078	85054	127580	170107	255161
91 - 105	17175	23536	44425	58950	64844	74569	87993	101192	151788	202385	303577
106 - 120	18062	25066	51842	68791	74982	86230	101751	117012	175520	234028	351042
121 - 140	23218	33365	66847	83330	86098	99012	113863	130944	196416	261889	392832
141 - 160	25980	36693	77176	104189	109396	124714	147161	155230	232846	310458	465689
161 - 180	30188	37777	84791	108534	124812	144783	170844	191347	287020	382691	574038