

Digit Travel Insurance

Types of Plans

You can choose from two Travel Insurance plans, depending on the history of your health and the region you are travelling to.

You can choose from two broad plans depending upon your sum-insured/coverage needs. Furthermore each of these plans have been bifurcated into with Pre-Existing Diseases or without Pre-Existing Diseases.

Plan I:

50K International Plan - With Pre-Existing Disease for US/Non-US plans

Coverages	Sum Insured	Deductible	Time Excess	Specific Conditions
Emergency Medical Treatment and Evacuation	USD 50,000	Nil	Nil	
Emergency Accidental Treatment and Evacuation	USD 50,000	Nil	Nil	
Daily Cash Allowance	USD 50	Nil	2 Days	Per day/Max 5 days
Personal Accident	USD 15,000	Nil	Nil	
Accidental Death and Disability (Common Carrier)	USD 5,000	Nil	Nil	
Personal Liability & Bail Bond	USD 1,00,000	Nil	Nil	Per incidence – USD 10,000
Loss of Passport	USD 300	Nil	Nil	
Trip Cancellation	USD 1000	Nil	Nil	
Common Carrier Delay	Rs. 1000	Nil	6 Hours	Basis 1
Delay of Checked-in Baggage	USD 100	Nil	6 Hours	
Total loss of Checked-in Baggage	USD 100	Nil	Nil	
Missed Connection	USD 1000	Nil	5 Hours	
Emergency Trip Extension	USD 1000	Nil	Nil	
Trip Abandonment	USD 1000	Nil	Nil	
Compassionate family visit	USD 1000	Nil	Nil	
Escort of minor child	USD 1000	Nil	Nil	
Waiver of Pre-Existing Disease	10% of SI	Nil	Nil	

Note:

1) Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.

2) If you have a connecting flight, we only cover the delay for the first flight.

Adventure Activities

1) Any hospitalisation or OPD treatment that occurs on account of your participation in any recreational activities as a part of your tour will be covered, provided the duration of such activity does not exceed one day per activity. For E.g. activities such as horseback riding, skydiving, scuba diving, surfing, skiing, bungee jumping, rock climbing, trekking, para-gliding, etc.

2) We would not be able to cover participation of amateur or professional athletes in recreational activities.

Premium Chart 50 K – With Pre-Existing Disease

Days	DIGIT - 50K Excl US/Canada (Excl GST)			DIGIT - 50K Incl US/Canada (Excl GST)		
	1-40 years	41-50 Years	51-60 Years	1-40 years	41-50 Years	51-60 Years
1	400	521	547	620	788	834
2	400	521	547	620	788	834
3	400	521	547	620	788	834
4	400	521	547	620	788	834
5	467	617	647	743	1,015	1,080
6	467	617	647	743	1,015	1,080
7	467	617	647	743	1,015	1,080
8	511	682	714	801	1,111	1,183
9	537	699	734	839	1,156	1,238
10	574	751	788	888	1,233	1,321
11	649	855	897	961	1,348	1,445
12	687	906	951	1,059	1,500	1,610
13	687	906	951	1,059	1,500	1,610
14	687	906	951	1,059	1,500	1,610
15	687	906	951	1,059	1,500	1,610
16	687	906	951	1,059	1,500	1,610
17	687	906	951	1,061	1,521	1,642
18	709	942	993	1,122	1,616	1,746
19	740	985	1,038	1,128	1,632	1,775
20	771	1,028	1,083	1,147	1,663	1,808
21	771	1,028	1,083	1,147	1,663	1,808
22	812	1,085	1,149	1,345	1,974	2,149
23	812	1,085	1,149	1,345	1,974	2,149
24	827	1,106	1,172	1,364	2,005	2,183
25	857	1,148	1,216	1,384	2,036	2,217
26	887	1,190	1,260	1,404	2,067	2,251
27	902	1,232	1,305	1,413	2,098	2,285
28	918	1,232	1,305	1,423	2,098	2,285
29	1,012	1,393	1,477	1,516	2,301	2,512
30	1,071	1,476	1,565	1,554	2,363	2,580
31	1,071	1,476	1,565	1,554	2,363	2,580
32	1,130	1,560	1,654	1,632	2,487	2,716
33	1,160	1,602	1,699	1,651	2,517	2,750
34	1,160	1,602	1,699	1,651	2,517	2,750
35	1,160	1,602	1,699	1,651	2,517	2,750
36	1,201	1,662	1,772	1,871	2,876	3,163
37	1,245	1,723	1,838	1,928	2,967	3,263
38	1,245	1,723	1,838	1,928	2,967	3,263
39	1,404	1,948	2,077	1,965	3,027	3,330
40	1,447	2,008	2,142	1,984	3,057	3,363
41	1,447	2,008	2,142	1,984	3,057	3,363
42	1,447	2,008	2,142	1,984	3,057	3,363
43	1,447	2,008	2,142	1,984	3,057	3,363

Days	1-40 years	41-50 Years	51-60 Years	1-40 years	41-50 Years	51-60 Years
44	1,447	2,008	2,142	1,984	3,057	3,363
45	1,447	2,008	2,142	1,984	3,057	3,363
46	1,626	2,261	2,468	2,561	3,987	4,497
47	1,626	2,261	2,468	2,561	3,987	4,497
48	1,626	2,261	2,468	2,561	3,987	4,497
49	1,626	2,261	2,468	2,561	3,987	4,497
50	1,626	2,261	2,468	2,561	3,987	4,497
51	1,833	2,553	2,787	2,769	4,324	4,993
52	1,833	2,553	2,787	2,769	4,324	4,993
53	1,833	2,553	2,787	2,769	4,324	4,993
54	1,833	2,553	2,787	2,769	4,324	4,993
55	1,833	2,553	2,787	2,769	4,324	4,993
56	1,833	2,553	2,787	2,769	4,324	4,993
57	1,833	2,553	2,787	2,769	4,324	4,993
58	1,833	2,553	2,787	2,769	4,324	4,993
59	1,833	2,553	2,787	2,769	4,324	4,993
60	1,833	2,553	2,787	2,769	4,324	4,993
61	2,295	3,206	3,582	3,084	4,830	5,581
62	2,295	3,206	3,582	3,084	4,830	5,581
63	2,295	3,206	3,582	3,084	4,830	5,581
64	2,295	3,206	3,582	3,084	4,830	5,581
65	2,295	3,206	3,582	3,084	4,830	5,581
66	2,295	3,206	3,582	3,084	4,830	5,581
67	2,295	3,206	3,582	3,084	4,830	5,581
68	2,295	3,206	3,582	3,084	4,830	5,581
69	2,295	3,206	3,582	3,084	4,830	5,581
70	2,295	3,206	3,582	3,084	4,830	5,581
71	2,295	3,206	3,582	3,084	4,830	5,581
72	2,295	3,206	3,582	3,084	4,830	5,581
73	2,295	3,206	3,582	3,084	4,830	5,581
74	2,295	3,206	3,582	3,084	4,830	5,581
75	2,295	3,206	3,582	3,084	4,830	5,581
76	2,838	3,973	4,540	3,788	5,966	7,058
77	2,838	3,973	4,540	3,788	5,966	7,058
78	2,838	3,973	4,540	3,788	5,966	7,058
79	2,838	3,973	4,540	3,788	5,966	7,058
80	2,838	3,973	4,540	3,788	5,966	7,058
81	2,838	3,973	4,540	3,788	5,966	7,058
82	2,838	3,973	4,540	3,788	5,966	7,058
83	2,838	3,973	4,540	3,788	5,966	7,058
84	2,838	3,973	4,540	3,788	5,966	7,058
85	2,838	3,973	4,540	3,788	5,966	7,058
86	2,838	3,973	4,540	3,788	5,966	7,058
87	2,838	3,973	4,540	3,788	5,966	7,058
88	2,838	3,973	4,540	3,788	5,966	7,058
89	2,838	3,973	4,540	3,788	5,966	7,058
90	2,838	3,973	4,540	3,788	5,966	7,058

Plan I:

50K International Plan - Without Pre-Existing Disease for US/Non-US plans

Coverages	Sum Insured	Deductible	Time Excess	Specific Conditions
Emergency Medical Treatment and Evacuation	USD 50,000	Nil	Nil	
Emergency Accidental Treatment and Evacuation	USD 50,000	Nil	Nil	
Personal Accident	USD 15,000	Nil	Nil	
Accidental Death and Disability (Common Carrier)	USD 5000	Nil	Nil	
Personal Liability & Bail Bond	USD 1,00,000	Nil	Nil	Per incidence – USD 10,000
Common Carrier Delay	Rs. 1000	Nil	6 Hours	Basis 1
Delay of Checked-in Baggage	USD 100	Nil	6 Hours	
Total loss of Checked-in Baggage	USD 100	Nil	Nil	
Loss of Passport	USD 300	Nil	Nil	
Trip Cancellation	USD 1000	Nil	Nil	
Missed Connection	USD 1000	Nil	5 Hours	
Emergency Trip Extension	USD 1000	Nil	Nil	
Trip Abandonment	USD 1000	Nil	Nil	
Compassionate family visit	USD 1000	Nil	Nil	
Escort of minor child	USD 1000	Nil	Nil	
Daily Cash Allowance	USD 50	Nil	2 Days	Per day/Max 5 days

Note:

1) Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/ parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.

2) If you have a connecting flight, we only cover the delay for the first flight.

Adventure Activities

1) Any hospitalisation or OPD treatment that occurs on account of your participation in any recreational activities as a part of your tour will be covered, provided the duration of such activity does not exceed one day per activity. For E.g. activities such as horseback riding, skydiving, scuba diving, surfing, skiing, bungee jumping, rock climbing, trekking, para-gliding, etc.

2) We would not be able to cover participation of amateur or professional athletes in recreational activities.

Premium Chart 50K - Without Pre-Existing Disease

Days	DIGIT - 50K Excl US/Canada (Excl GST)			DIGIT - 50K Incl US/Canada (Excl GST)		
	1-40 years	41-50 Years	51-60 Years	1-40 years	41-50 Years	51-60 Years
1	356	472	497	592	700	730
2	356	472	497	592	700	730
3	356	472	497	592	700	730
4	356	472	497	592	700	730
5	423	567	595	733	923	960
6	423	567	595	733	923	960
7	423	567	595	733	923	960
8	467	631	660	785	998	1,037
9	488	640	672	814	1,023	1,067
10	525	691	725	862	1,090	1,136
11	600	793	831	936	1,189	1,239
12	638	844	884	1,033	1,322	1,377
13	638	844	884	1,033	1,322	1,377
14	638	844	884	1,033	1,322	1,377
15	638	844	884	1,033	1,322	1,377
16	638	844	884	1,033	1,322	1,377
17	638	844	884	1,046	1,352	1,416
18	670	891	937	1,087	1,407	1,473
19	701	934	981	1,097	1,424	1,499
20	732	976	1,026	1,116	1,450	1,527
21	732	976	1,026	1,116	1,450	1,527
22	775	1,034	1,093	1,314	1,720	1,811
23	775	1,034	1,093	1,314	1,720	1,811
24	790	1,055	1,115	1,334	1,747	1,840
25	821	1,096	1,158	1,353	1,774	1,868
26	851	1,137	1,202	1,373	1,801	1,896
27	866	1,179	1,245	1,382	1,827	1,924
28	882	1,179	1,245	1,392	1,827	1,924
29	942	1,262	1,332	1,489	2,005	2,114
30	977	1,339	1,416	1,528	2,059	2,171
31	977	1,339	1,416	1,528	2,059	2,171
32	1,096	1,504	1,590	1,605	2,167	2,285
33	1,125	1,546	1,634	1,624	2,193	2,313
34	1,125	1,546	1,634	1,624	2,193	2,313
35	1,125	1,546	1,634	1,624	2,193	2,313
36	1,167	1,605	1,706	1,844	2,502	2,655
37	1,211	1,665	1,770	1,900	2,581	2,738
38	1,211	1,665	1,770	1,900	2,581	2,738
39	1,370	1,886	2,005	1,938	2,633	2,794
40	1,413	1,946	2,068	1,956	2,659	2,821
41	1,413	1,946	2,068	1,956	2,659	2,821
42	1,413	1,946	2,068	1,956	2,659	2,821
43	1,413	1,946	2,068	1,956	2,659	2,821

Days	1-40 years	41-50 Years	51-60 Years	1-40 years	41-50 Years	51-60 Years
44	1,413	1,946	2,068	1,956	2,659	2,821
45	1,413	1,946	2,068	1,956	2,659	2,821
46	1,593	2,195	2,389	2,535	3,467	3,767
47	1,593	2,195	2,389	2,535	3,467	3,767
48	1,593	2,195	2,389	2,535	3,467	3,767
49	1,593	2,195	2,389	2,535	3,467	3,767
50	1,593	2,195	2,389	2,535	3,467	3,767
51	1,799	2,483	2,702	2,707	3,707	4,120
52	1,799	2,483	2,702	2,707	3,707	4,120
53	1,799	2,483	2,702	2,707	3,707	4,120
54	1,799	2,483	2,702	2,707	3,707	4,120
55	1,799	2,483	2,702	2,707	3,707	4,120
56	1,799	2,483	2,702	2,707	3,707	4,120
57	1,799	2,483	2,702	2,707	3,707	4,120
58	1,799	2,483	2,702	2,707	3,707	4,120
59	1,799	2,483	2,702	2,707	3,707	4,120
60	1,799	2,483	2,702	2,707	3,707	4,120
61	2,262	3,127	3,481	3,061	4,200	4,671
62	2,262	3,127	3,481	3,061	4,200	4,671
63	2,262	3,127	3,481	3,061	4,200	4,671
64	2,262	3,127	3,481	3,061	4,200	4,671
65	2,262	3,127	3,481	3,061	4,200	4,671
66	2,262	3,127	3,481	3,061	4,200	4,671
67	2,262	3,127	3,481	3,061	4,200	4,671
68	2,262	3,127	3,481	3,061	4,200	4,671
69	2,262	3,127	3,481	3,061	4,200	4,671
70	2,262	3,127	3,481	3,061	4,200	4,671
71	2,262	3,127	3,481	3,061	4,200	4,671
72	2,262	3,127	3,481	3,061	4,200	4,671
73	2,262	3,127	3,481	3,061	4,200	4,671
74	2,262	3,127	3,481	3,061	4,200	4,671
75	2,262	3,127	3,481	3,061	4,200	4,671
76	2,806	3,882	4,420	3,768	5,187	5,903
77	2,806	3,882	4,420	3,768	5,187	5,903
78	2,806	3,882	4,420	3,768	5,187	5,903
79	2,806	3,882	4,420	3,768	5,187	5,903
80	2,806	3,882	4,420	3,768	5,187	5,903
81	2,806	3,882	4,420	3,768	5,187	5,903
82	2,806	3,882	4,420	3,768	5,187	5,903
83	2,806	3,882	4,420	3,768	5,187	5,903
84	2,806	3,882	4,420	3,768	5,187	5,903
85	2,806	3,882	4,420	3,768	5,187	5,903
86	2,806	3,882	4,420	3,768	5,187	5,903
87	2,806	3,882	4,420	3,768	5,187	5,903
88	2,806	3,882	4,420	3,768	5,187	5,903
89	2,806	3,882	4,420	3,768	5,187	5,903
90	2,806	3,882	4,420	3,768	5,187	5,903

Plan II:

1LK International Plan - With Pre-Existing Disease for US/Non-US plans

Coverages	Sum Insured	Deductible	Time Excess	Specific Conditions
Emergency Medical Treatment and Evacuation	USD 1,00,000	Nil	Nil	
Emergency Accidental Treatment and Evacuation	USD 1,00,000	Nil	Nil	
Daily Cash Allowance	USD 50	Nil	2 Days	Per day/Max 5 days
Personal Accident	USD 15,000	Nil	Nil	
Accidental Death and Disability (Common Carrier)	USD 5,000	Nil	Nil	
Personal Liability & Bail Bond	USD 1,00,000	Nil	Nil	Per incidence – USD 10,000
Loss of Passport	USD 300	Nil	Nil	
Trip Cancellation	USD 1000	Nil	Nil	
Common Carrier Delay	Rs. 1000	Nil	6 Hours	Basis 1
Delay of Checked-in Baggage	USD 100	Nil	6 Hours	
Total loss of Checked-in Baggage	USD 100	Nil	Nil	
Missed Connection	USD 1000	Nil	5 Hours	
Emergency Trip Extension	USD 1000	Nil	Nil	
Trip Abandonment	USD 1000	Nil	Nil	
Compassionate family visit	USD 1000	Nil	Nil	
Escort of minor child	USD 1000	Nil	Nil	
Waiver of Pre-Existing Disease	10% of SI	Nil	Nil	

Note:

- 1) Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/ parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.
- 2) If you have a connecting flight, we only cover the delay for the first flight.

Adventure Activities

- 1) Any hospitalisation or OPD treatment that occurs on account of your participation in any recreational activities as a part of your tour will be covered, provided the duration of such activity does not exceed one day per activity. For E.g. activities such as horseback riding, skydiving, scuba diving, surfing, skiing, bungee jumping, rock climbing, trekking, para-gliding, etc.
- 2) We would not be able to cover participation of amateur or professional athletes in recreational activities.

Premium Chart 1 LK – With Pre-Existing Disease

Days	DIGIT - 1LK Incl US/Canada (Excl GST)			DIGIT - 1LK Excl US/Canada (Excl GST)		
	1-40 years	41-50 Years	51-60 Years	1-40 years	41-50 Years	51-60 Years
1	473	579	620	737	981	1,077
2	473	579	620	737	981	1,077
3	473	579	620	737	981	1,077
4	473	579	620	737	981	1,077
5	571	710	765	820	1,107	1,218
6	571	710	765	820	1,107	1,218
7	571	710	765	820	1,107	1,218
8	590	735	792	903	1,234	1,360
9	638	797	865	989	1,374	1,528
10	689	863	937	1,056	1,476	1,643
11	766	962	1,044	1,157	1,628	1,815
12	817	1,028	1,116	1,224	1,730	1,929
13	817	1,028	1,116	1,224	1,730	1,929
14	817	1,028	1,116	1,224	1,730	1,929
15	844	1,065	1,165	1,283	1,831	2,059
16	844	1,065	1,165	1,283	1,831	2,059
17	844	1,065	1,165	1,283	1,831	2,059
18	844	1,065	1,165	1,366	1,956	2,202
19	895	1,131	1,237	1,422	2,041	2,298
20	938	1,186	1,297	1,437	2,069	2,346
21	938	1,186	1,297	1,437	2,069	2,346
22	1,059	1,343	1,479	1,547	2,235	2,536
23	1,059	1,343	1,479	1,547	2,235	2,536
24	1,080	1,370	1,509	1,628	2,358	2,677
25	1,101	1,397	1,538	1,682	2,440	2,772
26	1,121	1,423	1,568	1,737	2,523	2,866
27	1,132	1,450	1,597	1,764	2,605	2,960
28	1,142	1,450	1,597	1,791	2,605	2,960
29	1,314	1,713	1,891	1,954	2,925	3,332
30	1,396	1,820	2,009	2,034	3,048	3,474
31	1,396	1,820	2,009	2,034	3,048	3,474
32	1,476	1,927	2,128	2,124	3,188	3,635
33	1,517	1,981	2,187	2,139	3,212	3,662
34	1,517	1,981	2,187	2,139	3,212	3,662
35	1,517	1,981	2,187	2,139	3,212	3,662
36	1,675	2,189	2,434	2,447	3,692	4,241
37	1,754	2,293	2,550	2,499	3,772	4,333
38	1,754	2,293	2,550	2,499	3,772	4,333
39	1,833	2,397	2,666	2,592	3,917	4,500
40	1,872	2,450	2,724	2,602	3,932	4,518
41	1,872	2,450	2,724	2,602	3,932	4,518
42	1,872	2,450	2,724	2,602	3,932	4,518
43	1,872	2,450	2,724	2,602	3,932	4,518

Days	1-40 years	41-50 Years	51-60 Years	1-40 years	41-50 Years	51-60 Years
44	1,872	2,450	2,724	2,602	3,932	4,518
45	1,872	2,450	2,724	2,602	3,932	4,518
46	2,116	2,771	3,159	3,293	5,004	5,903
47	2,116	2,771	3,159	3,293	5,004	5,903
48	2,116	2,771	3,159	3,293	5,004	5,903
49	2,116	2,771	3,159	3,293	5,004	5,903
50	2,116	2,771	3,159	3,293	5,004	5,903
51	2,439	3,197	3,647	3,689	5,618	6,794
52	2,439	3,197	3,647	3,689	5,618	6,794
53	2,439	3,197	3,647	3,689	5,618	6,794
54	2,439	3,197	3,647	3,689	5,618	6,794
55	2,439	3,197	3,647	3,689	5,618	6,794
56	2,439	3,197	3,647	3,689	5,618	6,794
57	2,439	3,197	3,647	3,689	5,618	6,794
58	2,439	3,197	3,647	3,689	5,618	6,794
59	2,439	3,197	3,647	3,689	5,618	6,794
60	2,439	3,197	3,647	3,689	5,618	6,794
61	3,071	4,031	4,713	4,122	6,289	7,611
62	3,071	4,031	4,713	4,122	6,289	7,611
63	3,071	4,031	4,713	4,122	6,289	7,611
64	3,071	4,031	4,713	4,122	6,289	7,611
65	3,071	4,031	4,713	4,122	6,289	7,611
66	3,071	4,031	4,713	4,122	6,289	7,611
67	3,071	4,031	4,713	4,122	6,289	7,611
68	3,071	4,031	4,713	4,122	6,289	7,611
69	3,071	4,031	4,713	4,122	6,289	7,611
70	3,071	4,031	4,713	4,122	6,289	7,611
71	3,071	4,031	4,713	4,122	6,289	7,611
72	3,071	4,031	4,713	4,122	6,289	7,611
73	3,071	4,031	4,713	4,122	6,289	7,611
74	3,071	4,031	4,713	4,122	6,289	7,611
75	3,071	4,031	4,713	4,122	6,289	7,611
76	3,815	5,011	6,001	5,097	7,800	9,675
77	3,815	5,011	6,001	5,097	7,800	9,675
78	3,815	5,011	6,001	5,097	7,800	9,675
79	3,815	5,011	6,001	5,097	7,800	9,675
80	3,815	5,011	6,001	5,097	7,800	9,675
81	3,815	5,011	6,001	5,097	7,800	9,675
82	3,815	5,011	6,001	5,097	7,800	9,675
83	3,815	5,011	6,001	5,097	7,800	9,675
84	3,815	5,011	6,001	5,097	7,800	9,675
85	3,815	5,011	6,001	5,097	7,800	9,675
86	3,815	5,011	6,001	5,097	7,800	9,675
87	3,815	5,011	6,001	5,097	7,800	9,675
88	3,815	5,011	6,001	5,097	7,800	9,675
89	3,815	5,011	6,001	5,097	7,800	9,675
90	3,815	5,011	6,001	5,097	7,800	9,675

Plan II:

1LK International Plan - Without Pre-Existing Disease for US/Non-US plans

Coverages	Sum Insured	Deductible	Time Excess	Specific Conditions
Emergency Medical Treatment and Evacuation	USD 1,00,000	Nil	Nil	
Emergency Accidental Treatment and Evacuation	USD 1,00,000	Nil	Nil	
Personal Accident	USD 15,000	Nil	Nil	
Accidental Death and Disability (Common Carrier)	USD 5000	Nil	Nil	
Personal Liability & Bail Bond	USD 100,000	Nil	Nil	Per incidence – USD 10,000
Common Carrier Delay	Rs. 1000	Nil	6 Hours	Basis 1
Delay of Checked-in Baggage	USD 100	Nil	6 Hours	
Total loss of Checked-in Baggage	USD 100	Nil	Nil	
Loss of Passport	USD 300	Nil	Nil	
Trip Cancellation	USD 1000	Nil	Nil	
Missed Connection	USD 1000	Nil	5 Hours	
Emergency Trip Extension	USD 1000	Nil	Nil	
Trip Abandonment	USD 1000	Nil	Nil	
Compassionate family visit	USD 1000	Nil	Nil	
Escort of minor child	USD 1000	Nil	Nil	
Daily Cash Allowance	USD 50	Nil	2 Days	Per day/Max 5 days

Note:

- 1) Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/ parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.
- 2) If you have a connecting flight, we only cover the delay for the first flight.

Adventure Activities

- 1) Any hospitalisation or OPD treatment that occurs on account of your participation in any recreational activities as a part of your tour will be covered, provided the duration of such activity does not exceed one day per activity. For E.g. activities such as horseback riding, skydiving, scuba diving, surfing, skiing, bungee jumping, rock climbing, trekking, para-gliding, etc.
- 2) We would not be able to cover participation of amateur or professional athletes in recreational activities.

Premium Chart 1 LK – Without Pre-Existing Disease

Days	DIGIT - 1LK Incl US/Canada (Excl GST)			DIGIT - 1LK Incl US/Canada (Excl GST)		
	1-40 years	41-50 Years	51-60 Years	1-40 years	41-50 Years	51-60 Years
1	440	539	577	706	847	907
2	440	539	577	706	847	907
3	440	539	577	706	847	907
4	440	539	577	706	847	907
5	540	669	721	788	952	1,020
6	540	669	721	788	952	1,020
7	540	669	721	788	952	1,020
8	559	694	747	871	1,058	1,134
9	610	757	820	950	1,161	1,253
10	661	821	890	1,017	1,246	1,345
11	738	918	995	1,118	1,374	1,483
12	789	983	1,065	1,185	1,459	1,576
13	789	983	1,065	1,185	1,459	1,576
14	789	983	1,065	1,185	1,459	1,576
15	818	1,021	1,114	1,240	1,534	1,668
16	818	1,021	1,114	1,240	1,534	1,668
17	818	1,021	1,114	1,240	1,534	1,668
18	818	1,021	1,114	1,323	1,639	1,783
19	869	1,086	1,184	1,379	1,710	1,860
20	912	1,140	1,243	1,398	1,735	1,900
21	912	1,140	1,243	1,398	1,735	1,900
22	1,035	1,295	1,422	1,508	1,873	2,052
23	1,035	1,295	1,422	1,508	1,873	2,052
24	1,055	1,321	1,451	1,589	1,977	2,166
25	1,076	1,347	1,480	1,643	2,046	2,242
26	1,097	1,374	1,509	1,698	2,115	2,318
27	1,107	1,400	1,538	1,725	2,183	2,394
28	1,117	1,400	1,538	1,752	2,183	2,394
29	1,255	1,612	1,774	1,786	2,280	2,504
30	1,263	1,623	1,785	1,866	2,383	2,618
31	1,263	1,623	1,785	1,866	2,383	2,618
32	1,453	1,869	2,057	1,972	2,521	2,770
33	1,494	1,922	2,114	2,104	2,693	2,959
34	1,494	1,922	2,114	2,104	2,693	2,959
35	1,494	1,922	2,114	2,104	2,693	2,959
36	1,652	2,127	2,355	2,412	3,093	3,422
37	1,731	2,229	2,469	2,463	3,160	3,497
38	1,731	2,229	2,469	2,463	3,160	3,497
39	1,810	2,331	2,582	2,557	3,281	3,631
40	1,849	2,382	2,639	2,566	3,294	3,645
41	1,849	2,382	2,639	2,566	3,294	3,645
42	1,849	2,382	2,639	2,566	3,294	3,645
43	1,849	2,382	2,639	2,566	3,294	3,645

Days	1-40 years	41-50 Years	51-60 Years	1-40 years	41-50 Years	51-60 Years
44	1,849	2,382	2,639	2,566	3,294	3,645
45	1,849	2,382	2,639	2,566	3,294	3,645
46	2,093	2,697	3,064	3,259	4,193	4,759
47	2,093	2,697	3,064	3,259	4,193	4,759
48	2,093	2,697	3,064	3,259	4,193	4,759
49	2,093	2,697	3,064	3,259	4,193	4,759
50	2,093	2,697	3,064	3,259	4,193	4,759
51	2,416	3,115	3,540	3,365	4,330	4,916
52	2,416	3,115	3,540	3,365	4,330	4,916
53	2,416	3,115	3,540	3,365	4,330	4,916
54	2,416	3,115	3,540	3,365	4,330	4,916
55	2,416	3,115	3,540	3,365	4,330	4,916
56	2,416	3,115	3,540	3,365	4,330	4,916
57	2,416	3,115	3,540	3,365	4,330	4,916
58	2,416	3,115	3,540	3,365	4,330	4,916
59	2,416	3,115	3,540	3,365	4,330	4,916
60	2,416	3,115	3,540	3,365	4,330	4,916
61	3,049	3,934	4,581	4,090	5,270	6,132
62	3,049	3,934	4,581	4,090	5,270	6,132
63	3,049	3,934	4,581	4,090	5,270	6,132
64	3,049	3,934	4,581	4,090	5,270	6,132
65	3,049	3,934	4,581	4,090	5,270	6,132
66	3,049	3,934	4,581	4,090	5,270	6,132
67	3,049	3,934	4,581	4,090	5,270	6,132
68	3,049	3,934	4,581	4,090	5,270	6,132
69	3,049	3,934	4,581	4,090	5,270	6,132
70	3,049	3,934	4,581	4,090	5,270	6,132
71	3,049	3,934	4,581	4,090	5,270	6,132
72	3,049	3,934	4,581	4,090	5,270	6,132
73	3,049	3,934	4,581	4,090	5,270	6,132
74	3,049	3,934	4,581	4,090	5,270	6,132
75	3,049	3,934	4,581	4,090	5,270	6,132
76	3,793	4,895	5,838	5,066	6,536	7,791
77	3,793	4,895	5,838	5,066	6,536	7,791
78	3,793	4,895	5,838	5,066	6,536	7,791
79	3,793	4,895	5,838	5,066	6,536	7,791
80	3,793	4,895	5,838	5,066	6,536	7,791
81	3,793	4,895	5,838	5,066	6,536	7,791
82	3,793	4,895	5,838	5,066	6,536	7,791
83	3,793	4,895	5,838	5,066	6,536	7,791
84	3,793	4,895	5,838	5,066	6,536	7,791
85	3,793	4,895	5,838	5,066	6,536	7,791
86	3,793	4,895	5,838	5,066	6,536	7,791
87	3,793	4,895	5,838	5,066	6,536	7,791
88	3,793	4,895	5,838	5,066	6,536	7,791
89	3,793	4,895	5,838	5,066	6,536	7,791
90	3,793	4,895	5,838	5,066	6,536	7,791

Plan III:

50K Asia Plan - With Pre-Existing Disease

Coverages	Sum Insured	Deductible	Time Excess	Specific Conditions
Emergency Medical Treatment and Evacuation	USD 50,000	Nil	Nil	
Emergency Accidental Treatment and Evacuation	USD 50,000	Nil	Nil	
Daily Cash Allowance	USD 50	Nil	2 Days	Per day/Max 5 days
Personal Accident	USD 15,000	Nil	Nil	
Accidental Death and Disability (Common Carrier)	USD 5,000	Nil	Nil	
Personal Liability & Bail Bond	USD 15,000	Nil	Nil	Per incidence - USD 10,000
Loss of Passport	USD 300	Nil	Nil	
Trip Cancellation	USD 500	Nil	Nil	
Common Carrier Delay	Rs. 500	Nil	6 Hours	Basis 1
Delay of Checked-in Baggage	USD 100	Nil	6 Hours	
Total loss of Checked-in Baggage	USD 100	Nil	Nil	
Trip Abandonment	USD 250	Nil	Nil	
Waiver of Pre-Existing Disease	10% of SI	Nil	Nil	
Emergency Dental Treatment	USD 300	Nil	Nil	

Note:

- 1) Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/ parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.
- 2) If you have a connecting flight, we only cover the delay for the first flight.

Adventure Activities

- 1) Any hospitalisation or OPD treatment that occurs on account of your participation in any recreational activities as a part of your tour will be covered, provided the duration of such activity does not exceed one day per activity. For E.g. activities such as horseback riding, skydiving, scuba diving, surfing, skiing, bungee jumping, rock climbing, trekking, para-gliding, etc.
- 2) We would not be able to cover participation of amateur or professional athletes in recreational activities.

Premium Chart 50K – Asia - With Pre-Existing Disease

Days	DIGIT - 50K ASIA (Excl GST)		
	1-40 years	41-50 Years	51-60 Years
1	319	382	405
2	319	382	405
3	319	382	405
4	319	382	405
5	359	438	468
6	359	438	468
7	359	438	468
8	394	485	523
9	396	485	523
10	425	522	562
11	468	576	622
12	491	606	654
13	491	606	654
14	491	606	654
15	499	618	672
16	511	633	689
17	523	648	705
18	547	679	738
19	559	694	755
20	570	709	771
21	570	709	771
22	625	780	855
23	625	780	855
24	649	809	887
25	672	839	920
26	684	854	936
27	695	883	969
28	707	883	969
29	734	939	1,032
30	768	983	1,081
31	768	983	1,081
32	813	1,042	1,146
33	836	1,072	1,179
34	836	1,072	1,179
35	836	1,072	1,179
36	925	1,188	1,315
37	969	1,245	1,379
38	969	1,245	1,379
39	1,013	1,303	1,443
40	1,036	1,332	1,475
41	1,036	1,332	1,475
42	1,036	1,332	1,475
43	1,036	1,332	1,475

Days	1-40 years	41-50 Years	51-60 Years
44	1,036	1,332	1,475
45	1,036	1,332	1,475
46	1,171	1,508	1,712
47	1,171	1,508	1,712
48	1,171	1,508	1,712
49	1,171	1,508	1,712
50	1,171	1,508	1,712
51	1,375	1,774	2,014
52	1,375	1,774	2,014
53	1,375	1,774	2,014
54	1,375	1,774	2,014
55	1,375	1,774	2,014
56	1,375	1,774	2,014
57	1,375	1,774	2,014
58	1,375	1,774	2,014
59	1,375	1,774	2,014
60	1,375	1,774	2,014
61	1,729	2,234	2,599
62	1,729	2,234	2,599
63	1,729	2,234	2,599
64	1,729	2,234	2,599
65	1,729	2,234	2,599
66	1,729	2,234	2,599
67	1,729	2,234	2,599
68	1,729	2,234	2,599
69	1,729	2,234	2,599
70	1,729	2,234	2,599
71	1,729	2,234	2,599
72	1,729	2,234	2,599
73	1,729	2,234	2,599
74	1,729	2,234	2,599
75	1,729	2,234	2,599
76	2,145	2,776	3,305
77	2,145	2,776	3,305
78	2,145	2,776	3,305
79	2,145	2,776	3,305
80	2,145	2,776	3,305
81	2,145	2,776	3,305
82	2,145	2,776	3,305
83	2,145	2,776	3,305
84	2,145	2,776	3,305
85	2,145	2,776	3,305
86	2,145	2,776	3,305
87	2,145	2,776	3,305
88	2,145	2,776	3,305
89	2,145	2,776	3,305
90	2,145	2,776	3,305

Plan III:

50K Asia Plan - Without Pre-Existing Disease

Coverages	Sum Insured	Deductible	Time Excess	Specific Conditions
Emergency Medical Treatment and Evacuation	USD 50,000	Nil	Nil	
Emergency Accidental Treatment and Evacuation	USD 50,000	Nil	Nil	
Daily Cash Allowance	USD 50	Nil	2 Days	Per day/Max 5 days
Personal Accident	USD 15,000	Nil	Nil	
Accidental Death and Disability (Common Carrier)	USD 5,000	Nil	Nil	
Personal Liability & Bail Bond	USD 15,000	Nil	Nil	Per incidence - USD 10,000
Loss of Passport	USD 300	Nil	Nil	
Trip Cancellation	USD 500	Nil	Nil	
Common Carrier Delay	Rs. 500	Nil	6 Hours	Basis 1
Delay of Checked-in Baggage	USD 100	Nil	6 Hours	
Total loss of Checked-in Baggage	USD 100	Nil	Nil	
Trip Abandonment	USD 250	Nil	Nil	
Emergency Dental Treatment	USD 300	Nil	Nil	

Note:

- 1) Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/ parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.
- 2) If you have a connecting flight, we only cover the delay for the first flight.

Adventure Activities

- 1) Any hospitalisation or OPD treatment that occurs on account of your participation in any recreational activities as a part of your tour will be covered, provided the duration of such activity does not exceed one day per activity. For E.g. activities such as horseback riding, skydiving, scuba diving, surfing, skiing, bungee jumping, rock climbing, trekking, para-gliding, etc.
- 2) We would not be able to cover participation of amateur or professional athletes in recreational activities.

Premium Chart 50K – Asia - Without Pre-Existing Disease

Days	DIGIT - 50K ASIA (Excl GST)		
	1-40 years	41-50 Years	51-60 Years
1	301	359	380
2	301	359	380
3	301	359	380
4	301	359	380
5	338	409	437
6	338	409	437
7	338	409	437
8	369	451	486
9	371	451	486
10	398	486	523
11	439	537	579
12	461	564	609
13	461	564	609
14	461	564	609
15	468	575	624
16	479	589	640
17	490	603	655
18	513	632	686
19	524	646	702
20	535	660	717
21	535	660	717
22	588	727	795
23	588	727	795
24	610	754	826
25	632	782	856
26	643	796	871
27	654	824	902
28	666	824	902
29	691	875	960
30	723	917	1,006
31	723	917	1,006
32	766	972	1,067
33	788	1,000	1,098
34	788	1,000	1,098
35	788	1,000	1,098
36	872	1,108	1,224
37	913	1,162	1,284
38	913	1,162	1,284
39	955	1,216	1,344
40	976	1,243	1,374
41	976	1,243	1,374
42	976	1,243	1,374
43	976	1,243	1,374

Days	1-40 years	41-50 Years	51-60 Years
44	976	1,243	1,374
45	976	1,243	1,374
46	1,105	1,408	1,594
47	1,105	1,408	1,594
48	1,105	1,408	1,594
49	1,105	1,408	1,594
50	1,105	1,408	1,594
51	1,298	1,656	1,876
52	1,298	1,656	1,876
53	1,298	1,656	1,876
54	1,298	1,656	1,876
55	1,298	1,656	1,876
56	1,298	1,656	1,876
57	1,298	1,656	1,876
58	1,298	1,656	1,876
59	1,298	1,656	1,876
60	1,298	1,656	1,876
61	1,633	2,087	2,419
62	1,633	2,087	2,419
63	1,633	2,087	2,419
64	1,633	2,087	2,419
65	1,633	2,087	2,419
66	1,633	2,087	2,419
67	1,633	2,087	2,419
68	1,633	2,087	2,419
69	1,633	2,087	2,419
70	1,633	2,087	2,419
71	1,633	2,087	2,419
72	1,633	2,087	2,419
73	1,633	2,087	2,419
74	1,633	2,087	2,419
75	1,633	2,087	2,419
76	2,028	2,594	3,075
77	2,028	2,594	3,075
78	2,028	2,594	3,075
79	2,028	2,594	3,075
80	2,028	2,594	3,075
81	2,028	2,594	3,075
82	2,028	2,594	3,075
83	2,028	2,594	3,075
84	2,028	2,594	3,075
85	2,028	2,594	3,075
86	2,028	2,594	3,075
87	2,028	2,594	3,075
88	2,028	2,594	3,075
89	2,028	2,594	3,075
90	2,028	2,594	3,075

Plan IV:

1LK Asia Plan - With Pre-Existing Disease

Coverages	Sum Insured	Deductible	Time Excess	Specific Conditions
Emergency Medical Treatment and Evacuation	USD 100,000	Nil	Nil	
Emergency Accidental Treatment and Evacuation	USD 100,000	Nil	Nil	
Daily Cash Allowance	USD 50	Nil	2 Days	Per day/Max 5 days
Personal Accident	USD 15,000	Nil	Nil	
Accidental Death and Disability (Common Carrier)	USD 5,000	Nil	Nil	
Personal Liability & Bail Bond	USD 20,000	Nil	Nil	Per incidence - USD 10,000
Loss of Passport	USD 300	Nil	Nil	
Trip Cancellation	USD 1000	Nil	Nil	
Common Carrier Delay	Rs. 1000	Nil	6 Hours	Basis 1
Delay of Checked-in Baggage	USD 100	Nil	6 Hours	
Total loss of Checked-in Baggage	USD 100	Nil	Nil	
Trip Abandonment	USD 250	Nil	Nil	
Waiver of Pre-Existing Disease	10% of SI	Nil	Nil	
Emergency Dental Treatment	USD 300	Nil	Nil	

Note:

- 1) Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/ parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.
- 2) If you have a connecting flight, we only cover the delay for the first flight.

Adventure Activities

- 1) Any hospitalisation or OPD treatment that occurs on account of your participation in any recreational activities as a part of your tour will be covered, provided the duration of such activity does not exceed one day per activity. For E.g. activities such as horseback riding, skydiving, scuba diving, surfing, skiing, bungee jumping, rock climbing, trekking, para-gliding, etc.
- 2) We would not be able to cover participation of amateur or professional athletes in recreational activities.

Premium Chart 1LK – Asia - With Pre-Existing Disease

Days	DIGIT - 1 LK ASIA (Excl GST)		
	1-40 years	41-50 Years	51-60 Years
1	333	410	438
2	333	410	438
3	333	410	438
4	333	410	438
5	420	523	562
6	420	523	562
7	420	523	562
8	476	595	645
9	499	624	675
10	522	653	707
11	567	711	770
12	613	769	833
13	613	769	833
14	613	769	833
15	622	782	853
16	622	782	853
17	653	820	895
18	679	854	932
19	698	878	958
20	717	902	985
21	717	902	985
22	866	1,091	1,200
23	866	1,091	1,200
24	884	1,114	1,225
25	903	1,138	1,251
26	921	1,161	1,277
27	930	1,184	1,303
28	940	1,184	1,303
29	1,114	1,441	1,588
30	1,151	1,488	1,640
31	1,151	1,488	1,640
32	1,204	1,559	1,717
33	1,222	1,582	1,743
34	1,222	1,582	1,743
35	1,222	1,582	1,743
36	1,366	1,769	1,962
37	1,418	1,837	2,038
38	1,418	1,837	2,038
39	1,471	1,905	2,114
40	1,489	1,928	2,139
41	1,489	1,928	2,139
42	1,489	1,928	2,139
43	1,489	1,928	2,139

Days	1-40 years	41-50 Years	51-60 Years
44	1,489	1,928	2,139
45	1,489	1,928	2,139
46	1,756	2,276	2,591
47	1,756	2,276	2,591
48	1,756	2,276	2,591
49	1,756	2,276	2,591
50	1,756	2,276	2,591
51	2,116	2,743	3,123
52	2,116	2,743	3,123
53	2,116	2,743	3,123
54	2,116	2,743	3,123
55	2,116	2,743	3,123
56	2,116	2,743	3,123
57	2,116	2,743	3,123
58	2,116	2,743	3,123
59	2,116	2,743	3,123
60	2,116	2,743	3,123
61	2,678	3,473	4,054
62	2,678	3,473	4,054
63	2,678	3,473	4,054
64	2,678	3,473	4,054
65	2,678	3,473	4,054
66	2,678	3,473	4,054
67	2,678	3,473	4,054
68	2,678	3,473	4,054
69	2,678	3,473	4,054
70	2,678	3,473	4,054
71	2,678	3,473	4,054
72	2,678	3,473	4,054
73	2,678	3,473	4,054
74	2,678	3,473	4,054
75	2,678	3,473	4,054
76	3,340	4,332	5,180
77	3,340	4,332	5,180
78	3,340	4,332	5,180
79	3,340	4,332	5,180
80	3,340	4,332	5,180
81	3,340	4,332	5,180
82	3,340	4,332	5,180
83	3,340	4,332	5,180
84	3,340	4,332	5,180
85	3,340	4,332	5,180
86	3,340	4,332	5,180
87	3,340	4,332	5,180
88	3,340	4,332	5,180
89	3,340	4,332	5,180
90	3,340	4,332	5,180

Plan IV:

1LK Asia Plan - Without Pre-Existing Disease

Coverages	Sum Insured (USD)	Deductible (USD)	Time Excess	Specific Conditions
Emergency Medical Treatment and Evacuation	USD 100,000	Nil	Nil	
Emergency Accidental Treatment and Evacuation	USD 100,000	Nil	Nil	
Daily Cash Allowance	USD 50	Nil	2 Days	Per day/Max 5 days
Personal Accident	USD 15,000	Nil	Nil	
Accidental Death and Disability (Common Carrier)	USD 5,000	Nil	Nil	
Personal Liability & Bail Bond	USD 20,000	Nil	Nil	Per incidence - USD 10,000
Loss of Passport	USD 300	Nil	Nil	
Trip Cancellation	USD 1000	Nil	Nil	
Common Carrier Delay	Rs. 1000	Nil	6 Hours	Basis 1
Delay of Checked-in Baggage	USD 100	Nil	6 Hours	
Total loss of Checked-in Baggage	USD 100	Nil	Nil	
Trip Abandonment	USD 250	Nil	Nil	
Emergency Dental Treatment	USD 300	Nil	Nil	

Note:

- 1) Basis 1 - Actual departure time is the time the parking breaks of the Common Carrier are released and departs from the parking gate/ parking bay. Any delay in taxi or any other delay at Tarmac post release of parking breaks will not be included for calculation of the common carrier delay cover.
- 2) If you have a connecting flight, we only cover the delay for the first flight.

Adventure Activities

- 1) Any hospitalisation or OPD treatment that occurs on account of your participation in any recreational activities as a part of your tour will be covered, provided the duration of such activity does not exceed one day per activity. For E.g. activities such as horseback riding, skydiving, scuba diving, surfing, skiing, bungee jumping, rock climbing, trekking, para-gliding, etc.
- 2) We would not be able to cover participation of amateur or professional athletes in recreational activities.

Premium Chart 1LK – Asia - Without Pre-Existing Disease

Days	DIGIT - 1 LK ASIA (Excl GST)		
	1-40 years	41-50 Years	51-60 Years
1	329	395	419
2	329	395	419
3	329	395	419
4	329	395	419
5	398	484	518
6	398	484	518
7	398	484	518
8	439	539	582
9	458	563	608
10	478	588	635
11	517	636	688
12	555	685	741
13	555	685	741
14	555	685	741
15	558	692	753
16	558	692	753
17	584	724	789
18	606	753	820
19	622	773	842
20	639	793	864
21	639	793	864
22	762	950	1,043
23	762	950	1,043
24	778	970	1,065
25	794	990	1,087
26	810	1,009	1,108
27	817	1,029	1,130
28	825	1,029	1,130
29	946	1,211	1,332
30	986	1,262	1,389
31	986	1,262	1,389
32	1,047	1,341	1,476
33	1,062	1,361	1,497
34	1,062	1,361	1,497
35	1,062	1,361	1,497
36	1,182	1,516	1,680
37	1,227	1,574	1,744
38	1,227	1,574	1,744
39	1,271	1,631	1,808
40	1,286	1,651	1,829
41	1,286	1,651	1,829
42	1,286	1,651	1,829
43	1,286	1,651	1,829

Days	1-40 years	41-50 Years	51-60 Years
44	1,286	1,651	1,829
45	1,286	1,651	1,829
46	1,512	1,942	2,206
47	1,512	1,942	2,206
48	1,512	1,942	2,206
49	1,512	1,942	2,206
50	1,512	1,942	2,206
51	1,815	2,335	2,652
52	1,815	2,335	2,652
53	1,815	2,335	2,652
54	1,815	2,335	2,652
55	1,815	2,335	2,652
56	1,815	2,335	2,652
57	1,815	2,335	2,652
58	1,815	2,335	2,652
59	1,815	2,335	2,652
60	1,815	2,335	2,652
61	2,289	2,948	3,430
62	2,289	2,948	3,430
63	2,289	2,948	3,430
64	2,289	2,948	3,430
65	2,289	2,948	3,430
66	2,289	2,948	3,430
67	2,289	2,948	3,430
68	2,289	2,948	3,430
69	2,289	2,948	3,430
70	2,289	2,948	3,430
71	2,289	2,948	3,430
72	2,289	2,948	3,430
73	2,289	2,948	3,430
74	2,289	2,948	3,430
75	2,289	2,948	3,430
76	2,846	3,668	4,368
77	2,846	3,668	4,368
78	2,846	3,668	4,368
79	2,846	3,668	4,368
80	2,846	3,668	4,368
81	2,846	3,668	4,368
82	2,846	3,668	4,368
83	2,846	3,668	4,368
84	2,846	3,668	4,368
85	2,846	3,668	4,368
86	2,846	3,668	4,368
87	2,846	3,668	4,368
88	2,846	3,668	4,368
89	2,846	3,668	4,368
90	2,846	3,668	4,368

For Senior Citizens:

Plan I: 50 K International Plan (Senior Citizen) - Without Pre-Existing Disease for US/Non-US plans

	50K plan Including/Excluding US/CANADA		
Coverages	Age - 61 to 75 years		Specific Conditions
	Sum Insured (In USD)	Deductible/Time Excess	
Emergency Medical Treatment and Evacuation	USD 50,000	Nil	
Emergency Accidental Treatment and Evacuation	USD 50,000	Nil	
Emergency Dental Treatment	USD 250	Nil	
Personal Accident	USD 10,000	Nil	
Accidental Death and Disability (Common Carrier)	USD 5,000	Nil	
Personal Liability & Bail Bond	USD 1,00,000	Nil	Per incidence – USD 10,000
Home Buildings and Contents	RS. 1,00,000	Nil	
Financial Emergency Cash	USD 200	Nil	
Loss of Passport	USD 250	Nil	
Bounced Bookings	USD 300	Nil	
Trip Cancellation	USD 300	Nil	
Common Carrier Delay	USD 50	6 hours	Basis 1
Delay of Checked-in Baggage	USD 100	6 hours	
Total loss of Checked-in Baggage	USD 300	Nil	

	50K plan Including/Excluding US/CANADA		
Coverages	Age - 76 to 80 years		Specific Conditions
	Sum Insured (In USD)	Deductible/Time Excess	
Emergency Medical Treatment and Evacuation	USD 50,000	Nil	
Emergency Accidental Treatment and Evacuation	USD 50,000	Nil	
Emergency Dental Treatment	USD 250	Nil	
Personal Accident	USD 10,000	Nil	
Accidental Death and Disability (Common Carrier)	USD 5,000	Nil	
Personal Liability & Bail Bond	USD 1,00,000	Nil	Per incidence – USD 10,000
Home Buildings and Contents	RS. 1,00,000	Nil	
Financial Emergency Cash	USD 250	Nil	
Loss of Passport	USD 300	Nil	
Bounced Bookings	USD 500	Nil	
Trip Cancellation	USD 500	Nil	
Common Carrier Delay	USD 100	6 hours	Basis 1
Delay of Checked-in Baggage	USD 200	6 hours	
Total loss of Checked-in Baggage	USD 500	Nil	

Premium Chart 50k – Senior Citizen - Without Pre-Existing Disease for US/Non-US plans

Premium Chart (Excl GST)	EXCLUDING US/CANADA (50K) (USD)			INCLUDING US/CANADA (50K) (USD)		
	61 - 70 years	71 - 75 years	76- 80 years	61 - 70 years	71 - 75 years	76- 80 years
Upto 4 Days	977	1,248	2,323	1,708	2,070	3,660
5-7 days	1,130	1,660	2,510	2,254	3,362	4,311
8-14 days	1,673	2,838	3,402	2,380	3,825	4,700
15-21 days	2,131	3,829	4,036	2,766	4,761	5,835
21-28 days	2,681	4,924	5,028	3,412	6,034	7,144