

*Health ki Guarantee*

**carē**  
HEALTH INSURANCE

# CARING FOR YOUR HEALTH EVEN WHEN YOU ARE MILES AWAY FROM HOME



# Exploring the world should come without any limitations, just like our travel insurance

## Key Advantages of explore

-  Automatic trip extension
-  Higher Sum Insured options
-  Upto 100% Sum Insured cover even in pre-existing diseases

## 1. Plan Highlights

SL.No.	Description	Explore Asia (Plan 1)	Explore ANZ (Plan 2)	Explore Africa (Plan 3)	Explore Europe (Plan 4)	Explore Canada+ (Plan 5)	Explore Silver (Plan 6)	Explore Gold (Plan 7)	Explore Platinum (Plan 8)
1	Sum Insured	US \$ 10k, 25K, 50K & 100K	US \$ 25K, 50K & 100K	US \$ 25K, 50K & 100K	€ 30K & 100K	US \$ 50K & 100K	US \$ 25K, 50K & 100K,200k	US \$ 50K, 100K, 200k,300K & 500K	US \$ 50K, 100K, 300K 500K,750k,1000k
2	Geographical Scope	Asia	Australia & New Zealand	Africa	Europe & UK	Worldwide excluding US	Worldwide Including US & Canada / Worldwide excluding US & Canada		
3	Trip Options								
	Single Trip	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Multi-trip (Policy will be on annual basis)	Yes	No	No	No	No	Yes	Yes	Yes
4	Trip Duration (in days) – Single Trip								
	Minimum	2	2	2	2	2	2	2	2
	Maximum	365	365	365	365	365	365	365	365
5	Trip Duration (in days) – Multi-trip								
	Maximum Trip Duration	15or 21or 30 or 45 or 60 or 90 days	N.A.	N.A.	N.A.	N.A.	15or 21or 30 or 45 or 60 or 90 days	15or 21or 30 or 45 or 60 or 90 days	5or 21or 30 or 45 or 60 or 90 days
6	Entry Age – Single Trip								
	Minimum	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years
	Maximum	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong
7	Entry Age – Multi-trip	Yes	No	No	No	No	Yes	Yes	Yes
	Minimum	Child: 1 day Adult: 18 Years	N.A.	N.A.	N.A.	N.A.	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years
	Maximum	Child: 24 Years Adult: Lifelong	N.A.	N.A.	N.A.	N.A.	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong
8	Family Option* (Available only for Single Trip Policies).	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

\* Family Option means covering more than one member of a family under the same Policy for same sum insured on individual basis.

2. Benefit Chart

Plan Detail		Explore Asia	Explore Anz	Explore Africa	Explore Europe	Explore Canada+	Explore Silver	Explore Gold	Explore Platinum
Sub-limits applicable for In-patient Care		✓	✓	✓	✓	✓	✓	✓	No sub-limits restriction under this plan by default
Benefit	Deductible/ TimeExcess								
Hospitalization Expenses		✓	✓	✓	✓	✓	✓	✓	✓
-In-patient Care	US \$ 100 / € 75	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Out-patient Treatment	US \$ 100 / € 75	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Daily Allowance	2 days	US \$ 25 per day, max 5 consecutive days	US \$ 25 per day, max 5 consecutive days	US \$ 25 per day, max 5 consecutive days	€ 25 per day, max 5 consecutive days	US \$ 25 per day, max 5 consecutive days	✗	US \$ 25 per day, max 5 consecutive days	US \$ 25 per day, max consecutive 5 days
Compassionate Visit	N.A.	✗	✗	✗	✗	✗	✗	✗	Up to US \$ 5,000
Return of Minor Child	N.A.	✗	✗	✗	✗	✗	✗	✗	Up to US \$ 2,000
Up-gradation to Business Class	N.A.	Up to US \$ 1,000	Up to US \$ 1,000	Up to US \$ 1,000	Up to 750	Up to US \$ 1,000	✗	Up to US \$ 1,000	Up to US \$ 1,000
Dental Treatment	US \$ 100 / 75	Up to US \$ 300	Up to US \$ 300	Up to US \$ 300	Up to 300	Up to US \$ 300	Up to US \$ 300	Up to US \$ 400	Up to US \$ 500
Personal Accident	N.A.	US \$ 15,000	US \$ 15,000	US \$ 15,000	10,000	US \$ 15,000	US \$ 15,000	US \$ 20,000	US \$ 25,000
Common Carrier Accidental Death and Disability	N.A.	✗	✗	✗	✗	✗	✗	✗	US \$ 5,000
Repatriation of Mortal Remains	N.A.	Up to US \$ 10,000	Up to US \$ 25,000	Up to US \$ 10,000	Up to 30,000	Up to US \$ 50,000	Up to US \$ 50,000	Up to US \$ 50,000	Up to US \$ 50,000
Trip Cancellation	N.A.	Up to US \$ 1,000	Up to US \$ 1,000	Up to US \$ 1,000	Up to 750	Up to US \$ 1,000	N.A.	Up to US \$ 1,000	Up to US \$ 1,000
Trip Interruption	N.A.	Up to US \$ 500	Up to US \$ 500	Up to US \$ 500	Up to 300	Up to US \$ 500	N.A.	Up to US \$ 500	Up to US \$ 500
Trip Delay		\$25 per each set of 4 hours	\$25 per each set of 4	\$25 per each set of 4 hours	20 per each set of 4 hours delay; Up to	\$25 per each set of 4	N.A.	\$25 per each set of 4 hours	\$25 per each set of 4 hours delay; Up to 150 \$
		delay; Up to 150 \$	hours delay; Up to 150 \$	delay; Up to 150 \$	120	hours delay; Up to 150 \$		delay; Up to 150 \$	

[illegible]

Plan Detail		Explore Asia	Explore Anz	Explore Africa	Explore Europe	Explore Canada+	Explore Silver	Explore Gold	Explore Platinum
Benefit	Deductible/ Time Excess								
Refund of Visa fee (if visa Rejected)	N.A.	Up to \$150	Up to \$150	Up to \$150	Up to 100	Up to \$150	Up to \$150	Up to \$150	Up to \$150
Option of Waiver of Sub-limit	N.A.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No sub-limits restriction under this plan by default
Option of Co-payment	N.A.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No Co-pay restric- tion on this Plan by default
Optional Package									
Loss of Laptop/ Tablet, Hand Baggage and Personal Belongings	\$50/ 30.	Up to \$100	Up to \$100	Up to \$100	Up to 75	Up to \$100	Up to \$100	Up to \$300	Up to \$300
Bounced Booking - Hotel/Common Carrier	\$100/ 75	Up to \$500	Up to \$500	Up to \$500	Up to 300	Up to \$500	Up to \$500	Up to \$500	Up to \$500
Home to Home Cover	N.A.	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI

**\*\*Co-payment if Opted will be applicable on Hospitalization Expenses, Up-gradation to Business Class, Life Threatening Condition for PED (if opted), Medical Expenses due to Accident only(if opted), Adventure Sports Cover(if Opted)**

### 3. Appendix

Medical Expense	Sub-limit
Room Rent including boarding and lodging	1.5% of the Sum Insured subject to a maximum of US \$ 2,000 per day / 1,500 per day
ICU Charges	2% of the Sum Insured subject to a maximum of US \$ 3,000 per day / 2,250 per day
Operation Theatre charges (including Surgeon Charges)	10% of the Sum Insured subject to a maximum of US \$ 20,000 per Claim / 15,000 per Claim
Anesthesia	25% of the surgery cost payable
Ambulance Services	US \$ 500 per Claim / 375 per Claim
Diagnostics and Radiology Services	US \$ 1,000 per Claim / 750 per Claim
Medical Practitioners visit fees	US \$ 100 per visit / 75 per visit subject to maximum of 10 visits per Claim
Miscellaneous Expenses	US \$ 1,000 per Claim / 750 per Claim

(a) For the purpose of application of the above limits :

- (i) Surgery includes operation theatre charges, surgeon fees, implant charges and all other associated charges.
- (ii) Ambulance Services include cost of transportation of the Insured Person to the nearest Hospital and paramedic services.

Miscellaneous Expenses includes but not limited to the cost of medicines, pharmacy or drugs supplies, nursing charges, external medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actuals, blood storage and processing charges and any other services which are not specified above.

## 4. Value added Services

Assistance Service Provider will provide non- medical services like Pre- trip Information Services, Embassy Referral, Lost Luggage Assistance, Lost Passport Assistance, Weather and Exchange Rate Information Assistance, Emergency Message Transmission Assistance, Interpreter Referral, Arrangement of Hotel Accommodation, Legal Assistance, Political Risk and Catastrophe Evacuation, medical assistance services like Telephone Medical Advice, Medical Service Provider Referral, Arrangements of Appointments with Local Doctors for Treatment, Arrangement of Hospital Admission, Guarantee of Medical Expenses Incurred During Hospitalization, Arrangement of Emergency Medical Evacuation, Arrangement of Emergency Medical Repatriation, Arrangement of Emergency Medical Repatriation, Arrangement of Repatriation of Mortal Remains, 24/7 Psychological Hotline, Private Nurse Service and Travel assistance services like Arrangement of Compassionate Visit, Arrangement of Return of Minor Children, Arrangement of Bail Bond, Emergency Cash Advance, Claims Payment & Management, International SIM Card

For details related to Value added Services please refer Policy Terms and Conditions or Prospectus for Explore.



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