

Overseas Mediclaim Insurance Policy (Business & Holiday)

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Product Highlights

Premium is payable in Rupees and Claims are settled abroad in foreign Currency. Policy is available for frequent corporate travelers.

Scope

Medical expenses incurred by the insured persons, outside India as a direct result of bodily injuries caused or sickness or disease contracted are covered.

Following Plans are available:



(WORLDWIDE
EXCLUDING USA/
CANADA)

250	200000	250000 100	25000	1000	100
(WORLDWIDE EXCLUDING USA/ CANADA)					
150	200000	100000 100	25000	1000	100

(WORLDWIDE
INCLUDING USA/
CANADA)

250	200000	500000 100	25000	1000	100
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(WORLDWIDE
INCLUDING USA/
CANADA)

E-I CET 150	200000	100000 100	25000	1000	100
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(WORLDWIDE
INCLUDING USA/ CANADA)

E-2 CET 250	200000	500000 100	25000	1000	100
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(WORLDWIDE
INCLUDING USA/
CANADA)

CFT Cover is available for Executives of Corporate clients and Partners of registered firms annually subject to the duration of any one trip not exceeding 60 days.

Eligibility

Age Limit: 6 months and above up to 70 years.

Policy is to be taken prior to departure from India.

Medical Reports are required for:

1. Trip is for period over 60 days and if
 - a. insured person is over 60 yrs of age visiting USA/Canada
 - b. insured is over 70 yrs of age and visiting countries other than USA/Canada.
2. Proposal reveals that insured had suffered from/suffering from any illness/disease.

The Proposal Form should be accompanied with (1) ECG printout with report and (2) Fasting blood Sugar and Urine Sugar, Urine Strip Test Report or any other medical report required by the company etc. along with the attached questionnaire II (B) to be completed and signed by the Doctor with minimum M. D. qualification conducting the test.

Initially cover upto 180 days is provided under Business & Holiday Plan. Extension is allowed on original policy for further period of 180 days subject to declaration of good health.

Major Exclusion

All pre-existing diseases/illnesses are not covered (known and unknown).

Traveling against Medical advice or for Medical treatment including routine check-up.

First USD 100 of all claims is to be borne by the traveler.

Please refer to Policy for further details.

<http://bookstack.zubera.one/link/355#bkmrk-note%3Apolicy-details->

Note: Policy details given are indicative, not exhaustive. Please contact your nearest NIA office for further details.