

Overseas Medclaim Insurance Policy (Employment & Studies)

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Highlights

Premium payable in Rupees and Claims settled abroad in foreign Currency.
Policy 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:

OMP - BUSINESS AND HOLIDAY (B & H) PLANS



A- 1 (World
excluding

wide 50000

10000 1000

100

150

200000 100





USA/Canada)

A- 2(World wide 250000 25000 1000 100 250 200000 100
excluding
USA/Canada)

B-I (World wide 100000 25000 1000 100 150 200000 100
including
USA/Canada)

B- 2(World wide 500000 25000 1000 100 250 200000 100
including
USA/Canada)

E-I CFT(World wide 100000 25000 1000 100 150 200000 100 including
USA/Canada)

E-2 CFT(World wide in 500000 25000 1000 100 250
200000 100 cluding USA/Canada)

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



C(Worldwide excluding USA/ Canada)	*150000	10000	5000	10
D(Worldwide including USA/ Canada)	*150000	10000	5000	10
D-1(Worldwide excluding USA/ Canada)	*500000	10000	5000	10

*Contingency insurance for students US \$750 for each month of completion of study
during period of Insurance

Premium: Depends on Age-band, Trip-band and Country of visits.Coverage: Initially
cover upto 180 days is provided under Business & Holiday Plan .Extension allowed on
original policy for further period of 180 days subject to declaration of good health.

Eligibility

Age Limit: 6 months and above upto 70 years.




Policy is to be taken
prior to departure
from India. Medical
Reports are required
for:

- A. 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.

B. 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.

Major Exclusion

-  All pre-existing disease/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 are to be borne by the traveller.

Please refer to Policy for further details.

<http://bookstack.zubera.one/link/356#bkmrk-note%3A-policy-details>

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