

ABC Overseas Travel Insurance Policy

1. Introduction

1.1 Policy Overview

This Overseas Travel Insurance Policy is designed to provide comprehensive coverage for travelers, offering financial protection and assistance during international trips. The policy is underwritten by ABC Insurance Company and is subject to the terms, conditions, and exclusions outlined herein.

1.2 Definitions

- **Insured Person:** The individual named on the insurance certificate who is covered under this policy.
- **Emergency Medical Condition:** A medical situation requiring immediate treatment to prevent serious deterioration of health.
- **Immediate Family:** Spouse, children, parents, and siblings.
- **Accidental Injury:** A sudden, unexpected, and visible injury caused by external, violent, and involuntary means.

2. Coverage Details

2.1 Medical Expenses

ABC Insurance will cover: - Emergency medical treatment and hospitalization - Surgical procedures - Prescribed medications - Emergency medical evacuation - Repatriation of remains in case of death

Maximum Coverage Limit: Up to \$500,000 per insured person

2.2 Trip Cancellation and Interruption

Coverage includes: - Reimbursement for non-refundable travel expenses - Cancellation due to: - Serious illness or injury of the insured or immediate family member - Natural disasters at destination - Mandatory government travel advisories - Terrorist incidents

Maximum Coverage Limit: 100% of prepaid, non-refundable travel expenses

2.3 Document and Personal Effects Protection

2.3.1 Loss of Travel Documents

- Emergency passport replacement assistance
- Reimbursement for passport replacement costs
- Emergency travel document procurement

Maximum Coverage Limit: Up to \$500

2.3.2 Loss of Financial Cards

- Assistance in card cancellation and replacement
- Emergency cash advance support for lost credit/debit cards
- International driving license replacement support

Maximum Coverage Limit: Up to \$300

2.3.3 Baggage Protection

- Loss of checked-in baggage
- Delayed baggage compensation
- Emergency purchase of essential items

Maximum Coverage Limit: - Total loss: Up to \$3,000 - Baggage delay: \$200 per 6-hour period (maximum \$600)

2.4 Home Protection

Coverage for home burglary during the insured's absence: - Property damage compensation - Theft of personal belongings - Emergency home security support

Maximum Coverage Limit: Up to \$5,000

2.5 Adventure Sports Coverage

Optional add-on coverage for: - Recreational adventure sports - Emergency medical treatment for sport-related injuries - Rescue and evacuation expenses

Additional Premium Required Maximum Coverage Limit: Up to \$50,000

2.6 Personal Liability

Coverage for: - Legal liability for accidental bodily injury to third parties - Damage to third-party property - Legal defense costs

Maximum Coverage Limit: Up to \$100,000

2.7 Emergency Assistance Services

24/7 global support including: - Medical referrals - Translation services - Emergency cash transfer assistance - Legal referral services - Lost document assistance

3. Exclusions

3.1 Medical Exclusions

The policy does not cover: - Pre-existing medical conditions - Self-inflicted injuries - Dental treatments of any kind - Cosmetic or elective treatments - Pregnancy-related expenses except in emergency life-saving situations

3.2 General Exclusions Applicable to All Sections

ABC Insurance shall bear no liability for claims arising directly or indirectly from:

1. Consequential losses due to:
 2. Radioactive, toxic, explosive, or hazardous properties of nuclear assemblies
 3. Radioactivity contamination from nuclear waste
4. Sickness related to asbestos or asbestos products
5. Illegal or criminal activities by the insured
6. Travel not as a fare-paying passenger
7. Military or naval operations, including:
 8. Military exercises
 9. War games
10. Actual engagement with domestic or foreign enemies
11. Losses arising from:
 12. War (declared or undeclared)
 13. Civil war
 14. Invasion
 15. Insurrection
 16. Rebellion
 17. Terrorism
18. Military power usurpation
19. Personal conduct issues:
 20. Self-inflicted injury
 21. Deliberate exposure to danger
 22. Suicide or suicide attempts
23. Being under the influence of alcohol, drugs, or intoxicating substances
24. Professional activities:
 25. Participation in sports events for gain or reward
 26. Driving without a valid license
27. Non-compliance with traffic rules and regulations
28. Medical conditions:
 29. Pathological fractures
 30. Pregnancy complications beyond emergency life-saving measures
 31. Routine pre-natal and post-natal care

- 32. Birth control
- 33. Artificial insemination
- 34. Infertility treatments
- 35. Sexual dysfunction
- 36. Fraudulent claims or willful misrepresentation
- 37. Travel against medical advice
- 38. Travel to countries with specific travel restrictions imposed by the Republic of India

3.3 COVID-19 Specific Exclusions

- Routine COVID-19 testing
- Quarantine expenses not directly related to medical treatment

4. Policy Conditions

4.1 Policy Period

- Coverage begins at the start of the journey and ends upon return to the home country
- Maximum trip duration: 180 consecutive days

4.2 Premium and Payment

- Premium calculated based on:
 - Traveler's age
 - Destination
 - Trip duration
 - Selected coverage level

4.3 Claims Process

1. Notify ABC Insurance within 24 hours of incident
2. Submit complete documentation within 30 days
3. Provide original receipts and medical reports
4. Cooperate with investigation process

5. Policy Limitations

5.1 Age Restrictions

- Available for travelers aged 18-75 years
- Additional medical screening required for travelers over 65

5.2 Geographic Limitations

- Coverage valid worldwide
- Excludes travel to countries under international sanctions

6. Renewal and Termination

6.1 Policy Renewal

- Automatic renewal option available
- Premium may be adjusted based on claim history and risk assessment

6.2 Policy Termination

ABC Insurance may terminate the policy: - For non-payment of premium - If fraudulent claims are discovered - If material information is misrepresented

7. Contact Information

ABC Insurance Overseas Travel Support - Emergency Helpline: +1-800-TRAVEL-HELP - Global Support Email: overseas.support@abcinsurance.com - Claims Department: claims@abcinsurance.com

Notice: This is a summary of coverage. Please refer to the full policy document for complete details and exact terms.

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