

ASIA TRAVEL GUARD POLICY - GOLD

Plan	GOLD
Accidental Death and Dismemberment Benefit (24 Hrs)	\$15,000
Accident & Sickness Medical Expense Reimbursement	\$200,000
Deductible	\$100
The following Maximum eligible expenses per Sickness or Disease are applicable To Insured Persons aged 56-70, regardless of the plan/option purchased	
- Hospital Room and Board and Hospital Miscellaneous	Maximum 1,500\$ per day upto 30 days whichever is less
- Intensive Care Unit	Maximum 3,000\$ per day upto 7 days whichever is less.
- Surgical Treatment	Maximum 10,000\$
- Anesthetist Services	Upto 25% of Surgical Treatment
- Physician's Visit	Maximum 75 per Day upto 10 visits
- Diagnostic and Pre-Admission Testing	Maximum 500\$
- Ambulance Services	Maximum 400\$
Assistance Services	INCLUDED*
Checked Baggage Delay	\$75
DEDUCTIBLE	N/A
Checked Baggage Loss (Per Item 10% and Per Bag 50% Limit)	\$1,000
Emergency Medical Evacuation	INCLUDED*
Loss of Passport	\$250
DEDUCTIBLE	\$30
Personal Liability	\$200,000
DEDUCTIBLE	\$200
Repatriation of Remains Benefit	INCLUDED*

* Included under Accident & Sickness Medical Expenses

Key exclusions specific to benefits :

1. Baggage loss (common carrier)

- In addition to the General Exclusions listed in this Policy this coverage section shall not cover any non- Documented Loss and We will not be liable under this section for any:

- excluded classes of property: animals, motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, (except bicycles while checked as baggage with a Common Carrier), snow skis, household effects, antiques, electronic equipment such as computers (including software and accessories), personal data assistants or handheld computers, cellular phones, digital video disc player, compact disc player, video camcorder, eyeglasses or sunglasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, money, securities such as credit cards, debit cards, checks, traveler checks, membership cards, tickets or documents, business good or samples, data recorded on tapes, cards, discs or otherwise, musical instruments, perishables and consumables;
- loss to property insured under any other insurance Policy, or otherwise reimbursed by a Common Carrier;

3. loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.

2. Baggage delay

- Any baggage delay while in India is not covered under this policy.

3. Loss of passport

- Loss of passport due to delay or from confiscation or detention by customs, police or other authority.
- Theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained. - Loss due to leaving it unattended unless in a locked hotel room or apartment
- loss or theft of passport left unattended by You unless located in a locked hotel room or apartment and an appropriate sized safety deposit box was not available.

4. Personal liability

- In addition to the General Exclusions listed in this Policy this coverage section shall not cover and We will not be liable under this section for any:
 1. liability which is expected by or intended for You; or
 2. liability arising out of or in connection with a Business engaged in by You. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the Business; or
 3. liability arising out of the rental or holding for rental of any part of any premises by You; or
 4. liability arising out of the rendering of or failure to render professional services; or
 5. liability arising out of a premises, water craft or aircraft that is owned by, rented to or rented by You; or
 6. liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, water craft or aircraft; or
 7. liability arising out of the transmission of a communicable Disease by You; or
 8. liability arising out of sexual molestation, corporal punishment, or physical or mental abuse; or
 9. liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization; or
 10. liability under any contract or agreement; or
 11. Property Damage to property owned by You; or
 12. Property Damage to property rented to, occupied, or used by or in the care of You; or
 13. Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by You under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law; or
 14. Suits or legal actions arising from Your Immediate Family Member, or Traveling Companion or Immediate Family Member of a Traveling Companion against You.

5. Accidental death and dismemberment

- In addition to the General Exclusions listed in this Policy this coverage section shall not cover:
 1. loss caused directly or indirectly, wholly or partly by:
 - a. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;
 - b. medical or surgical treatment except as may be necessary solely as a result of Injury;
 2. any Injury which shall result in hernia.

6. Accident & Sickness Medical Expenses:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

1. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
2. routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or
3. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
4. dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or
5. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
6. the diagnosis and treatment of acne; or
7. deviated septum, including sub mucous resection and/or other surgical correction thereof; or
8. organ transplants that are considered experimental in nature; or
9. well child care including exams and immunizations; or
10. expenses which are not exclusively medical in nature; or
11. any expenses incurred in India unless authorized and approved by Us in advance; or
12. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or
13. treatment provided in a government Hospital or services for which no charge is normally made; or
14. mental, nervous, or emotional disorders or rest cures; or
15. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control including surgical procedures and devices; or
16. medical expenses covered under any workers' compensation or similar policy; or
17. medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose.
18. Any non-medical expenses as mentioned in Annexure I of policy wording

GENERAL EXCLUSIONS :

- where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition; or
- any Pre-existing Condition or any complication arising from it; or
- serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by You, shall return the pro rata premium for any such period of service during the Trip; or
- any loss, injury, damage or legal liability arising directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
- For complete list of detailed exclusion, please refer policy wordings.
I have read and understood the [policy wordings](#)

UIN NUMBER: IRDA/NL-HLT/TAGI/P-T/V.I/241/13-14
ADVT NUMBER: TAGIC/WebApp/TG/Jul 18/3 Ver1/ policies365.com 1147