

Accident & Sickness and Medical Expense Reimbursement	\$5,00,000
Accidental Death and Dismemberment Benefit (Common Carrier)	<b>Deductible</b> \$100
Accidental Death and Dismemberment Benefit (24 hrs)	\$5,000
Sickness Dental Relief	\$25,000
Emergency Medical Evacuation*	\$1,000
Repatriation of Remains*	<b>Deductible</b> \$150
Baggage Delay Benfits (After first 12 hrs)	INCLUDE D
checked Baggage Loss Benefit#	INCLUDE D
Loss of Passport Benefit	\$200
Personal Liability	\$1,000
Flight Delay^	<b>Deductible</b> \$30
Hijack^^	\$2,00,000
Automatic extension of policy upto 7 days	<b>Deductible</b> \$200
Emergency Cash advance	INCLUDED
Fraudulent Charges (Payment Card Security)	INCLUDED
Home Burglary (In Rs.)	AVAILABE
Trip Cancellation	\$1,500
Trip Curtailment	\$2,000
Missed Connection/Missed Departure	RS.
Bounced Hotel/Airline booking	2,00,000
	\$1,000
	<b>Deductible</b> \$100
	\$1,000
	<b>Deductible</b> \$100
	\$1000
	<b>Deductible</b> \$100
	\$1000
	<b>Deductible</b> \$100

\* Included under the benefit limit of Accident & Sickness  
Medical Expense Reimbursement.

# Maximum amount to be reimbursed per bag is 50% and maximum value per article  
contained in any bag is 10% of sum (s) Insured

^Flight Delay - Deductible of 12 hrs. \$10 per 12 hours & Maximum  
\$100 ^^Hijack - Deductible of 1 day, \$100 per day & Maximum \$500

## Key exclusions specific to benefits :

### Sickness Dental Expense :

In addition to the General Exclusions listed in this Policy, this coverage section shall not cover Immediate Dental Treatment in the Republic of India.

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### Baggage Delay :

In addition to the General Exclusions listed in this Policy this coverage section shall not cover any Baggage Delay incurred in the Republic of India

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### Flight Delay :

In addition to the General Exclusions listed in this Policy this coverage section shall not cover any delay due to an insured Covered Hazard which was made public or known to You prior to the purchase of this Policy.

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### Bounced Bookings Of Hotel And Airline :

1. Any air tickets / hotel bookings which are allotted to airline staff / hotel staff or under any special travel industry employee scheme  
2. Any air tickets / hotel bookings made within 7 days of departure/hotel arrival.

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### Accidental Death And Dismemberment (common carrier) :

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.

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### Accidental Death and Dismemberment Benefit (24 hrs) :

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.

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## Accident & Sickness Medical Expenses :

1. any Pre-existing Condition or any complication arising from it; except incase of Life saving unforeseen emergency. In such event, measures solely designed to relieve acute pain, provided to the Insured by the Physician for Disease/accident arising out of a pre-existing condition would be reimbursed up to \$1500 per policy. The treatment for these emergency measures would be paid till the insured becomes medically stable or is relieved from acute pain. All further medical cost to improve or maintain medically stable state or to prevent the onset of acute pain would have borne by the Insured; or

2. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or

3. 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

1. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or

2. dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or

3. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or

4. the diagnosis and treatment of acne; or

5. deviated septum, including sub mucous resection and/or other surgical correction thereof; or

6. organ transplants that are considered experimental in nature; or

7. well child care including exams and immunizations; or

8. expenses which are not exclusively medical in nature; or

9. any expenses incurred in India unless authorized and approved by Us in advance; or

10. 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

11. treatment provided in a government Hospital or services for which no charge is normally made; or

12. mental, nervous, or emotional disorders or rest cures; or

13. 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

14. medical expenses covered under any workers' compensation or similar policy; or

15. medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose.

16. Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.

17. medical expenses covered under any workers' compensation or similar policy; or

18. medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose

19. Any Medical Expenses incurred when the specific purpose of a journey is to receive medical treatment or advice.

20. Any Medical Expenses arising out of any medical condition incurred within excluded territorial limits or excluded insured journey that are stated in the Policy Schedule and/or General exclusion to this Policy.

21. Any non -medical expenses as mentioned in Annexure I of policy wording

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## **Loss Of Passport :**

1. loss of passport due to delay or from confiscation or detention by customs, police or other authority; 2. theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained; 3. 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.

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## **Missed Connections/Missed Departure :**

1. Expenses that you would have incurred during the normal course of your trip. 2. Missed connections due to an Covered Hazard which was made public or known to You prior to the purchase of this Policy. 3. Your failure to allow sufficient time to get to the departure point. 4. Claims not supported by a written report from the appropriate authorities.

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## Baggage Loss (Common Carrier) :

1. 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, cheques, traveler cheques, membership cards, tickets or documents, business good or samples, data recorded on tapes, cards, discs or otherwise, musical instruments, perishables and consumables;2. 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.

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## Personal Liability :

1. liability which is expected by or intended for You; or2. 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; or3. liability arising out of the rental or holding for rental of any part of any premises by You; or4. liability arising out of the rendering of or failure to render professional services; or5. liability arising out of a premises, water craft or aircraft that is owned by, rented to or rented by You; or6. liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, water craft or aircraft; or7. liability arising out of the transmission of a communicable Disease by You; or8. liability arising out of sexual molestation, corporal punishment, or physical or mental abuse; or9. 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; or10. liability under any contract or agreement; or11. Property Damage to property owned by You; or12. Property Damage to property rented to, occupied, or used by or in the care of You; or13. 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; or14. Suits or legal actions arising from Your Immediate Family Member, Traveling Companion or Immediate Family Member of a Traveling Companion against You.

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## Trip Cancellation :

In addition to the General Exclusions listed in this Policy this coverage section shall not cover any claim if the Trip is cancelled, delayed or altered as a result of:

1. depression or anxiety, mental, nervous or emotional disorders, alcohol or drug abuse addiction or overdose; or
2. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or

3. pregnancy and all related conditions; or  
4. laws, regulations or orders, issued or made by any Government or Public Authority; or  
5. any Pre-existing Condition; or  
6. an Insured Person traveling against the advice of a Physician; or  
7. the default of any a) provider of transport; b) agent of such provider; or  
8. Strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Trip was booked; or  
delay due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any.

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### **Fraudulent Charges :**

1. Losses that do not occur within the policy period;2. Losses that result from or related to business pursuits including your work or profession;3. Losses caused by illegal acts;4. Losses that you have intentionally caused;5. Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.6. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, riot or the act of any lawfully constituted authority.7. Losses due to the order of any government, public authority, or customers' officials.8. Losses due to ionising radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission)of nuclear fuel.9. Losses due to the radio active toxic, explosives or any other potentially dangerous properties of any explosive nuclear assembly or nuclear component thereof.10. Losses due to nuclear weapons material.

### **Burglary :**

1. If the loss or damage occurs while Your Home is Unoccupied 2. If You and/or Your Family and/or Your Domestic Staff are directly and / or indirectly in any way involved in or concerned with the actual or attempted Burglary.3. In respect of any Kutcha Construction.4. For any loss or damage to livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, ATM or credit cards 5. For the first Rs 5000 of each and every claim under this Benefit.6. Under and for any interest in the property insured which has come into existence subsequent to this Policy having come into effect.

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### **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
- For any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest;
- For complete list of detailed exclusion, please refer policy wordings.  
I have read and understood the [policy wordings](#).

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### Limitations –

Accidental Death and Dismemberment Benefit is limited to 10% of Principal Sum Insured for Insured Person with age 17 years or below  
Accidental Death and Dismemberment Benefit is limited to \$5000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable  
Accident & Sickness Medical Expense is limited to \$10000 for two wheeled motorized mode of conveyance irrespective of any Plan and age wherever applicable.  
Pre-existing Condition or any complication arising from it in a Life saving unforeseen emergency condition would be reimburse up to \$1500 per policy.

### Sub-limits -

The following Maximum eligible expenses per Disease/Illness/Injury are automatically applicable to Insured Persons Aged 56 years onwards, regardless of the plan/option purchased at the inception of the policy and its subsequent renewals if applicable.  
Hospital Room rent, Board and Hospital misc. maximum \$1500 per day up to 30 days.  
Intensive Care Unit-Maximum \$3000 per day up to 7 days.  
Surgical Treatment-Maximum USD \$10000.  
Anesthetist Services-Maximum up to 25% of Surgical treatment.  
Physician's Visit-Maximum \$75 per day up to 10 visits.  
Diagnostic and Pre-admission testing-Maximum up to \$ 500.  
Ambulance Services-Maximum up to \$ 400.

**NOTE** -The above plans are with Sublimits. Sublimits can be waived by paying additional premium.

**Restriction of Sum Insured** -Under renewals of Annual Multi trip from 71 years onwards, the amount payable for any illness / disease / injury / condition including its consequences will be restricted to 10% of the Sum Insured as shown in the policy schedule in case such claim arises due to the same illness / disease / injury / condition which had been incurred and paid in any of the prior policies issued by us to the same insured.