

IIT Institutions		
Coverages	Benefit in US\$	Deductible
Medical expenses,evacuation and repatriation	2,50,000	50
Emergency Dental Pain Relief	500	50
Personal Accident	25,000	NIL
AD & D common carrier	5,000	NIL
Loss of Checked-in Baggage (**Per Baggage maximum 50% and per item in baggage maximum 10%.)	500	NIL
Delay of Checked Baggage	100	12 hrs
Loss of Passport	250	25
Hijack	\$ 500 per day upto max of \$ 2500	24 hours
Trip Delay	30 Per 12 Hrs	12 Hrs
Personal Liability	2,00,000	10% of Claim amount
Emergency Cash Assitance	1000	NIL
Trip Cancellation	1000	NIL
Trip Curtailment	500	NIL
Hospitalization Daily Allowance	\$ 25 per day up to max \$ 170	NIL
Missed Connection	250	10% of claim amount
Per day rate for a minimum of 2000 mandays worldwide Including USA Canada	Rs 55	
Remarks **Coverage is for a maximum of 180 days per employee per trip		
** All quotes are valid for individuals upto the age of 70 yrs only		
** All quotes are valid for a period of 15 days only		