

SCHEDULE OF BENEFITS

No.	Cover	Zone 1 – Plan 01	Zone 2 – Plan 02	Zone 3 – Plan 03	Zone 4 – Plan 04	Zone 1 – Plan 05	Zone 2 – Plan 06	Deductible / Excess
		USD 100,000.00	USD 100,000.00	EUR 30,000.00	USD 25,000.00	USD 50,000.00	USD 50,000.00	
01	Medical expenses	\$100,000	\$100,000	EUR 30,000	\$25,000	\$ 50,000.00	\$ 50,000.00	From 30 Days to 70 Years Old \$/EUR 30 From 71 Years to 75 Years Old \$/EUR 150 From 76 Years to 80 Years Old \$/EUR 200
02	Emergency dental care	\$250	\$250	N/A	\$250	\$250.00	\$250.00	-
03	Emergency Medical Evacuation & Repatriation	Actual Cost Included Under Medical Expenses	Actual Cost Included Under Medical Expenses	Actual Cost Included Under Medical Expenses	Actual Cost Included Under Medical Expenses	Actual Cost Included Under Medical Expenses	Actual Cost Included Under Medical Expenses	-
04	Repatriation of mortal remains to the country of residence	\$20,000	\$20,000	EUR 30,000	\$10,000	\$20,000	\$20,000	-
05	Emergency return home	Cost of Return Economy Ticket	Cost of Return Economy Ticket	N/A	N/A	Cost of Return Economy Ticket	Cost of Return Economy Ticket	-
06	Travel of one immediate family member	Cost of Return Economy Ticket Per Day \$100 Max up to \$500	Cost of Return Economy Ticket Per Day \$100 Max up to \$500	N/A	N/A	Cost of return economy Ticket Per Day \$100 Max Up to \$500	Cost of return economy Ticket Per Day \$100 Max Up to \$500	-
07	Escort of minor children	\$5,000	\$5,000	N/A	N/A	\$5,000.00	\$5,000.00	-
08	Sea and Mountain rescue expenses	\$10,000	\$10,000	N/A	N/A	\$10,000.00	\$10,000.00	-
09	Travel assistance services	Covered 24/7	Covered 24/7	Covered 24/7	Covered 24/7	Covered 24/7	Covered 24/7	-
10	Delivery of medicines / Dispatch of a specialised physician	Assistance Only	Assistance Only	Assistance Only	Assistance Only	Assistant Only	Assistant Only	-
11	Medical referral / Appointment of a local Medical specialist	Assistance Only	Assistance Only	Assistance Only	Assistance Only	Assistant Only	Assistant Only	-
12	Connection services	Assistance Only	Assistance Only	Assistance Only	Assistance Only	Assistant Only	Assistant Only	-
13	Relay of urgent messages	Assistance Only	Assistance Only	Assistance Only	N/A	Assistant Only	Assistant Only	-
14	Trip cancellation & curtailment	\$1,000	\$1,000	N/A	\$750	\$1,000	\$1,000	Zone 01 & 02-100 / Zone 04-\$30
15	Delayed departure abroad	Per Hour \$30 Max up to \$750 for Necessary Items	Per Hour \$30 Max up to \$750 for Necessary Items	N/A	Per Hour \$30 Max up to \$300 for Necessary Items	Per Hour \$ 30 Max up to \$ 750 for Necessary Items	Per Hour \$ 30 Max up to \$ 750 for Necessary Items	6 Hours
16	Missed flight connection abroad	Per Hour \$30 Max up to \$200 for Necessary Items	Per Hour \$30 Max up to \$200 for Necessary Items	N/A	N/A	Per Hour \$ 30 Max up to \$ 200 for necessary items	Per Hour \$ 30 Max up to \$ 200 for necessary items	3 Hours
17	Loss of checked-in luggage	Per Bag \$150 Per Item \$50 Max up to \$600	Per Bag \$150 Per Item \$50 Max up to \$600	N/A	Per Bag \$150 Per Item \$50 Max up to \$600	Per bag \$ 150 Per Item \$ 50 Max up to \$ 600	Per bag \$ 150 Per Item \$ 50 Max up to \$ 600	-
18	Delay in the arrival of checked-in luggage	Per Hour \$30 Max up to \$750 For Necessary Items	Per Hour \$30 Max up to \$750 For Necessary Items	N/A	Per Hour \$30 Max up to \$300 For Necessary Items	Per Hour \$ 30 Max up to \$ 750 For Necessary Items	Per Hour \$ 30 Max up to \$ 750 For Necessary Items	6 Hours
19	Location and forwarding of delayed checked-in luggage and personal effects	Assistance Only	Assistance Only	N/A	Assistance Only	Assistance Only	Assistance Only	-
20	Loss of credit card abroad	\$500	\$500	N/A	N/A	\$ 500	\$ 500	-
21	Loss of personal money abroad	\$500	\$500	N/A	N/A	\$ 500	\$ 500	-
22	Loss of Passport, Driving Licence, National Identity Card abroad	Actual Cost up to \$100	Actual cost up to \$100	N/A	N/A	Actual cost up to \$ 100	Actual cost up to \$ 100	-
23	Accidental Death while abroad	Sum Insured: \$15,000 (Insured up to age 18 : \$2,500)	Sum Insured : \$15,000 (Insured up to age 18 : \$2,500)	N/A	N/A	Sum Insured : \$ 15,000 (Insured up to age 18 : \$ 2,500)	Sum Insured : \$ 15,000 (Insured up to age 18 : \$ 2,500)	-
24	Permanent total disability	100% of Sum Insured	100% of Sum Insured	N/A	N/A	100% of Sum Insured	100% of Sum Insured	-
25	Permanent partial disability	% of Sum Insured as per Scale of benefit	% of Sum Insured as per Scale of benefit	N/A	N/A	% of Sum Insured as per Scale of benefit	% of Sum Insured as per Scale of benefit	-
26	Personal liability	\$1,000,000	\$1,000,000	N/A	N/A	\$1,000,000	\$1,000,000	-
27	Advance of bail bond	\$10,000	\$10,000	N/A	N/A	\$ 10,000	\$ 10,000	-
28	Legal assistance	\$5,000	\$5,000	N/A	N/A	\$ 5,000	\$ 5,000	-
29	Hijack / Kidnap	Per Hour \$50 Max up to \$6,000	Per Hour \$50 Max up to \$6,000	N/A	N/A	Per Hour \$ 50 Max up to \$ 6,000	Per Hour \$ 50 Max up to \$ 6,000	-

Territorial Zones :

- Zone 1 : Worldwide including USA, Canada, Australia, Japan
- Zone 2 : Worldwide excluding USA, Canada, Australia, Japan
- Zone 3 : Schengen States Only
- Zone 4 : Asian Countries (Excluding Japan)

Age Limit : 30 Days to 80 Years

- 30 days to 18 years - 50% discount in premium
- 76 years to 80 years - 100% increase in premium
- Group discounts for groups travelling together to the same destination at the same time.

Rates Applicable to each Zone - Currency in USD

Zone 1 - Worldwide including USA, Canada, Australia, Japan

\$ 100,000		
Duration	Individual	Family
Up to 7 Days	11.60	23.23
8-14 Days	16.41	32.84
15-21 Days	23.35	46.70
22-31 Days	25.90	51.80
31-60 Days	29.96	59.91
Up to 92 Days (Max 62 days per stay)	39.21	78.43
Up to 92 Days	60.09	120.19
Up to 6 Months (Max 62 days per stay)	62.33	124.64
Up to 6 Months (Max 92 days per stay)	69.88	139.75
Up to 6 Months (Max 180 days per stay)	139.75	279.50
One Year (Max 62 days per stay)	73.74	147.49
One Year (Max 92 days per stay)	81.15	162.30
One Year (Max 180 days per stay)	162.30	324.60
Two Years (Max 62 days per stay)	146.48	292.95
Two Years (Max 92 days per stay)	162.28	324.55
Two Years (Max 180 days per stay)	324.55	649.10

Zone 2 - Worldwide excluding USA, Canada, Australia, Japan

\$ 100,000		
Duration	Individual	Family
Up to 7 Days	8.13	16.26
8-14 Days	11.49	22.99
15-21 Days	16.35	32.69
22-31 Days	18.13	36.26
31-60 Days	20.98	41.95
Up to 92 Days (Max 62 days per stay)	27.45	54.90
Up to 92 Days	42.06	84.14
Up to 6 Months (Max 62 days per stay)	43.63	87.25
Up to 6 Months (Max 92 days per stay)	48.91	97.83
Up to 6 Months (Max 180 days per stay)	97.83	195.65
One Year (Max 62 days per stay)	51.61	103.24
One Year (Max 92 days per stay)	56.80	113.61
One Year (Max 180 days per stay)	113.60	227.23
Two Years (Max 62 days per stay)	102.54	205.06
Two Years (Max 92 days per stay)	113.59	227.19
Two Years (Max 180 days per stay)	227.18	454.38

Zone 3 - Schengen States Only

€ 30,000		
Duration	Individual	Family
Up to 7 Days	6.38	12.78
8-14 Days	9.03	18.06
15-21 Days	12.84	25.69
22-31 Days	14.25	28.49
31-60 Days	16.48	32.95
Up to 92 Days (Max 62 days per stay)	21.56	43.14
Up to 92 Days	33.05	66.10
Up to 6 Months (Max 62 days per stay)	34.28	68.55
Up to 6 Months (Max 92 days per stay)	38.44	76.86
Up to 6 Months (Max 180 days per stay)	76.88	153.73
One Year (Max 62 days per stay)	40.55	81.11
One Year (Max 92 days per stay)	44.64	89.26
One Year (Max 180 days per stay)	89.28	178.53
Two Years (Max 62 days per stay)	80.56	161.13
Two Years (Max 92 days per stay)	89.25	178.50
Two Years (Max 180 days per stay)	178.50	357.00

Zone 4 - Asian Countries (Excluding Japan)

\$ 25,000		
Duration	Individual	Family
Up to 7 Days	5.00	11.25
8-14 Days	7.50	16.25
15-21 Days	11.25	22.50
22-31 Days	13.75	25.00
31-60 Days	16.25	27.50
Up to 92 Days (Max 62 days per stay)	20.00	38.75
Up to 92 Days	30.00	52.50
Up to 6 Months (Max 62 days per stay)	32.50	61.25
Up to 6 Months (Max 92 days per stay)	35.00	68.75
Up to 6 Months (Max 180 days per stay)	70.00	137.50
One Year (Max 62 days per stay)	37.50	80.00
One Year (Max 92 days per stay)	40.00	88.75
One Year (Max 180 days per stay)	80.00	177.50
Two Years (Max 62 days per stay)	72.50	150.00
Two Years (Max 92 days per stay)	80.00	168.75
Two Years (Max 180 days per stay)	160.00	337.50

Zone 1 - Worldwide including USA, Canada, Australia, Japan

\$ 50,000		
Duration	Individual	Family
Up to 7 Days	9.86	19.75
8-14 Days	13.95	27.91
15-21 Days	19.85	39.70
22-31 Days	22.02	44.03
31-60 Days	25.47	50.92
Up to 92 Days (Max 62 days per stay)	33.33	66.67
Up to 92 Days	51.08	102.16
Up to 6 Months (Max 62 days per stay)	52.98	105.94
Up to 6 Months (Max 92 days per stay)	59.40	118.79
Up to 6 Months (Max 180 days per stay)	118.79	237.58
One Year (Max 62 days per stay)	62.68	125.37
One Year (Max 92 days per stay)	68.98	137.96
One Year (Max 180 days per stay)	137.96	275.91
Two Years (Max 62 days per stay)	124.51	249.01
Two Years (Max 92 days per stay)	137.94	275.87
Two Years (Max 180 days per stay)	275.87	551.74

Zone 2 - Worldwide excluding USA, Canada, Australia, Japan

\$ 50,000		
Duration	Individual	Family
Up to 7 Days	6.91	13.82
8-14 Days	9.77	19.54
15-21 Days	13.90	27.79
22-31 Days	15.41	30.82
31-60 Days	17.83	35.66
Up to 92 Days (Max 62 days per stay)	23.33	46.67
Up to 92 Days	35.75	71.52
Up to 6 Months (Max 62 days per stay)	37.09	74.16
Up to 6 Months (Max 92 days per stay)	41.57	83.16
Up to 6 Months (Max 180 days per stay)	83.16	166.30
One Year (Max 62 days per stay)	43.87	87.75
One Year (Max 92 days per stay)	48.28	96.57
One Year (Max 180 days per stay)	96.56	193.15
Two Years (Max 62 days per stay)	87.16	174.30
Two Years (Max 92 days per stay)	96.55	193.11
Two Years (Max 180 days per stay)	193.10	386.22

(The above premiums are subject to taxes)