

Schedule of Benefits



Coverage is afforded as follows:

	Platinum Plan/Limit	Gold Plan/Limit	Silver Plan/Limit	Silver Plus Plan/Limit (76 - 95 Years)
Section 1: Personal Accident Benefits				
1A. Accidental Death and Permanent Disablement	USD 200,000	USD 30,000	USD 20,000	USD 20,000
Section 2: Medical Benefits				
2A. Accidental and Sickness Medical Reimbursement	Up to USD 500,000 (Subject to an Excess of USD 100)	Up to USD 100,000 (Subject to an Excess of USD 100)	Up to USD 50,000 (Subject to an Excess of USD 100)	Up to USD 50,000 (Subject to an Excess of USD 1000)
2B. Follow up Treatment in Home Country	Up to USD 5,000 (Subject to Accidental & Sickness Medical Benefit Limit)	Up to USD 1,000 (Subject to Accidental & Sickness Medical Benefit Limit)	Up to USD 350 (Subject to Accidental & Sickness Medical Benefit Limit)	Up to USD 350 (Subject to Accidental & Sickness Medical Benefit Limit)
2C. Compassionate Visit	Up to USD 2,500	N/A	N/A	N/A
Section 3: Evacuation & Repatriation Benefits				
3A. Emergency Medical Evacuation	Up to USD 500,000 (Subject to Accidental & Sickness Medical Benefit Limit)	Up to USD 100,000 (Subject to Accidental & Sickness Medical Benefit Limit)	Up to USD 50,000 (Subject to Accidental & Sickness Medical Benefit Limit)	Up to USD 50,000 (Subject to Accidental & Sickness Medical Benefit Limit)
3B. Repatriation of Mortal Remains	Up to USD 10,000	Up to USD 7,000	Up to USD 5,000	Up to USD 5,000
Section 4: Travel Inconvenience Benefits				
4A. Loss of Travel Documents	Up to USD 500	Up to USD 250	Up to USD 100	Up to USD 100
4B. Loss of Personal Money	USD 1,000	USD 300	N/A	N/A
4C. Delay on Arrival	USD 1,000 (USD 50/ every four (4) consecutive hours of delay)	USD 500 (USD 50/ every four (4) consecutive hours of delay)	N/A	N/A
4D. Travel Cancellation/ Curtailment				
Outbound (Cancellation/ Curtailment)	USD 7,500	USD 5,000	N/A	N/A
Inbound (Curtailement only)	USD 5,000	USD 2,500	N/A	N/A
4E. Visa Refusal (Outbound only)	USD 100	USD 100	N/A	N/A

Section 5: Baggage Benefits

5A. Baggage Delay	USD 1,000 (USD 50 / every four (4) consecutive hours of delay)	USD 250 (USD50/ every four (4) consecutive hours of delay)	N/A	N/A
5B. Loss or Damage of Baggage & Personal Effects	USD 2,500	USD 500	USD 250	USD 250

Section 6: Other Travel Related Benefits

6A. Personal Liability	Up to USD 1,000,000	Up to USD 250,000	Up to USD 50,000	Up to USD 50,000
6B. Home Away Protection	USD 5,000	USD 2,500	USD 1,000	USD 1,000
6C. Mugging	USD 500	USD 300	USD 200	USD 200

Section 7: Terrorism Plus (Optional Coverage)

Section 7: Terrorism Plus (Optional Coverage)	Up to limit of Section 1, 2, 3 and 4 only	Up to limit of Section 1, 2, 3 and 4 only	Up to limit of Section 1, 2, 3 and 4 only	Up to limit of Section 1, 2, 3 and 4 only
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Section 8: 24/7 Emergency Assistance

Section 8: 24/7 Emergency Assistance	Included	Included	Included	Included
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Free coverage is afforded for one (1) accompanying named Infant per Insured Person for Sections 1A, 2A, 3A and 3B. Benefits applicable to the named Infant shall be ten percent (10%) of the Limits.

Family Plan Benefits: Sum Insured per Family Plan is up to three hundred percent (300%) of the benefit limits for Section 1A, 2A, 3A & 3B. Each child is entitled up to thirty percent (30%) of the limit for Section 2A & 3A and ten percent (10%) of the limit for Section 1A & 3B.

Individual premium for Child is applicable for Insured Person between the ages of two (2) years to eighteen (18) years.

5% Excess is applicable for all sections except section 2A.

BON VOYAGE

