



Travel Secure

Because **every minute** counts



Leisure Trip

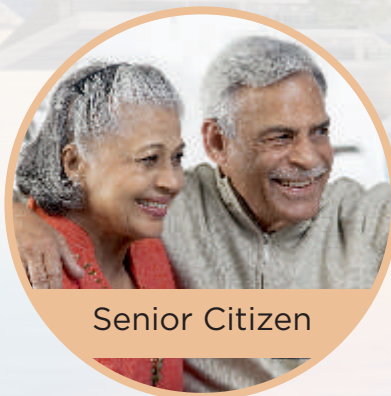


Student Travel



Multi Trip

Make the
most of your
travel



Senior Citizen



Asia Plan

Your search for high quality overseas travel insurance stops here

Travel related risks while you are in a foreign country, like an accident abroad, loss of travel documents, hospitalization due to sickness/accident can turn out to be quite disturbing and at the same time expensive. Besides the protocol and procedures to be followed in the respective country and the corresponding anxious moments and unnecessary worries it can have on the traveler, it can also give a considerable financial burden.

Royal Sundaram brings to you "Travel Secure", which is a comprehensive Travel Insurance Plan which offers holistic travel insurance solutions to every discerning traveler.

Key Features of the policy

Coverage from Country perspective

Coverage is available for travel to countries for which a valid visa has been obtained. From a country perspective, we have classified our coverage under the following options.

- a. Worldwide including Americas (Americas include North, Central, South America and Canada. Option to include Schengen countries)
- b. Worldwide excluding Americas (Option to include Schengen countries)
- c. Asia* (excluding Korea and Japan)

(* Coverage to Korea and Japan shall be available under Worldwide including/excluding Americas category)

Plans Offered under Travel Secure

Travel Secure is a very comprehensive and feature rich policy which provides a complete peace of mind and it covers all segments of travel abroad. It offers coverage under five different plans which suits best to your needs:

1. **Leisure Trip** - A comprehensive plan for a holiday abroad, with SI starting from 50,000 USD up to 10 lac USD.
2. **Multi Trip** - A customized annual plan for frequent business travelers who undertake multiple trips in a year.
3. **Senior Citizen** - A tailor made plan for members aged 71 and above.
4. **Asia** - An affordable plan exclusively for travel within Asia.
5. **Student** - A very useful annual plan for all students going abroad for studies, duration of which can be from 1 to 7 years.

Age Eligibility

The eligibility is as per the plan opted.

Leisure, Multi trip and Asia plans:

Children: The minimum entry age under these plans is 91 days.

Adult: Minimum entry age is 18 years. Maximum entry age is 70 years at the commencement date of the Policy. If the insured person completes 70 years during the period of insurance, then the insurance will continue

until expiry of the policy or his/her return to India whichever is earlier.

Senior Citizen Plan:

Minimum entry age is 71 years. There is no maximum entry age.

Student Plan:

Minimum entry age is 12 years. Maximum entry age is 40 years at the commencement date of the policy.

Product Benefits - Key Highlights

While each of the plan has been designed keeping the unique requirement of each segment of customer, the below listed 11 benefits will be available across all the plans.

S.No	Common Benefits (available in all plans)
1	Medical Expenses (including medical evacuation)
2	Sickness Dental Relief
3	Accidental Death & Dismemberment (24 hours)
4	Repatriation of Mortal Remains
5	Delay of Checked-in Baggage
6	Loss of Checked-in Baggage
7	Loss of Passport
8	Personal Liability
9	Trip Delay
10	Hijacking Benefit
11	Assistance Services

Brief explanation of these listed benefits have been provided below.

1. Medical Expenses (including Medical Evacuation)

We will pay for OPD, Hospitalisation Expenses, Medical Practitioner's charges, local emergency medical transportation and medical services for any illness or injury sustained while abroad.

2. Sickness Dental Relief

We will cover actual expenses incurred resulting from sickness sustained to sound natural teeth during a trip abroad.

3. Accidental Death & Dismemberment (24 hours)

In case of death or disability arising out of and consequent (within 12 months) upon an injury sustained during the trip, the policy will pay the limits specified in the schedule under this section as per the benefit table.

4. Repatriation of Mortal Remains

In the event of the death of the insured person during the trip due to illness/ injuries, we will pay for the transportation expenses incurred to return the mortal remains of the insured person to the place of residence in India or the expenses for local burial or cremation in the country where the death occurred.

5. Delay of Checked-in Baggage

We will pay for necessary emergency purchase of essential clothes, toiletries and essential medicines in the event that the insured person suffers a delay of more than 6 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by a common carrier for an international outbound flight from India.

6. Loss of Checked-in Baggage

We will reimburse up to the limits specified in the schedule of the policy in the event of the insured person, while traveling as a ticketed passenger, suffers total loss of entire piece of checked in baggage which is under the care control and custody of the common carrier.

7. Loss of Passport

In the event that the passport, visa belonging to the insured person is lost, we will reimburse to cover only the direct expenses necessarily and reasonably incurred in connection with obtaining emergency travel documents in lieu of passport /visa or duplicate or new passport.

8. Personal Liability

In the event of the insured person becoming legally liable to a third party (under statutory liability provisions or in common law for an incident which results in death, injury of such third party or damage to his/ her properties), we will compensate the insured person up to the limit specified in the policy.

9. Trip Delay

We will pay a lump sum subject to the limits specified in the policy schedule under this section, if the insured person's common carrier commencement is delayed for more than 6 continuous hours due to any covered occurrence.

10. Hijacking Benefit

A lump sum amount is payable subject to the limits as specified in schedule for each 24 hours in captivity in the event of any common carrier, in which the insured person is traveling being hijacked on the trip abroad and held captive for more than 12 continuous hours.

11. Assistance Services

We will provide assistance services such as overview of country, weather, currency exchange rates, vaccinations etc.

The below set of 15 benefits will be available depending on the plan chosen by you.

S.No	Benefits	Leisure	Multi Trip	Senior Citizen	Asia	Student
1	Daily Cash Allowance in case of hospitalization beyond 2 days	✓	✓	-	-	-
2	Accidental Death & Dismemberment (Common carrier)	✓	✓	-	✓	-
3	Automatic extension of policy upto 7 days	✓	✓	-	-	-
4	Emergency cash advance	✓	✓	✓	✓	-
5	Trip Cancellation	✓	✓	✓	✓	-
6	Trip Curtailment	✓	✓	-	-	-
7	Missed Connections/ Missed Departures	✓	✓	✓	-	✓
8	Bounced Hotel/Airline Booking	✓	✓	-	-	-
9	Political risk and Catastrophe evacuation	✓	✓	✓	-	-
10	Compassionate Visit	✓	✓	-	✓	✓
11	Emergency Hotel Extension	✓	-	-	-	-
12	Loss of Baggage and Personal Effects	✓	-	-	-	-
13	Return of Minor Child(ren)	✓	-	-	-	-
14	Difference in Airfare due to delayed or early return	✓	-	✓	-	-
15	Home Content Insurance (in INR)	✓	✓	-	-	-

Brief explanation of these listed benefits have been provided below:

1. Daily Cash Allowance in case of hospitalization beyond 2 days

This will be payable on lump sum basis in case of hospitalization beyond 2 days for every completed and consecutive 24 hours of hospitalization. The benefit shall be payable from the 1st day of hospitalisation up to the limits specified in the policy schedule.

2. Accidental Death & Dismemberment (Common carrier)

The policy will pay the sum insured specified in the schedule in addition to the sum insured specified under the personal accident section if the insured sustains accidental bodily Injury during the course of his overseas journey while travelling in a common carrier such as rail, bus, tram or aircraft and such bodily injury is the sole and direct cause of the Insured's death or permanent total disablement and which was sustained within 12 months from the date of the accident.

3. Automatic Extension of Policy up to 7 days

The period of insurance is automatically extended up to a period of 7 days when there is a delay in common carrier, due to a covered occurrence and when no alternative travel arrangement is available.

4. Emergency Cash Advance

We will provide an assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up whilst on a trip covered under policy. The service provider will coordinate with the insured person's family members in his country of residence to provide emergency cash advance to the insured

person as per his requirement up to the limit specified (including service and delivery charges) in the policy schedule under this section.

5. Trip Cancellation

We will reimburse the unused and non-refundable portion of the pre-paid lodging cost and/or the ticket cancellation charges (up to the maximum amount specified in the schedule) if the trip is cancelled and the insured person is unable to undertake the trip due to death or serious injury or sudden sickness requiring minimum 3 days of hospitalization within 5 days before the date of departure or any natural catastrophic event like earthquake or volcano eruption.

6. Trip Curtailment

We will reimburse the proportionate expenses pre-paid but are not refundable including tickets for the return journey to India (up to the maximum amount specified in the schedule) due to trip curtailment caused by emergency medical evacuation of self or death, serious injury or sudden sickness of your spouse, parents, parent in laws or child residing with you in India and who is not travelling with you on the insured journey.



7. Missed Connections/Missed Departures

We will reimburse cost of reasonable expenses towards actual boarding and lodging incurred if the insured misses the connecting flight at intermediate port due to a delay beyond 6 hours from the original schedule by the outbound air craft from India in which insured is expected to travel, caused by Inclement weather, equipment failure of the common carrier, strike or other job action by employees of the airlines.

8. Bounced Hotel/Airline Booking

We will reimburse the additional expenses towards alternate flight booking, transportation to the alternative hotel, cost of up gradation to a superior class of hotel if required when the confirmed hotel/airline booking services with the suppliers is bounced due to over booking.

9. Political risk and Catastrophe evacuation

We will reimburse the insured, the cost of travel expenses to the country of residence or nearest place of safety up to the cost of an economy class air ticket plus reasonable accommodation expenses, if incurred, up to a maximum of USD 300 per day for a maximum of 7 days if insured is unable to return to his country of residence, when asked to leave the country or forced to evacuate due to any catastrophe like earthquake or tsunami.

10. Compassionate Visit

If the insured person is hospitalized on account of an illness/accident for a period exceeding 5 days and as opined and recommended by the attending Medical Practitioner requires special assistance from an immediate family member, we shall reimburse the cost of the economy class flight ticket incurred by the immediate family member

rendering such special assistance from and to the place of residence/origin of such person together with accommodation expenses not exceeding 200 USD/day.

11. Emergency Hotel Extension

We shall pay the actual additional expenses for lodging and boarding incurred by the Insured if the departure of the Insured shall be delayed either at the port at the place of origin (other than the country of residence of the insured) or at any intermediate ports forming part of the trip within the period of insurance solely arising out of and consequent upon occurrence of any of the covered events.

12. Loss of Baggage and Personal Effects

We shall pay the insured, subject to the limits specified in policy schedule, for loss of checked in baggage and for the loss of the hand baggage carried by the insured, once the insured person leaves the exit gate at the airport.

The compensation shall be relating to the loss of baggage as a whole, and shall be on actuals on declaration of such loss by the Insured.



13. Return of Minor Child(ren)

In the event of death of the insured whilst in abroad or hospitalized due to an injury and / or illness which extends beyond a period of 5 days, we shall pay the insured, cost of economy class air ticket incurred for sending the unattended minor child back to the country of residence.

14. Difference in Airfare due to delayed or early return

If the insured returns back to India before or after the scheduled date of return, due to illness or accident to self or accompanying travelers who are also travelling with the insured person and insured with us, we shall pay the insured person, the difference fare for economy class return ticket when the insured's original return ticket was issued at a reduced rate and with a fixed or limited return date, and such return date cannot be met due to the insured's illness or accident covered under the policy.

15. Home Content Insurance (in INR)

We shall pay for the loss or damage to household contents and personal effects of insured kept in insured's specified home in India caused by Fire & allied perils, Burglary/Housebreaking during the policy period, whilst the insured person is abroad.



The below set of 12 benefits are available only in the Student Plan.

S.No	Benefits (Only for Student Plan)
1	Study Interruption
2	Sponsor Protection
3	Bail Bond
4	Felonious Assault (Accidental Death and Dismemberment)
5	Maternity benefit for termination of pregnancy only
6	Treatment for mental and nervous disorders: including alcoholism and drug dependency
7	Cancer screening and mammography examinations
8	Child Care Benefits
9	Coverage for pre-existing conditions Accident &Sickness
10	Ambulance Charges
11	Physiotherapy
12	Loss of Laptop

Brief explanation of the above listed benefits have been provided below:

1. Study Interruption

If due to any medical emergency, the insured student is hospitalized for more than a month or due to death of immediate family member, the student is unable to continue his study, we will reimburse the fees paid for such period of nonattendance.

2. Sponsor Protection

In the event of injury to the insured person's sponsor resulting in Death or Permanent Disablement, we will pay for the tuition fees for the remaining period of study. An insured person cannot claim under both Study interruption and Sponsor Protection for the same event.

3. Bail Bond

We will pay for any bail bond that may be required due to any inadvertent law breaking or false arrest in the foreign country.

4. Felonious Assault (Accidental Death & Dismemberment)

We will pay a percentage of sum insured as shown in the policy schedule, if there is any wilful or unlawful use of force against the student, which results in bodily harm to the student.

5. Maternity benefit for termination of pregnancy only

Coverage is towards inpatient medical expenses related to termination of pregnancy as a result of physician's advice to terminate pregnancy due to medical reasons and not due to insured person's choice to terminate pregnancy, subject to a waiting period of 10 months from the policy commencement date.

6. Treatment for mental and nervous disorders: including alcoholism and drug dependency

Medical expenses related to treatment for mental and nervous disorders, including alcoholism and drug dependency are covered subject to maximum amount as provided in the schedule of Benefits

7. Cancer screening and mammography examinations

Coverage is towards reasonable and customary charges incurred for the Cancer Screening and mammographic examination which are done on recommendation of a physician.

8. Child Care Benefits

Coverage is towards hospitalization of an Insured's child who is in between the age of 7 days - 90 days and is hospitalized for 2 days or more for any ailment.



9. Coverage for pre-existing conditions Accident & Sickness

Coverage is towards medical expenses due to Pre-existing Condition in case of Life threatening unforeseen emergency subject to maximum amount as provided in the schedule of benefits.

10. Ambulance charges

Coverage up to the limits specified under this section of the policy is for Ambulance charges by road from home to hospital and back in the case of illness and from place of accident to hospital and then back to residence when being discharged.

11. Physiotherapy

Coverage is for the ongoing physiotherapy to treat a disablement due to an accident which treatment continuance is recommended in writing by the treating registered medical practitioner.

12. Loss of Laptop

The Company will indemnify the Insured for the loss of laptop due to theft, subject to sum insured/limit under this section.

Leisure trip

When you plan a leisure trip abroad, hotel bookings, sight-seeing & shopping are the things you usually plan precisely but buying a Travel Insurance is seldom thought of. Very few people plan for unforeseen events like flight delays, personal accidents, even a hospital stay in a strange unknown place. Leisure plan of Travel Secure provides you complete coverage while you are planning your holiday abroad so that you may stay away from anxiety over these unforeseen events.



Product Benefit Table

S.No	Benefits	Classic	Supreme	Elite	Deductible
	Sum Insured (in USD)	50000, 1 lac	2 lacs, 3 lacs, 5 lacs	5 lacs, 7.5 lacs, 10 lacs	
1	Medical Expenses (including medical evacuation) ^{1*}	50000, 1 lac	2 lacs, 3 lacs, 5 lacs	5 lacs, 7.5 lacs, 10 lacs	USD 100
2	Sickness Dental Relief	300	500	1,000	USD 100
3	Daily Cash Allowance in case of hospitalization beyond 2 days	0	0	USD50 per day to max of 250 USD	Nil
4	Accidental Death and Dismemberment Benefit (Common Carrier)	2,500	5,000	5,000	Nil
5	Accidental Death and Dismemberment Benefit (24 hrs)	10,000	15,000	25,000	Nil
6	Repatriation of Mortal Remains	5,000	5,000	7,500	Nil
7	Delay of Checked-in Baggage	100	100	500	after 6 hours
8	Loss of Checked-in Baggage ²	500	500	1500	Nil
9	Loss of Passport Benefit	250	250	300	USD 25
10	Personal Liability Benefit	100,000	200,000	250,000	USD 100
11	Trip Delay Benefit	USD30 per 12hrs to max. 180 USD (3 days)	USD30 per 12hrs to max. 180 USD (3 days)	USD50 per 12hrs to max. 500 USD (5 days)	after 6 hours
12	Hijacking Benefit	USD100 per day (5 Days Max)	USD100 per day (5 Days Max)	USD125 per day (7 Days Max)	after 12 hrs
13	Automatic extension of policy upto 7 days	Available	Available	Available	Nil
14	Emergency cash advance ³	500	1,000	1,500	Nil
15	Trip Cancellation	500	750	1,000	Nil

Product Benefit Table (continued)

S.No	Benefits	Classic	Supreme	Elite	Deductible
	Sum Insured (in USD)	50000, 1lac	2lacs, 3lacs, 5lacs	5lacs, 7.5lacs, 10lacs	
16	Trip Curtailment	500	750	1,000	Nil
17	Missed Connections/Missed Departures	500	500	1,000	after 6 hours
18	Bounced Hotel/Airline Booking	-	500	2,000	10%
19	Political risk and Catastrophe evacuation	-	-	10,000	Nil
20	Compassionate Visit	-	-	7,500	
21	Emergency Hotel Extension	-	-	5,000	250
22	Loss of Baggage and Personal Effects ⁴	-	-	2,000	100
23	Return of Minor	-	-	7,500	Nil
24	Difference in Airfare due to delayed or early return	-	-	500	Nil
25	Assistance Services	Included	Included	Included	Nil
26	Home Content Insurance (in INR)	-	-	200,000	Nil

All benefit limits are in USD unless specified

For Insured persons between the ages of 61 years to 70 years following sub limits shall apply in respect of Medical Expenses (including medical evacuation). All other benefits will be applicable as mentioned in Product benefit table above. These sub limits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per the Schengen rates shared for members aged 61 to 70.

S.No	Benefits	Classic	Supreme	Elite
1	Hospital Room and boarding	USD1500/day upto 30 days	USD1800/day upto 30 days	USD2000/day upto 30 days
2	Intensive Care Unit	USD2500/day upto 7 days	USD3000/day upto 7 days	USD3250/day upto 7 days
3	Surgical treatment *	Max USD10,000	Max USD12,500	Max USD15,000
4	Anaesthetist services	Max upto 25% of Surgical Treatment	Max upto 25% of Surgical Treatment	Max upto 25% of Surgical Treatment
5	Physician's visit	Max USD75/day upto 10 visits	Max USD75/day upto 10 visits	Max USD100/day upto 10 visits
6	Diagnostic and pre-admission testing	Max upto USD500	Max upto USD600	Max upto USD1000
7	Ambulance services **	Max upto USD400	Max upto USD500	Max upto USD600
8	Misc Expenses ***	Part of Room Charges	Part of Room Charges	Part of Room Charges

All benefit limits are in USD unless specified

* Includes OT charges, Surgeon Fee and implant charges

** Includes cost of transportation to hospital and paramedic services

***Includes but not limited to medicines/pharmacy/drugs/supplies/nursing charges/external medical appliances as prescribed by doctor as necessary and essential as part of the treatment

1. PED condition is not covered. Coverage for PED is applicable only in case of Life Threatening condition up to a max of USD2000.

2. In case of one bag is 100 % and in case of two or more bags Per Baggage is max 50% and per item in the baggage is max 10%

3. Includes delivery and service charges

4. Loss of baggage outside the airport. Max liability per item is limited to USD 100

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Classic, Sum Insured : USD 50,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	527	557	568	631	1,007	796	874	918	1,234	1,285
5-7	585	619	631	690	1,188	885	966	1,019	1,508	1,640
8-14	828	884	909	1,037	1,662	1,244	1,372	1,417	2,128	2,397
15-21	935	1,008	1,048	1,234	2,207	1,324	1,552	1,668	2,719	3,304
22-28	1,071	1,204	1,247	1,538	2,702	1,558	1,827	1,882	3,462	4,198
29-35	1,263	1,400	1,485	1,767	3,289	1,935	2,263	2,369	4,219	5,146
36-47	1,501	1,697	1,810	1,991	4,198	2,150	2,588	2,710	5,172	6,628
48-60	1,832	2,019	2,142	2,356	5,288	2,968	4,018	4,313	6,632	8,482
61-75	2,178	2,494	2,633	2,896	7,041	4,287	5,944	6,169	8,007	10,362
76-90	2,657	3,103	3,134	3,446	9,504	4,996	7,222	7,442	12,490	14,191
91-120	3,345	3,901	4,081	4,489	12,272	6,114	8,063	8,863	14,730	20,818
121-150	3,824	4,611	4,627	5,090	16,736	7,091	9,657	10,085	18,814	27,730
151-180	4,800	5,583	5,777	6,355	18,980	8,346	10,861	11,108	21,430	32,375

Without sub-limits under Medical Expense Benefit

Variant : Classic, Sum Insured : USD 50,000

Travel Days	Worldwide excluding Americas	Worldwide including Americas
	61-70 years	61-70 years
1-4	1,209	3,214
5-7	1,426	4,098
8-14	1,994	5,992
15-21	2,648	8,261
22-28	3,244	10,495
29-35	3,947	12,864
36-47	5,037	16,572
48-60	6,345	21,206
61-75	8,450	25,905
76-90	11,405	35,478
91-120	14,726	52,047
121-150	20,082	69,325
151-180	22,777	80,936

With sub-limits under Medical Expense Benefit

Variant : Classic, Sum Insured : USD 100,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	623	666	679	870	1,227	878	990	1,066	1,592	1,738
5-7	692	740	756	968	1,364	976	1,100	1,184	1,768	1,931
8-14	925	1,005	1,083	1,396	1,849	1,364	1,520	1,653	2,514	2,714
15-21	1,071	1,184	1,252	1,606	2,377	1,455	1,762	1,926	3,329	3,484
22-28	1,240	1,412	1,549	1,995	2,904	1,702	2,091	2,217	4,231	4,400
29-35	1,463	1,632	1,771	2,283	3,437	2,121	2,553	2,726	5,131	5,370
36-47	1,711	1,964	2,184	2,828	4,345	2,409	3,228	3,533	6,626	6,935
48-60	2,068	2,409	2,550	3,303	5,468	3,522	4,621	5,670	8,230	8,614
61-75	2,548	2,939	3,229	4,185	7,169	5,081	6,926	8,416	9,604	10,580
76-90	3,310	3,946	4,209	5,444	10,563	6,148	7,847	9,053	15,742	18,255
91-120	4,144	4,801	4,964	6,436	12,504	6,795	8,947	9,973	17,452	21,302
121-150	5,292	6,340	6,830	8,862	17,167	8,956	11,661	12,275	22,989	29,538
151-180	6,571	7,680	8,178	10,614	20,975	11,295	13,941	15,147	27,325	35,110

Without sub-limits under Medical Expense Benefit

Variant : Classic, Sum Insured : USD 100,000

Travel Days	Worldwide excluding Americas	Worldwide including Americas
	61-70 years	61-70 years
1-4	1,595	4,345
5-7	1,772	4,828
8-14	2,404	6,785
15-21	3,091	8,710
22-28	3,776	11,001
29-35	4,468	13,426
36-47	5,649	17,337
48-60	7,108	21,534
61-75	9,319	26,450
76-90	13,731	45,637
91-120	16,256	53,255
121-150	22,317	73,846
151-180	27,268	87,775

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 200,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	711	786	802	1,027	1,374	990	1,109	1,193	1,793	1,947
5-7	790	873	891	1,141	1,527	1,087	1,232	1,326	1,993	2,163
8-14	1,037	1,139	1,214	1,647	2,099	1,480	1,703	1,840	2,873	3,053
15-21	1,200	1,301	1,477	1,896	2,761	1,596	1,973	2,179	3,928	4,111
22-28	1,389	1,581	1,828	2,354	3,277	1,788	2,342	2,567	4,818	5,122
29-35	1,639	1,829	2,090	2,694	3,935	2,176	2,859	3,218	6,055	6,337
36-47	1,917	2,247	2,577	3,337	5,062	2,500	3,616	4,170	7,819	8,172
48-60	2,316	2,809	3,009	3,898	6,200	3,767	5,176	6,350	9,712	10,165
61-75	2,875	3,390	3,810	4,938	8,029	5,234	7,757	9,427	11,332	12,485
76-90	3,775	4,513	4,967	6,425	11,830	6,271	8,312	10,156	18,576	21,541
91-120	4,891	5,665	5,857	7,594	14,005	7,655	10,021	11,769	20,593	25,136
121-150	5,988	7,481	8,059	10,456	19,227	10,250	13,539	14,484	27,126	34,855
151-180	7,504	8,900	9,651	12,524	23,493	12,841	16,159	17,874	32,242	41,429

Without sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 200,000

Travel Days	Worldwide excluding Americas	Worldwide including Americas
	61-70 years	61-70 years
1-4	1,787	4,867
5-7	1,984	5,408
8-14	2,730	7,633
15-21	3,589	10,278
22-28	4,260	12,803
29-35	5,116	15,842
36-47	6,580	20,430
48-60	8,059	25,411
61-75	10,437	31,211
76-90	15,379	53,853
91-120	18,207	62,841
121-150	24,995	87,138
151-180	30,540	1,03,574

With sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 300,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	753	833	850	1,089	1,457	1,048	1,176	1,265	1,940	2,064
5-7	837	925	945	1,210	1,619	1,152	1,306	1,406	2,156	2,293
8-14	1,098	1,207	1,286	1,746	2,226	1,562	1,806	1,951	3,107	3,236
15-21	1,272	1,379	1,565	2,010	2,926	1,691	2,092	2,309	4,249	4,358
22-28	1,472	1,676	1,937	2,495	3,474	1,855	2,482	2,720	5,211	5,429
29-35	1,737	1,938	2,215	2,856	4,205	2,306	3,032	3,410	6,549	6,717
36-47	2,031	2,382	2,732	3,536	5,365	2,649	3,833	4,419	8,457	8,662
48-60	2,455	2,978	3,188	4,132	6,572	3,993	5,486	6,731	10,505	10,670
61-75	3,047	3,594	4,039	5,234	8,510	5,574	8,222	9,992	12,258	13,134
76-90	4,001	4,784	5,265	6,810	12,540	6,647	8,811	10,766	22,263	24,035
91-120	5,184	6,006	6,208	8,050	14,846	8,113	10,621	12,475	24,680	27,612
121-150	6,346	7,931	8,543	11,083	20,381	10,866	14,352	15,353	31,576	37,741
151-180	7,955	9,434	10,230	13,276	24,901	13,611	17,129	18,946	38,900	46,227

Without sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 300,000

Travel Days	Worldwide excluding Americas	Worldwide including Americas
	61-70 years	61-70 years
1-4	1,894	5,159
5-7	2,104	5,732
8-14	2,894	8,090
15-21	3,804	10,894
22-28	4,515	13,571
29-35	5,466	16,793
36-47	6,974	21,656
48-60	8,543	26,675
61-75	11,064	32,834
76-90	16,302	60,089
91-120	19,300	69,032
121-150	26,495	94,352
151-180	32,372	1,15,567

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 500,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	864	958	983	1,430	2,502	1,078	1,283	1,362	3,064	3,484
5-7	960	1,065	1,092	1,431	2,579	1,185	1,426	1,513	3,084	3,561
8-14	1,187	1,407	1,650	2,006	3,138	1,646	2,139	2,395	4,568	4,395
15-21	1,339	1,590	1,766	2,182	3,855	1,834	2,414	2,711	4,972	5,252
22-28	1,536	1,884	2,053	2,558	4,639	2,105	2,753	3,159	5,757	6,248
29-35	1,807	2,157	2,422	3,012	5,578	2,521	3,350	3,762	6,892	7,663
36-47	2,123	2,561	2,911	3,623	6,875	2,964	4,062	4,589	8,626	9,526
48-60	3,190	3,898	4,655	5,743	9,652	4,648	6,192	7,183	13,445	13,661
61-75	4,538	5,356	6,237	7,894	13,049	6,582	8,680	10,829	19,107	19,162
76-90	5,531	6,499	7,543	9,519	17,311	7,957	10,102	12,152	22,708	25,883
91-120	6,071	7,162	8,340	10,849	20,735	8,826	11,104	13,453	25,173	31,854
121-150	7,851	8,920	9,778	12,730	28,752	11,529	15,069	18,094	33,096	41,371
151-180	9,754	10,774	11,834	15,489	35,378	14,725	17,984	20,657	39,913	52,866

Without sub-limits under Medical Expense Benefit

Variant : Supreme, Sum Insured : USD 500,000

Travel Days	Worldwide excluding Americas	Worldwide including Americas
	61-70 years	61-70 years
1-4	3,252	8,710
5-7	3,352	8,903
8-14	4,079	10,988
15-21	5,012	13,129
22-28	6,031	15,620
29-35	7,251	19,159
36-47	8,938	23,815
48-60	12,547	34,155
61-75	16,965	47,904
76-90	22,505	64,706
91-120	26,956	79,635
121-150	37,379	1,03,426
151-180	45,991	1,32,164

With sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 500,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	934	1,035	1,062	1,545	2,701	1,165	1,387	1,466	3,308	3,763
5-7	1,038	1,150	1,180	1,545	2,785	1,280	1,540	1,626	3,330	3,847
8-14	1,282	1,519	1,782	2,167	3,389	1,744	2,310	2,529	4,933	4,746
15-21	1,445	1,718	1,907	2,356	4,163	1,980	2,606	2,784	5,369	5,661
22-28	1,659	2,035	2,217	2,763	5,010	2,273	2,973	3,240	6,218	6,725
29-35	1,951	2,329	2,617	3,253	6,024	2,722	3,619	3,846	7,442	8,078
36-47	2,294	2,766	3,144	3,912	7,426	3,201	4,387	4,708	9,316	9,998
48-60	3,445	4,209	5,027	6,202	10,424	5,020	6,687	7,412	14,521	14,876
61-75	4,901	5,784	6,736	8,525	14,093	7,109	9,374	11,077	20,636	20,695
76-90	5,973	7,019	8,146	10,281	18,697	8,593	10,910	12,547	24,524	26,497
91-120	6,556	7,736	9,008	11,717	22,394	9,532	11,992	14,261	27,187	34,246
121-150	8,479	9,634	10,560	13,749	31,053	12,452	16,275	19,180	35,744	43,056
151-180	10,535	11,636	12,780	16,728	38,208	15,903	19,423	21,896	43,105	55,864

Without sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 500,000

Travel Days	Worldwide excluding Americas	Worldwide including Americas
	61-70 years	61-70 years
1-4	3,512	9,407
5-7	3,621	9,616
8-14	4,406	11,867
15-21	5,412	14,151
22-28	6,512	16,811
29-35	7,832	20,196
36-47	9,654	24,995
48-60	13,551	37,189
61-75	18,321	51,737
76-90	24,306	66,243
91-120	29,113	85,614
121-150	40,368	1,07,640
151-180	49,671	1,39,658

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 750,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	1,327	1,870	1,908	1,986	3,543	1,845	2,586	2,640	3,663	4,998
5-7	1,353	1,914	1,954	2,033	3,722	1,880	2,632	2,687	3,749	5,178
8-14	1,463	2,114	2,157	2,356	4,252	2,034	2,884	2,944	5,180	5,825
15-21	1,574	2,344	2,393	2,489	4,902	2,175	3,177	3,242	5,705	6,593
22-28	1,797	2,743	2,801	2,913	5,905	2,455	3,696	3,771	6,640	7,828
29-35	2,138	3,265	3,333	3,467	7,139	2,937	4,387	4,477	8,094	9,409
36-47	2,512	3,937	4,018	4,180	8,794	3,454	5,370	5,481	10,357	11,648
48-60	3,925	6,187	6,315	6,571	13,628	5,467	8,456	8,631	15,471	18,233
61-75	5,545	8,747	8,926	9,288	19,185	7,715	12,634	12,894	22,004	27,073
76-90	6,623	10,517	10,734	11,168	23,160	9,309	14,311	14,606	28,330	30,864
91-120	8,089	13,146	13,418	13,959	29,076	11,122	18,459	18,840	37,385	39,862
121-150	10,196	17,830	18,197	18,932	39,354	13,421	23,140	23,617	49,586	50,598
151-180	12,949	21,878	22,330	23,231	48,345	17,142	30,101	30,722	64,354	65,668

Without sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 750,000

Travel Days	Worldwide excluding Americas	Worldwide including Americas
	61-70 years	61-70 years
1-4	4,605	12,496
5-7	4,839	12,945
8-14	5,528	14,561
15-21	6,372	16,483
22-28	7,678	19,571
29-35	9,282	23,523
36-47	11,432	29,120
48-60	17,717	45,583
61-75	24,941	67,682
76-90	30,109	77,162
91-120	37,799	99,653
121-150	51,160	1,26,495
151-180	62,848	1,64,168

With sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 10,00,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	1,420	2,000	2,042	2,124	3,790	1,975	2,767	2,825	3,919	5,348
5-7	1,447	2,048	2,091	2,176	3,982	2,012	2,816	2,875	4,013	5,541
8-14	1,565	2,261	2,308	2,522	4,550	2,176	3,087	3,151	5,596	6,232
15-21	1,683	2,508	2,560	2,664	5,245	2,327	3,398	3,468	6,368	7,055
22-28	1,923	2,935	2,996	3,117	6,319	2,627	3,954	4,036	7,191	8,376
29-35	2,288	3,493	3,566	3,710	7,639	3,143	4,694	4,790	8,661	10,068
36-47	2,688	4,212	4,299	4,473	9,409	3,695	5,746	5,865	11,082	12,464
48-60	4,200	6,621	6,757	7,031	14,582	5,850	9,048	9,235	16,458	19,509
61-75	5,934	9,359	9,551	9,938	20,529	8,254	13,518	13,797	24,196	28,967
76-90	7,087	11,254	11,486	11,950	24,782	9,961	15,312	15,628	30,313	33,025
91-120	8,656	14,067	14,356	14,937	31,112	11,900	19,752	20,159	40,002	42,652
121-150	10,910	19,078	19,470	20,257	42,108	14,360	24,760	25,270	53,023	54,105
151-180	13,855	23,410	23,893	24,858	51,729	18,342	32,208	32,873	68,766	70,170

Without sub-limits under Medical Expense Benefit

Variant : Elite, Sum Insured : USD 10,00,000

Travel Days	Worldwide excluding Americas	Worldwide including Americas
	61-70 years	61-70 years
1-4	4,928	13,371
5-7	5,178	13,851
8-14	5,915	15,581
15-21	6,819	17,636
22-28	8,215	20,941
29-35	9,931	25,170
36-47	12,233	31,159
48-60	18,957	48,773
61-75	26,687	72,419
76-90	32,216	82,562
91-120	40,445	1,06,629
121-150	54,741	1,35,263
151-180	67,248	1,75,425

Multi trip

This plan is especially designed for frequent travelers who travel abroad a number of times during the year. Travel duration in a single trip could be classified into 30/45/60 and 90 days. This Plan may be bought as annual multi trip policy covering a number of trips done during the year not exceed 180 days.



Product Benefit Table

S.No	Benefits	Gold	Platinum	Deductible
	Sum Insured (in USD)	2.5 lacs	5 lacs	
1	Medical Expenses (including medical evacuation) ^{1&2#}	2.5 lacs	5 lacs	USD 100
2	Sickness Dental Relief	500	1,000	USD 100
3	Daily Cash Allowance in case of hospitalization beyond 2 days	USD30 per day to max of 180 USD	USD30 per day to max of 180 USD	Nil
4	Accidental Death and Dismemberment Benefit (Common Carrier)	5,000	5,000	Nil
5	Accidental Death and Dismemberment Benefit (24 hrs)	25,000	25,000	Nil
6	Repatriation of Mortal Remains	7,500	7,500	Nil
7	Delay of Checked-in Baggage	100	200	after 6 hours
8	Loss of Checked-in Baggage ³	1,000	1,000	Nil
9	Loss of Passport Benefit	300	300	USD 25
10	Personal Liability Benefit	250,000	250,000	USD 100
11	Trip Delay Benefit	USD30 per 12hrs to max. 180 USD (3 days)	USD50 per 12hrs to max. 300 USD (3 days)	after 6 hours
12	Hijacking Benefit	USD125 per day (7 Days Max)	USD125 per day (7 Days Max)	after 12 hrs
13	Automatic extension of policy upto 7 days	Available	Available	Available
14	Emergency cash advance ⁴	1,000	1,500	Nil

Product Benefit Table (continued)

S.No	Benefits	Gold	Platinum	Deductible
	Sum Insured (in USD)	2.5lacs	5lacs	
15	Trip Cancellation	750	1,000	Nil
16	Trip Curtailment	750	1,000	Nil
17	Missed Connections/Missed Departures	750	1,000	after 6 hours
18	Bounced Hotel/Airline Booking	750	1,000	10%
19	Political risk and Catastrophe evacuation	7,500	10,000	Nil
20	Compassionate Visit	-	7,500	Nil
21	Assistance Services	Included	Included	Nil
22	Home Content Insurance (in INR)	200,000	200,000	Nil

All benefit limits are in USD unless specified

For Insured persons between the ages of 61 years to 70 years following sub limits shall apply in respect of Medical Expenses (including medical evacuation). All other benefits will be applicable as mentioned in Product benefit table above. These sub limits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per the Schengen rates shared for members aged 61 to 70.

S.No	Benefits	Limits
1	Hospital Room and boarding	USD2000/day upto 30 days
2	Intensive Care Unit	USD3250/day upto 7 days
3	Surgical treatment *	Max USD15,000
4	Anaesthetist services	Max upto 25% of Surgical Treatment
5	Physician's visit	Max USD100/day upto 10 visits
6	Diagnostic and pre-admission testing	Max upto USD1000
7	Ambulance services **	Max upto USD600
8	Misc Expenses ***	Part of Room Charges

All benefit limits are in USD unless specified

*Includes OT charges, Surgeon Fee and implant charges

**Includes cost of transportation to hospital and paramedic services

***Includes but not limited to medicines/pharmacy/drugs/supplies/ nursing charges/external medical appliances as prescribed by doctor as necessary and essential as part of the treatment

1. PED condition is not covered. Coverage for PED is applicable only in case of Life Threatening condition up to a max of USD2000.
2. 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.
3. In case of one bag is 100 % and in case of two or more bags Per Baggage is max 50% and per item in the baggage is max 10%
4. Includes delivery and service charges

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

Variant : Gold, Sum Insured : USD 250,000

(Amount in ₹)

(Amount in ₹)

Worldwide excluding Americas								Worldwide including Americas						
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	71-79 years*	80+ years*	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	71-79 years*	80+ years*
0-30	2,453	2,703	2,758	4,773	5,532	6,916	9,341	4,088	4,505	4,597	7,955	8,512	10,640	14,372
0-45	2,651	2,917	3,012	5,203	6,481	9,332	12,605	4,419	4,861	5,020	8,671	9,970	18,943	22,732
0-60	3,000	3,298	3,411	5,823	7,777	11,198	15,125	4,999	5,496	5,685	9,705	11,964	22,732	27,279
0-90	3,620	3,893	4,064	6,873	9,179	13,217	17,854	6,034	6,487	6,774	11,455	14,121	26,831	32,197

* applicable for renewal only

With sub-limits under Medical Expense Benefit

Variant : Platinum, Sum Insured : USD 500,000

(Amount in ₹)

(Amount in ₹)

Worldwide excluding Americas								Worldwide including Americas						
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	71-79 years*	80+ years*	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years	71-79 years*	80+ years*
0-30	2,774	3,224	3,290	5,818	6,743	9,834	14,752	4,625	5,372	5,482	9,697	10,375	15,131	22,695
0-45	3,086	3,397	3,503	6,195	7,980	12,768	25,537	5,142	5,663	5,837	10,325	12,277	23,326	51,319
0-60	3,446	3,841	3,920	6,934	9,576	15,322	30,644	5,743	6,403	6,533	11,556	14,732	27,991	61,582
0-90	4,118	4,534	4,627	8,184	11,303	18,085	36,170	6,864	7,557	7,712	13,640	17,389	33,040	72,687

* applicable for renewal only

Without sub-limits under Medical Expense Benefit

Variant : Gold, Sum Insured : USD 250,000

(Amount in ₹)

Worldwide excluding Americas				Worldwide including Americas		
Travel Days	61-70 years	71-79 years*	80+ years*	61-70 years	71-79 years*	80+ years*
0-30	8,189	10,236	13,825	20,429	25,536	34,491
0-45	9,980	14,371	19,412	24,925	47,358	56,829
0-60	11,976	17,246	23,294	29,910	56,829	68,196
0-90	14,136	20,356	27,494	35,304	67,078	80,493

* applicable for renewal only

Without sub-limits under Medical Expense Benefit

Variant : Platinum, Sum Insured : USD 500,000

(Amount in ₹)

Worldwide excluding Americas				Worldwide including Americas		
Travel Days	61-70 years	71-79 years*	80+ years*	61-70 years	71-79 years*	80+ years*
0-30	9,981	14,556	21,833	24,900	36,313	54,470
0-45	12,289	19,663	39,325	30,693	58,316	1,28,296
0-60	14,747	23,595	47,191	36,831	69,979	1,53,956
0-90	17,407	27,850	55,701	43,473	82,599	1,81,718

* applicable for renewal only

Senior Citizen

This Plan is specific to the travelers above the age of 71 years. This plan offers an attractive set of coverage to the senior citizens travelling abroad so that they can be rest assured of their protection against unforeseen emergencies.

Classification of Plans with respect to Pre-Policy Medical Check-up:

a. Without Pre-Policy Medical Check-up

Sum Insured of 25000 USD and 50000 USD only can be offered without Pre-Policy Medical Check-up.

b. With Pre-Policy Medical Check-up

Plan with Sum Insured of 100000 USD can be offered post submission of test reports of medical done by the applicant. The following Medical tests will have to be undertaken by the applicant and reports submitted.

CBC, ESR, URA, MER, FBS/HbA1C, S Cholesterol, ECG, SGPT, S Creatinine.

Abbreviation of test is provided here: CBC - Complete Blood Count, ESR - Erythrocyte Sedimentation Rate, MER - Medical Examination Report, FBS - Fasting Blood Sugar, HbA1C - Glycosylated Haemoglobin Test, S Cholesterol - Serum Cholesterol, ECG - Electrocardiogram, SGPT - Serum Glutamic Pyruvate Transaminase, S Creatinine - Serum Creatinine, URA - Urine Routine Analysis



Product Benefit Table

S.No	Benefits		Deductible
	Sum Insured (in USD)	25000, 50000, 100000	
1	Medical Expenses (including medical evacuation) ^{1#}	25000, 50000, 100000	USD 100
2	Sickness Dental Relief	500	USD 100
3	Accidental Death and Dismemberment Benefit (24 hrs)	15,000	Nil
4	Repatriation of Mortal Remains	7,500	Nil
5	Delay of Checked-in Baggage	250	after 6 hours
6	Loss of Checked-in Baggage ²	1,000	Nil
7	Loss of Passport Benefit	300	USD 25
8	Personal Liability Benefit	100,000	USD 100
9	Trip Delay Benefit	USD50 per 12hrs to max. 500 USD (5 days)	after 6 hours
10	Hijacking Benefit	USD125 per day (7 Days Max)	after 12 hrs
11	Emergency cash advance ³	1,000	Nil
12	Trip Cancellation	1,000	Nil
13	Missed Connections/Missed Departures	500	after 6 hours
14	Political risk and Catastrophe evacuation	7,500	Nil
15	Difference in Airfare due to delayed or early return	500	Nil
16	Assistance Services	Included	Nil

All benefit limits are in USD unless specified

Following sub limits shall apply in respect of Medical Expenses (including medical evacuation). All other benefits will be applicable as mentioned under Product benefit table above. These sub limits will not be applicable if the Insured is travelling to Schengen countries and Premium will be charged as per the Schengen rates shared.

Sub-limits applicable

S.No	Benefits	Classic
1	Hospital Room and boarding	USD1500/day upto 30 days
2	Intensive Care Unit	USD2500/day upto 7 days
3	Surgical treatment *	Max USD 10,000
4	Anaesthetist services	Max upto 25% of Surgical Treatment
5	Physician's visit	Max USD75/day upto 10 visits
6	Diagnostic and pre-admission testing	Max upto USD500
7	Ambulance services **	Max upto USD400
8	Misc Expenses ***	Part of Room Charges

*Includes OT charges, Surgeon Fee and implant charges

**Includes cost of transportation to hospital and paramedic services

***Includes but not limited to medicines/pharmacy/drugs/supplies/nursing charges/external medical appliances as prescribed by doctor as necessary and essential as part of the treatment

All benefit limits are in USD unless specified

1. PED condition is not covered. Coverage for PED is applicable only in case of Life Threatening condition upto a max of USD2000.
2. In case of one bag is 100 % and in case of two or more bags Per Baggage is max 50% and per item in the baggage is max 10%
3. Includes delivery and service charges

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

SI - USD 25,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	1,596	2,051	2,852	4,134	6,866	2,217	2,603	3,583	5,197	8,631
5-7	1,813	2,843	4,043	5,862	9,737	2,527	3,545	4,976	7,216	11,983
8-14	2,587	4,074	5,431	7,873	13,075	3,400	5,548	7,844	11,373	18,887
15-21	3,708	5,258	7,011	10,165	16,881	4,460	7,984	10,861	15,749	26,154
22-28	4,909	6,481	8,640	12,530	20,806	5,961	10,184	13,578	19,687	32,694
29-35	5,952	7,777	10,368	15,033	24,967	7,337	12,402	16,538	23,980	39,824
36-47	7,493	9,996	13,328	19,327	32,096	9,365	15,921	21,229	30,783	51,121
48-60	9,155	12,220	16,292	23,622	39,229	11,804	19,993	26,658	38,654	64,193
61-75	13,045	16,477	21,969	31,856	52,902	15,440	24,992	33,322	48,317	80,241
76-90	15,425	21,105	28,139	40,802	67,759	18,452	30,805	41,076	59,559	98,911
91-120	20,356	28,882	38,507	55,835	92,726	26,339	47,043	63,683	92,341	1,53,352
121-150	27,433	37,763	50,545	73,290	1,21,714	38,547	62,014	84,909	1,23,119	2,04,466
151-180	33,048	44,799	59,735	86,616	1,43,842	45,962	76,234	1,04,657	1,51,752	2,52,015

With sub-limits under Medical Expense Benefit

SI - USD 50,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	2,279	2,930	4,073	5,905	9,154	3,168	3,718	5,119	7,425	11,508
5-7	2,591	4,063	5,777	8,376	12,983	3,609	5,064	7,110	10,308	15,978
8-14	3,696	5,821	7,758	11,247	17,434	4,858	7,926	11,206	16,247	25,183
15-21	5,297	7,511	10,015	14,521	22,508	6,372	11,405	15,515	22,498	34,873
22-28	7,014	9,259	12,344	17,899	27,742	8,516	14,547	19,396	28,124	43,591
29-35	8,503	11,109	14,812	21,477	33,290	10,481	17,717	23,625	34,257	53,099
36-47	10,704	14,280	19,041	27,610	42,795	13,379	22,743	30,327	43,976	68,161
48-60	13,079	17,457	23,273	33,746	52,306	16,863	28,562	38,082	55,220	85,591
61-75	18,635	23,539	31,386	45,508	70,536	22,057	35,703	47,603	69,023	1,06,988
76-90	22,036	30,150	40,199	58,288	90,345	26,360	44,006	58,679	85,085	1,31,881
91-120	29,080	41,259	55,010	79,765	1,23,635	37,628	67,204	90,976	1,31,916	2,04,469
121-150	39,191	53,948	72,206	1,04,700	1,62,286	55,067	88,593	1,21,299	1,75,884	2,72,621
151-180	47,212	63,999	85,336	1,23,736	1,91,790	65,659	1,08,906	1,49,509	2,16,788	3,36,021

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

With sub-limits under Medical Expense Benefit

SI - USD 100,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	2,325	4,022	5,659	8,526	14,050	3,231	5,092	7,089	10,663	17,561
5-7	2,642	5,748	8,081	11,719	19,297	3,682	7,113	10,425	15,112	24,876
8-14	3,770	7,848	10,838	15,707	25,852	4,955	11,355	15,984	23,158	38,102
15-21	5,404	10,490	13,980	20,256	33,330	6,500	16,286	21,688	31,415	51,669
22-28	7,235	12,919	17,209	24,932	41,012	8,686	20,329	27,074	39,206	64,478
29-35	8,991	15,483	20,620	29,867	49,129	10,691	24,726	32,924	47,675	78,396
36-47	11,445	19,878	26,474	38,338	63,050	13,648	31,695	42,200	61,096	1,00,457
48-60	14,453	24,264	32,303	46,774	76,920	17,201	39,736	52,897	76,578	1,25,904
61-75	19,008	32,656	43,482	62,961	1,03,531	22,498	49,575	65,991	95,532	1,57,072
76-90	22,763	41,755	55,590	80,488	1,32,351	26,887	60,986	81,189	1,17,533	1,93,238
91-120	29,661	57,031	75,927	1,09,931	1,80,764	38,381	94,390	1,25,648	1,81,884	2,99,026
121-150	39,974	74,429	99,475	1,44,021	2,36,812	56,169	1,25,617	1,67,206	2,42,039	3,97,916
151-180	48,157	88,119	1,17,324	1,69,866	2,79,310	66,973	1,54,523	2,05,692	2,97,743	4,89,489

Without sub-limits under Medical Expense Benefit

SI - USD 25,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	1,914	2,462	3,421	4,961	8,239	5,544	6,507	8,959	12,992	21,577
5-7	2,176	3,413	4,852	7,036	11,684	6,316	8,862	12,442	18,040	29,959
8-14	3,105	4,890	6,517	9,448	15,691	8,501	13,870	19,609	28,432	47,219
15-21	4,450	6,310	8,412	12,198	20,257	11,151	19,958	27,152	39,371	65,387
22-28	5,892	7,777	10,368	15,035	24,967	14,903	25,458	33,944	49,217	81,735
29-35	7,143	9,332	12,442	18,041	29,960	18,343	31,005	41,344	59,950	99,559
36-47	8,991	11,996	15,994	23,192	38,516	23,414	39,801	53,072	76,958	1,27,802
48-60	10,987	14,663	19,550	28,347	47,076	29,511	49,983	66,644	96,634	1,60,483
61-75	15,653	19,772	26,363	38,226	63,483	38,598	62,482	83,304	1,20,791	2,00,603
76-90	18,510	25,327	33,767	48,962	81,311	46,129	77,010	1,02,688	1,48,898	2,47,277
91-120	24,427	34,657	46,209	67,002	1,11,272	65,849	1,17,607	1,59,208	2,30,852	3,83,379
121-150	32,921	45,316	60,653	87,948	1,46,058	96,368	1,55,037	2,12,274	3,07,796	5,11,163
151-180	39,658	53,759	71,682	1,03,939	1,72,611	1,14,905	1,90,584	2,61,642	3,79,379	6,30,039

Premium Rate Table (continued)

Please choose the applicable premium based on your age, number of travel days & places to be visited. Members aged from 61 to 70 and planning to visit Schengen countries will need to refer to the separate rate card applicable to them. These rates are exclusive of applicable goods and services tax.

Without sub-limits under Medical Expense Benefit

SI - USD 50,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	2,963	3,810	5,295	7,677	11,899	7,920	9,296	12,798	18,561	28,769
5-7	3,367	5,281	7,509	10,888	16,878	9,024	12,659	17,774	25,771	39,945
8-14	4,805	7,567	10,085	14,622	22,664	12,144	19,815	28,014	40,617	62,959
15-21	6,887	9,764	13,020	18,878	29,260	15,930	28,513	38,789	56,245	87,182
22-28	9,118	12,036	16,046	23,268	36,064	21,290	36,369	48,491	70,310	1,08,979
29-35	11,055	14,443	19,255	27,919	43,276	26,204	44,292	59,063	85,643	1,32,745
36-47	13,915	18,564	24,753	35,893	55,634	33,449	56,858	75,818	1,09,939	1,70,403
48-60	17,003	22,694	30,256	43,869	67,998	42,157	71,405	95,206	1,38,049	2,13,977
61-75	24,225	30,600	40,801	59,160	91,698	55,140	89,260	1,19,007	1,72,559	2,67,471
76-90	28,647	39,196	52,258	75,774	1,17,450	65,899	1,10,016	1,46,697	2,12,711	3,29,704
91-120	37,804	53,637	71,514	1,03,694	1,60,725	94,070	1,68,011	2,27,440	3,29,789	5,11,172
121-150	50,948	70,132	93,868	1,36,110	2,10,972	1,37,668	2,21,483	3,03,249	4,39,709	6,81,551
151-180	61,376	83,199	1,10,936	1,60,858	2,49,328	1,64,150	2,72,263	3,73,774	5,41,969	8,40,053

Without sub-limits under Medical Expense Benefit

SI - USD 100,000

(Amount in ₹)

Travel Days	Worldwide excluding Americas					Worldwide including Americas				
	71-75 years	76-79 years	80-85 years	86-90 years	90+ years	71-75 years	76-79 years	80-85 years	86-90 years	90+ years
1-4	3,022	5,229	7,356	11,083	18,266	8,078	12,730	17,722	26,658	43,903
5-7	3,435	7,473	10,504	15,234	25,086	9,204	17,784	26,061	37,780	62,190
8-14	4,901	10,201	14,089	20,419	33,608	12,387	28,387	39,962	57,896	95,253
15-21	7,024	13,637	18,174	26,333	43,329	16,249	40,716	54,221	78,536	1,29,172
22-28	9,405	16,795	22,371	32,411	53,316	21,715	50,825	67,686	98,015	1,61,193
29-35	11,689	20,128	26,806	38,828	63,867	26,729	61,815	82,310	1,19,187	1,95,990
36-47	14,878	25,842	34,417	49,839	81,965	34,118	79,238	1,05,502	1,52,739	2,51,142
48-60	18,790	31,543	41,994	60,806	99,996	43,001	99,340	1,32,244	1,91,445	3,14,760
61-75	24,710	42,453	56,527	81,850	1,34,591	56,244	1,23,936	1,64,976	2,38,831	3,92,679
76-90	29,592	54,281	72,267	1,04,634	1,72,057	67,218	1,52,464	2,02,972	2,93,834	4,83,096
91-120	38,559	74,140	98,705	1,42,910	2,34,993	95,951	2,35,975	3,14,119	4,54,710	7,47,563
121-150	51,967	96,759	1,29,317	1,87,227	3,07,855	1,40,422	3,14,043	4,18,015	6,05,098	9,94,791
151-180	62,603	1,14,554	1,52,522	2,20,825	3,63,103	1,67,433	3,86,308	5,14,229	7,44,358	12,23,723

Asia Plan

This plan is specific to travel within Asian countries. It offers a comprehensive coverage to people travelling to any Asian countries from India. Asia does not include Japan and Korea.



Product Benefit Table

S.No	Benefits		Deductible
	Sum Insured (in USD)	50000	
1	Medical Expenses (including medical evacuation) ^{1#}	50000	100
2	Sickness Dental Relief	500	100
3	Accidental Death and Dismemberment Benefit (24 hrs)	10,000	Nil
4	Accidental Death and Dismemberment Benefit (Common Carrier)	5,000	Nil
5	Repatriation of Mortal Remains	5,000	Nil
6	Delay of Checked-in Baggage ²	100	6 hours
7	Loss of Checked-in Baggage (Per Baggage maximum 50 % and per item in the baggage 10 %)	500	Nil
8	Loss of Passport	250	USD 25
9	Personal Liability	100,000	USD 200
10	Trip Delay Benefit	USD 30 per 12 hrs to max USD180	after 6 hours
11	Hijacking Benefit	USD100/day for max 6 days	after 12 hrs
12	Emergency Cash Advance ³ (Cash Advance Would include delivery charges)	500	Nil
13	Trip Cancellation	500	0
14	Compassionate Visit	5000	0
15	Assistance Services	Included	



Product Benefit Table (continued)

All benefit limits are in USD unless specified

1. PED condition is not covered. Coverage for PED is applicable only in case of Life Threatening condition up to a max of USD2000.
2. In case of one bag is 100 % and in case of two or more bags Per Baggage is max 50% and per item in the baggage is max 10%
3. Includes delivery and service charges

#For Insured persons between the age of 61 years to 70 years following sub limits shall apply in respect of Medical Expenses (including medical evacuation). All other benefits will be applicable as mentioned under Product benefit table above.

Sub-limits applicable

S.No	Benefits	Limits
1	Hospital room & Board & Hospital Miscellaneous	USD1500/day upto 30 days
2	Intensive Care Unit	USD2500/day upto 7 days
3	Surgical Treatment *	Max USD 10,000
4	Anaesthetist services	Max upto 25% of Surgical Treatment
5	Physician's visit	Max USD75/day upto 10 visits
6	Diagnostic and pre-admission testing	Max upto USD500
7	Ambulance services **	Max upto USD400

*Includes OT charges, Surgeon Fee and implant charges.

**Includes cost of transportation to hospital and paramedic services.

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. These rates are exclusive of applicable goods and services tax.

Sum Insured : USD 50,000

Asia (Excluding Japan & Korea)					
Travel Days	0.3-40 years	41-50 years	51-55 years	56-60 years	61-70 years
1-4	320	348	351	564	567
5-7	425	464	467	751	756
8-14	607	664	667	892	896
15-21	907	978	1,017	1,184	1,838
22-28	1,039	1,168	1,209	1,264	2,244
29-35	1,226	1,357	1,440	1,605	2,788
36-47	1,456	1,646	1,756	1,852	3,533
48-60	1,777	1,958	2,077	2,192	4,617
61-75	2,113	2,420	2,554	2,688	6,059
76-90	2,649	2,965	3,089	3,181	7,899
91-120	3,340	3,784	3,958	4,177	9,316
121-150	3,810	4,381	4,562	4,699	12,818
151-180	4,778	5,475	5,703	5,874	15,325

* applicable for renewal only

Student Travel

This plan is especially designed for student going abroad to pursue higher studies. This policy helps students to stay away from all worries about unexpected hurdles that come in their way while they travel abroad to fulfill their dreams.



Product Benefit Table

S.No	Benefits	Diamond	Titanium	Platinum	Gold	Silver	Deductible
1	Medical Expenses (including medical evacuation)	750,000	500,000	250,000	100,000	50,000	USD 100
2	Sickness Dental Relief	500	500	400	300	250	USD 100
3	Accidental Death and Dismemberment Benefit (24 hrs)	50,000	30,000	25,000	25,000	10,000	Nil
4	Repatriation of Mortal Remains	10,000	10,000	7,500	5,000	2,500	Nil
5	Delay of Checked-in Baggage	250	250	150	50	-	after 6 hours
6	Loss of Checked-in Baggage	2,500	2,500	2,000	1,000	500	Nil
7	Loss of Passport	250	250	250	250	250	USD 25
8	Personal Liability	500,000	500,000	500,000	100,000	100,000	USD 100
9	Trip Delay	10 per 12hr. (max. 100)	10 per 12hr. (max. 100)	10 per 12hr. (max. 100)	10 per 12hr. (max. 100)	10 per 12hr. (max. 100)	after 6 hours
10	Hijacking Benefit	100 per day (max. 500)	100 per day (max. 500)	100 per day (max. 500)	100 per day (max. 500)	100 per day (max. 500)	after 12 hrs
11	Missed Connection/Missed Departure	1,000	1,000	750	500	250	after 6 hours
12	Compassionate Visit	10,000	10,000	7,500	5,000	1,500	Nil
13	Assistance Services	Included	Included	Included	Included	Included	Nil
14	Study Interruption	25,000	25,000	15,000	7,500	7,500	Nil
15	Sponsor Protection	25,000	25,000	20,000	10,000	10,000	Nil
16	Bail Bond	5,000	5,000	5,000	1,000	500	Nil
17	Felonious Assault (Accidental Death and Dismemberment)	25,000	25,000	25,000	5,000	5,000	Nil

S.No	Benefits	Diamond	Titanium	Platinum	Gold	Silver	Deductible
18	Maternity benefit for termination of pregnancy only	3,000	2,500	1,000	500	NA	Nil
19	Treatment for mental and nervous disorders: including alcoholism and drug dependency	2,500	2,000	1,000	500	NA	Nil
20	Cancer screening and mammography examinations	3,000	2,500	1,500	500	250	Nil
21	Child Care Benefits	1,500	1,250	1,000	500	250	Nil
22	Coverage for pre-existing conditions Accidental & Sickness	5,000	5,000	2,500	1,000	500	Nil
23	Ambulance Charges	500	500	250	250	250	Nil
24	Physiotherapy	500	500	500	500	500	Nil
25	Loss of Laptop	500	500	500	-	-	Nil

All benefit limits are in USD unless specified

Premium Rate Table

Please choose the applicable premium based on your age, number of travel days & places to be visited. These rates are exclusive of applicable goods and services tax.

Variant : Silver, Sum Insured : USD 50,000 (Amount in ₹)

Travel Days	Worldwide excluding Americas		Worldwide including Americas	
	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,151	1,254	2,641	2,879
31-60	2,008	2,189	4,988	5,437
61-90	2,924	3,187	7,498	8,172
91-120	3,515	3,832	9,117	9,937
121-180	5,584	6,087	14,782	16,112
181-270	8,187	8,923	21,905	23,877
271-366	10,105	11,014	27,160	29,604

Variant : Gold, Sum Insured : USD 100,000 (Amount in ₹)

Travel Days	Worldwide excluding Americas		Worldwide including Americas	
	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,290	1,406	2,972	3,240
31-60	2,283	2,488	5,648	6,156
61-90	3,347	3,648	8,509	9,275
91-120	4,033	4,396	10,356	11,288
121-180	6,433	7,012	16,817	18,331
181-270	9,451	10,302	24,940	27,185
271-366	11,677	12,728	30,930	33,714

Variant : Platinum, Sum Insured : USD 250,000 (Amount in ₹)

Travel Days	Worldwide excluding Americas		Worldwide including Americas	
	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,516	1,652	3,314	3,612
31-60	2,734	2,980	6,331	6,900
61-90	4,036	4,399	9,555	10,416
91-120	4,877	5,316	11,636	12,684
121-180	7,818	8,522	18,918	20,621
181-270	11,517	12,554	28,072	30,599
271-366	14,243	15,526	34,824	37,958

Variant : Titanium, Sum Insured : USD 500,000 (Amount in ₹)

Travel Days	Worldwide excluding Americas		Worldwide including Americas	
	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,678	1,829	3,593	3,917
31-60	3,058	3,334	6,889	7,508
61-90	4,533	4,942	10,412	11,349
91-120	5,485	5,979	12,685	13,826
121-180	8,599	9,374	20,432	22,270
181-270	12,669	13,809	30,318	33,046
271-366	15,668	17,077	37,610	40,994

Premium Rate Table (continued)

Variant : Diamond, Sum Insured : USD 750,000 (Amount in ₹)

Travel Days	Worldwide excluding Americas		Worldwide including Americas	
	12-35 years	36-40 years	12-35 years	36-40 years
1-30	1,857	2,024	3,980	4,339
31-60	3,674	4,005	7,711	8,405
61-90	5,335	5,815	10,948	11,934
91-120	6,472	7,055	12,990	14,160
121-180	8,772	9,561	20,840	22,715
181-270	12,922	14,085	30,924	33,708
271-366	16,608	18,103	38,362	41,815



Key Exclusions#

- Any expenses due to Pre Existing Diseases will not be covered. Only in case of Life Threatening emergency, the expenses incurred abroad will be covered up to a max of USD2000.
- Any baggage delay on arrival in the Republic of India (inward flight) under the delay of checked in baggage section will not be covered.
- The Company will not be liable for any Jewellery, perishables and consumables under the loss of checked in baggage section.
- Loss of the Passport/Visa due to theft will not be covered unless it has been reported to the Police within 24 hours the Insured Person becoming aware of the theft and a written Police Report obtained.
- If the time gap between the scheduled arrival of the previous flight and the scheduled departure of the next flight (Missed Flight) shall be less than 3 hours, then the same will not be covered under the missed connections / departure section.

#these are only some of the key exclusions. Please refer to the policy terms and conditions for the complete list.

Declined list of countries to which travel insurance coverage is not extended

Coverage to the below listed countries is not available.

Afghanistan, Myanmar (Burma), Democratic Republic of Congo, East Timor, Eritrea, Iran, Iraq, Liberia, Libya, North Korea, Rwanda, Sierra Leone, Somalia, Sudan, Syria, Yeman, Congo, Republic of (Brazzaville), Timor-Leste (East Timor), Zaire, Pakistan

The list of declined countries may undergo change from time to time depending on the geo-political situation in the respective country. Any revision to the country list shall be updated on our website every quarter.

For claims assistance or enquiry please contact
Europ Assistance India Pvt Ltd
Star Hub Building No. 2, 7TH Floor,
Near ITC Maratha Hotel, Sahar, Andheri East,
Mumbai - 400 059.

Contact No: +91-22-67347878

Email: royalsundaram@europ-assistance.in

Disclaimer

Travel Secure product is an IRDAI approved product with UIN – RSATIOP18116V011718, which is underwritten and serviced by Royal Sundaram General Insurance Co. Limited. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Complaints/Grievances

In case of complaints/Grievances please call Royal Sundaram General Insurance Co. Limited

Toll No: 1860 425 0000 or E-Mail: care@royalsundaram.in



Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Registered Office: 21, Patullos Road, Chennai - 600 002.

Call **1860 258 0000**

Visit **www.royalsundaram.in**

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