



Introducing
EduCARE

A comprehensive **Student health Insurance plan** that can be customised by you to suit your requirements while studying in a university abroad.



Why you need it ?

Today, most countries where Indian Students prefer to go for higher education have specific regulations when it comes to health insurance. While most universities offer health insurance plan available in their country, they also accept international health insurance covers as long as they meet their mandatory requirements.

To help you to travel without worries , we bring you a comprehensive Comprehensive health insurance plan that not only covers your university mandated health insurance requirements but also offers other non-medical benefits to help you manage your uncertainties while you are away from home.

Distinctive Features



Customise your plan:
Select the plan as per your university's requirement



Stay covered @ home
Stay covered for any medical uncertainties even when you come home during your policy period



AsiaPac Plan
An economical plan option designed exclusively for students travelling to Asian and Australian universities

Eligibility

- The plan offers coverage to a student travelling overseas for full time college or school education.
- Policy coverage is on individual sum insured basis only
- This policy covers persons in the age group 10 years to 50 years. In case a minor is to be covered, the proposer in such a case would be one of the parents/ legal guardian.
- The policy covers persons between the time when the Insured Person leaves the Indian border as a fare paying passenger on a Carrier to earlier of the time of his return back to India as a fare paying passenger on a Carrier or the expiry date of the policy.

Geography } Worldwide [W], Worldwide excluding US & Canada [X],
Asiapac including Australia [A]

Plan Variants } Platinum (\$500,000); Gold (\$250,000); Silver (\$100,000); Bronze (\$50,000)
*Asia Pacific including Australia geography offers bronze and silver plan only

Trip Duration } 30 days, 60 days, 90 days, 120 days,
150 days, 180 days, 240 days, 270 days, 1 year, 2 years & 3 years.

What We Cover?

The primary risk involved with an individual abroad is “Health”. Our plan ensures you stay healthy while being abroad. The plan covers you for Medical treatment which covers for Inpatient treatment, Outpatient treatment along with expenses in case of medical emergencies.

You may choose your plan based on the sum insured requirement. Additionally, Medical Expenses for pain relieving dental treatment is covered upto the sublimit defined.

Benefits (all figures in USD)	Deductible	Platinum	Gold	Silver	Bronze
Medical Cover					
Medical Treatment	\$100	5,00,000	2,50,000	1,00,000	50,000
Dental Treatment **	\$100	500	250	250	250
Medical evacuation					
Repatriation of mortal remains					
Medical Cover for trips back in India*					
Balance Period of Policy + 30 days					
			Upto Sum insured		

* upto maximum cumulative period of 30 days in one policy year. **sublimit under Medical Treatment Sum insured.

Optional benefits

Along with medical risk, it is also important to be secured of non medical risks & uncertainties related to trip. This is also the reason various universities have specific requirements on coverage of specific risk essentially to be covered under the policy.

Educare plan let you select these optional benefits additionally in your plan. On selection, these benefits will be covered upto the sum insured as defined in below table according to the base plan as chosen.

Sum(s) insured in USD	Deductible	Bronze	Silver	Gold	Platinum
Accidental Cover					
Personal Accident	Nil	\$10,000	\$25,000	\$25,000	\$25,000
Felonious Assault	Nil	\$7,500	\$7,500	\$7,500	\$7,500
Travel Inconvenience Cover					
Total Loss of Checked-in Baggage	Nil	\$1,000	\$1,000	\$1,500	\$2,000
Delay of Checked-in Baggage	12 hrs	\$150	\$150	\$150	\$150
Loss of passport	\$30	\$250	\$250	\$250	\$250
Non -Medical Cover					
Study Interruption	Nil	\$7,500	\$7,500	\$10,000	\$10,000
Sponsor protection	Nil	\$10,000	\$10,000	\$15,000	\$20,000
Compassionate visit (Two-way) visit	Nil	\$7,500	\$7,500	\$7,500	\$7,500
Bail bond	Nil	\$2,500	\$5,000	\$5,000	\$5,000
Personal liability	Nil	\$100,000	\$100,000	\$100,000	\$100,000
Maternity & child care benefits					
Maternity benefit	Nil		\$500		
Child care benefits	Nil		\$100 per day for max 7 days		
Additional Benefits					
Treatment of mental and nervous disorder; incl. Alcoholism and drug dependency	Nil		\$1,000		
Medical expenses for inter-collegiate sports injuries	Nil		Upto Medical Treatment Sum Insured		
Cancer screening and mammography examinations	Nil		\$2,000		
Emergency Financial Assistance	Nil		\$500		
HIV cover	Nil		\$500		

Exclusions

The policy will not compensate for:

- Travelling abroad for obtaining medical treatment
- Any pre-existing condition or any complication arising there from it; unless requested for full pre-existing disease coverage in the proposal form in order to meet University requirements
- War or any act of war, invasion, act of foreign enemy, war like operations, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, riot, terrorism, chemical, radioactive or nuclear contamination
- Participation or involvement in naval, military or air force operations, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing
- Any breach of law with criminal intent
- Self inflicted injury, suicide or attempted suicide
- Any non allopathic treatment

Please refer policy wordings for complete list of exclusions.

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Statutory Warning

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates): 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 prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.