

# Student Companion

This Policy consists of the following sections:

- Personal Accident -covering death and permanent disablement
- Medical Expenses and repatriation - covering hospitalisation expenses arising out of illness/sickness and also repatriation expenses for sending mortal remains to India
- Loss of checked baggage - covering total loss of baggage checked by an international airline
- Tuition Fee - In the event of the insured unable to continue the school semester due to any of the following reasons arising during the policy period, the Company shall reimburse the tuition fee paid in advance for the current semester, subject to maximum the limit shown in the schedule:
  - A. Serious medical condition of the insured requiring hospitalization covered under the policy
  - B. Death or serious injury requiring hospitalization of either of the parents of the insured
- Accident To Sponsor -In the event of the sponsor named in the schedule meets with an accident during the policy period, which results in his death or permanent total disability during the policy period, the Company shall reimburse the remaining school fee subject to maximum the limit shown in the schedule.
- Family Visit-In the event of the insured become hospitalized as a result of an accidental injury or sickness covered under the policy and the attending physician advises the necessary attendance of a Family Member of the Insured, the Company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier subject

to maximum the sum insured. For this purpose, family member shall mean spouse, parent, sibling and in laws of the insured.

- Personal Liability - covering legal liability attaching in a private capacity during the course of overseas travel.
- This coverage is also subject to the exclusions of Personal Accident and Medical Expenses sections of the policy.

**Following are the Plans- All Coverage's in USD**

<b>Coverage</b>	<b>Standard</b>	<b>Silver</b>	<b>Gold</b>	<b>Deductibles</b>
Family Visit	USD 7500	USD 7500	USD 7500	NIL
Loss Of Baggage	USD 1000	USD 1000	USD 1000	USD 100
Medical Expenses	USD 50000	USD 100000	USD 200000	USD 100
Personal Acciden	USD 50000	USD 50000	USD 50000	NIL
Personal Liabili	USD 100000	USD 100000	USD 100000	USD 200
Accident to Spon	USD 10000	USD 10000	USD 10000	NIL
Tuition Fee	USD 10000	USD 10000	USD 10000	NIL