
Corporate Overseas Travel Policy Wordings

A plan to suit every need

Every company has special insurance requirements and no one realizes better than we do. With 2 broad covers and 8 plan options, the ICICI Lombard Corporate Overseas Travel Insurance policy covers the insured's permanent employees during their trip abroad.

Benefits of the ICICI Lombard Corporate Overseas Travel Insurance are:

- Online issuance of insurance certificates
- Our web module lets you issue an insurance certificate to your employee at your office itself. So you have the convenience to cover an employee 24X7.
- Pay per day, so you don't pay for what you don't use.
- Premium is calculated per day. Hence if you are travelling for 16 days, you pay only for 16 days and not normal slab of 14 to 21 days.
- Claims settlement in 7 days*, with minimum documentation
- No medical check-up
- Coverage up to 70 years

*After completion of documentation

Scope of cover

Our Corporate Travel Policy is broadly classified in two covers

- Gold Plan
- Silver Plan

Gold Plan

A comprehensive policy that covers

Medical Expenses - you can choose between US\$ 50,000 or US\$ 100,000 cover

For expenses incurred due to illness or accident, including medically necessary and prescribed transportation to the Republic of India. Covers defined outpatient#, medical aid, therapies and diagnostic tests.

*As defined in the policy wordings

Dental Treatment Cover - US\$ 250

For acute anesthetic treatment

Repatriation of Remains - US\$ 7,000

In case of death abroad, covers the expenses incurred in transportation of the remains back to India. This benefit is available under the overall Medical Expenses limit.

Passport Loss Expenses Reimbursement - US\$ 200

Covers expenses incurred to obtain a duplicate or fresh passport

Checked - in Baggage Loss - US\$ 1,000

For complete and permanent loss of checked- in baggage.

Checked Baggage Delay - US\$ 100

For expenses incurred for the emergency purchases of toiletries, medication and clothing in case of delay in checked baggage for more than 12 hours.

Personal Accident - US \$ 25,000

Compensation for death or permanent total disability caused due to an accident.

Personal Liability - US\$ 100,000

Compensation paid to third party for involuntary damage caused by you, resulting in death, injury or damage to the health or property of third party.

Silver Plan

An economical health cover that cuts frills without cutting corners.

- Medical Cover - you can choose between US\$ 50,000 or US\$ 100,000 cover
- Dental Treatment Cover - US\$ 250
- Repatriation of Remains - US\$ 7,000

This benefit is available under the overall Medical Expenses limit

Exclusions

- Medical expenses arising out of pre- existing conditions
- Addiction to alcohol, drugs, mental disorder, anxiety, venereal disease
- HIV, radiation
- Sporting activities
- War and war like consequences
- Expenses arising out of loss of valuables, money, securities and tickets
- Loss of passport at public places
- Employer's contractual liability
- Personal liability of the insured person