
Bronze Plan Policy Wordings

Policy Coverage

- **Sponsor Protection– US \$10,000** - Reimbursement of tuition fees in case of demise of person paying for studies due to an accident.

- **Study Interruption– US \$7,500** - Reimbursement for the remaining part of the current school semester fee, if studies are interrupted on account of a medical condition or compassionate reasons on the family front.

- **Compassionate Visit– US \$7,500** - In case of hospitalization (exceeding 7 days) of student or a family member, where a family member visits student or student visits India. Round trip economy class tickets for student/ family member, and accommodation for the family member visiting abroad, will be reimbursed.

- **Bail Bond– US \$5,000** - For the bail amount, if arrested or detained by police or judicial authorities of the place, for any bailable offence whilst abroad.

- **Passport Loss*** - US \$200 - For expenses incurred in obtaining a fresh or new passport.

- **Personal Liability– US \$100,000** - Compensation of damages to be paid to a third party, resulting from death, injury or damage to health or property caused involuntarily by the insured.

- **Personal Accident– US \$10,000** - Compensation paid in case of death or permanent total disability.
- **Checked Baggage Loss– US \$1,000** – Compensation for the permanent loss of checked-in baggage.

**Deductible excess US \$50*

Key Benefits

- Buy the policy in Indian rupees, which is 1/3 the cost of buying abroad
- Accepted by most of the foreign universities as a substitute for their compulsory insurance
- ICICI Lombard has partnered with leading US-based Health Care provider United Health Group, to provide better health care benefits and services to be availed when in the US
- Plans available with second year extension option, thereby covering you for the entire period of study
- Extend your policy 3 months in advance – Now you do not have to wait till policy expiry to extend your Student Medical cover, extend your policy 3 months in advance
- Policy coverage for 2 years – Student Medical Insurance is now available with a continuous cover for 2 years. Now cover your entire period of study and rid yourself of policy extension hassles with a policy duration of $365+365 = 730$ days
- Medical outpatient expenses covered

- No pre-medical check-up required

- EMI without any extra charges: You can pay online through ICICI Bank, HDFC Bank and Citibank Credit Card at EMI without any extra charge . (Conditions Apply. Providing EMI facility for ICICI Bank (upto 12 months), Citibank, HDFC Bank (upto 6 months) Credit Card customers at the discretion of the Banks)

Note: EMI option subject to minimum annual premium of Rs. 1500.

Eligibility

- Minimum age of insured persons is 16 years.

- Maximum age of insured persons is 35 years.

- Non-insurable persons: professional and semi-professional sportsmen.

- The policy can be bought by students already studying abroad.

Student Medical Travel Insurance Policy Exclusions Online

- Medical expenses arising out of
 - Pre-existing conditions except in case of life-threatening situations

 - Addiction to alcohol, drugs*

 - Mental disorder, anxiety, depression

- Venereal diseases

- Sexually transmitted diseases, AIDS, HIV

- Radiation, nuclear weapons induced

- Sporting activities

- Expenses arising out of loss valuables, money, securities and tickets
- Loss of passport in public places

*Treatment for mental and nervous disorders, including alcoholism and drug dependency, is covered under the Plus Plan.

Need for Policy

- Medical insurance is mandatory for most foreign universities including popular destinations like Australia, US, Canada, New Zealand, etc.

- Majority of universities abroad allow waiver from on-campus health insurance with comparable domestic insurance policies

- Available at 1/3rd the university premiums abroad, ICICI Lombard Student Medical covers major medical, repatriation, evacuation, dental expenses, etc. and can be combined with the Plus Plan for additional coverage's like medical expenses related to pregnancy, Mental disorders, Cancer screening, Mammography and Sports injuries.