
MULTI TRIP INSURANCE POLICY WORDINGS

Policy Coverage

■ **Medical Cover* @ - US\$ 100,000 to US\$ 500,000**

This covers medical cost due to illnesses or accidents, including outpatient & inpatient medical expenses, medical aid, therapies and diagnostic test. It also covers medical evacuation costs back to India.

NOTE - We also cover Pre-existing Ailments and Maternity in case of life-threatening situations.

■ **Dental Treatment*– US\$ 250**

Covers the cost of acute anaesthetic treatment to natural teeth due to an injury.

■ **Repatriation of Remains– US\$ 7,000**

For the expenses of repatriating the remains back to India.

■ **Passport Loss** – US\$ 200**

For expenses incurred in obtaining a fresh or new passport.

■ **Checked Baggage Loss– US\$ 500**

Compensation for the permanent loss of checked-in baggage.

■ **Checked Baggage Delay– US\$ 100**

Compensation for reasonable expenses incurred for the purchase of toiletries, clothing and medication due to a delay of checked-in baggage for more than 12 hours.

■ **Personal Accident– US\$ 15,000**

Compensation paid in case of death or permanent total disability.

■ **Personal Liability– US\$ 100,000**

Compensation for damages paid to a third party, resulting from death, injury or damage to health or property that is caused involuntarily by the insured.

■ **Financial Emergency Assistance– US\$ 300**

Emergency cash that is available to you in case your travel funds are robbed.

■ **Hijack Distress Allowance[#]– US\$ 125 per day for 7 days**

A compensation payable in case of hijack of air or sea common carrier for more than 12 hours whilst on your trip abroad.

Deductible of US\$ 100. This deductible is applicable on per illness (complete treatment) basis and not on per visit to the doctor / hospital. ** Deductible of US\$ 50. *2 days deductible. # 12 hours.*

@ For policies with medical expenses sum insured over US\$ 100,000, the limit of liability of the company will be restricted to US\$ 100,000 per sickness, disease or accident. Further sub-limits applicable for people aged 56 years and above. For details, kindly refer to policy wordings.

Exclusions

■ 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

Key Benefits

- **Save Time & Money** – You pay an annual one-time premium and can secure as many trips (30 or 45 days per trip) throughout the year instantly online. Multi-trip has no extension hassles and insures all your trips throughout the year.
- **Customise your number of visits abroad** - Our Multi-Trip Policy allows you to travel as many times as you like in a year, so long as each trip does not exceed 30 or 45 days.
- **Greater Sum Insured, greater cover** - Secure your Overseas Travel worldwide with a higher sum insured of Rs. 500,000.
- **Immediate Policy Issuance**- The policy is issued without any medical checkup upto 85 years of age.
- **Cashless settlement of claims worldwide** – You can avail of cashless services at medical institutions worldwide. Contact us at

From USA and Canada: + 1 866 625 8529 (Toll Free)

From the rest of the world: +91 11 4189 8868 (Call back facility)

In India: 1800 113 666 (Toll Free & Accessible only in India)

Fax: +91 11 4189 8801

E-mail- travelclaims@icicilombard.com

- **No medical Check-up**

No health-check up is required up to 85 years of age.

- **Quality Health care** - ICICI Lombard has partnered with leading US-based Health Care provider UnitedHealth Group, to provide better health care benefits and services to be availed when in the US

- **Lightning Fast Claims** - Your claims are settled within 7 days of the receipt of the required documents.

- **Pre-existing Ailments and Maternity cover** - Pre-existing ailments and maternity are covered in case of life-threatening situations.

- **Coverage up to 360 days**

- **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)

Eligibility

- The insured needs to be between 1-70 years of age
- The policy is issued without any medical checkup

Need for Policy

- In India, around 30 crore people travel by train and 1.5 crore by air, every year. A large number of people fall sick or cancel their travel plans or find their baggage stolen
- Multi-Trip Policy is ideal for the frequent flyer and takes care of their entire travel insurance needs for a year
- Medical treatment abroad is expensive especially when one has to pay in foreign currency
- Overseas Travel Insurance takes care of your medical expenses and repatriation and covers you against personal accident, loss of checked baggage, loss of passport, personal liability, trip delay, etc.