
Platinum Plan Policy Wordings

Policy Coverage

■ **Medical Cover* @ - US\$ 50,000 to US\$ 250,000**

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.

■ **Daily Allowance in case of Hospitalization** – US\$ 25 per day for max. 5 days**

Compensation for hospitalization for more than 2 days.

■ **Dental Treatment* – US\$ 250**

Covers the cost of acute anesthetic 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.

- **Trip Cancellation & Interruption*– US\$ 500**

Reimbursement of the non-refundable prepaid payments or the additional expenses, for the trip being cancelled or interrupted due to medical problems, personal employment problems or natural disasters.

- **Missed Connection*– US\$ 500**

Reimbursement of the extra expenses incurred due to a missing a connecting flight, due to delay in the arrival of the aircraft for more than 3 hours.

▪ **Trip Delay*– US\$ 500**

Reimbursement of additional expenses incurred, up to US\$ 100/- per day, if trip is delayed for more than 6 hours due to airline problems, medical problems, personal employment problems or natural disasters.

▪ **Home Insurance– Rs. 2,000,000 for Building and Rs. 500,000 for Contents**

To the losses that you may incur due to damage to your home from natural and man made calamities or burglary, 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

- **Pay Per Day- no slab rates charged** - You don't pay for the days you don't use. So next time you travel for 24 days, you will pay for 24 days and not for 30 days in the slab system.

- **Instant Policy Issuance-** The policy is issued instantly online. No medical check-up required

- **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: +91 11 4189 8800
In India for reimbursement enquiry: 1800 113 666 (Toll Free & Accessible only in India and during business hours only)
Fax: +91 11 4189 8801
E-mail- travelclaims@icicilombard.com

- **No medical Check-up up to 85 years**
No health-check up is required up to 85 years of age. This special offer is also applicable to senior citizens, avail Senior Citizen Plan instantly with no medical check up with a claim benefit of \$15,000 per illness or injury.

- **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)

Need for Travel Cover

- 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
- Amongst popular destinations, Travel insurance is mandatory for European countries, Australia, New Zealand, Canada and USA
- 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.