
Senior Citizen Plan Policy Wordings

Policy Coverage

■ **Medical Cover - 71 to 75 years - USD 50,000, 76 to 85 years - USD 25,000**

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. There are 2 plans available depending on the age of the insured. If the insured is 71 to 75 years of age, the sum insured is USD 50,000. However, if the insured is between 76 to 85 years of age, the sum insured is USD 25,000. Both have sub limit of USD 15,000 per illness or injury. Thus, the maximum amount that can be claimed per injury is USD 15,000.

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

■ **Personal Accident Compensation – US\$ 2,500**

A compensation given in case of death or permanent total disability.

■ **Passport Loss** – US\$ 200**

For expenses incurred in obtaining a fresh or new passport.

■ **Checked-in Baggage Loss Compensation– US\$ 500**

Compensation for the permanent loss of checked-in baggage

■ **Checked-in Baggage Delay Compensation – 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 Liability Coverage– US\$ 25,000**

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 maximum of 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. # 12 hours.*

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**
As a special offer 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 cover** - Pre-existing ailments are covered in case of life-threatening situations.
- **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. [Click here to know more.](#)
- **Coverage up to 180 days** - The Policy duration can be anywhere between 7-180 days. You may extend the policy, provided the maximum trip duration (including the extension as provided) does not extend 180 days.

Eligibility

The insured should be of age 71 years to 85 years at the time of buying the policy. The policy must be purchased before the insured leaves India for travelling abroad.

New - Instant Senior Citizen Plans - Avail new senior citizen plan with no medical tests, which offers a claim extent of \$15,000 per illness or injury.

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.