
Students Plus Plan Policy Wordings

Policy Coverage

- **Treatment for mental and nervous disorders - US\$ 1,000** - Treatment for mental and nervous disorders including alcoholism and drug dependency, is covered under this policy.
- **In-patient medical expenses related to pregnancy - US\$ 500** - In-patient medical expenses related to pregnancy are covered to a maximum limit of US\$ 500, after a waiting period of 10 months.
- **Medical expenses for inter-collegiate sports injuries:** Medical expenses for inter-collegiate sports injuries are covered under this policy as part of the medical cover. These expenses will be treated as any other medical expenses for an accident, and will be subject to the terms of conditions mentioned in the policy.
- **Cancer screening and mammography expenses - US\$ 2,000** - Cancer screening and mammography expenses examinations on recommendation from physician will be paid under this policy. Expenses would be paid for the usual and customary charges incurred for these test. Any tests done as a part of preventive health check-up is not included under this benefit.
- **Childcare benefits - US\$ 100** - If the child is above 90 days of age, and is hospitalized for more than 2 days, for any ailment, hospital cash benefit of US\$ 100 per day will be paid, subject to a maximum of 7 days.

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.

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.