
Overseas Mediclaim Policy

1. Salient Feature

Overseas Mediclaim policy covers Medical Expenses whilst traveling abroad for business/holiday. The policy will be valid only if the insured journey commences within 14 days of the first day of insurance as indicated in the policy schedule.

Cancellation of the policy may be done **ONLY** in cases where a journey is not undertaken and **ONLY** on production of the insured person's **PASSPORT** as a proof that the journey has not been undertaken. Any request for cancellation will be entertained not less than 14 days after the First Day of Insurance as indicated in the policy schedule. Such cancellation will be subject to deduction of cancellation charges by the underwriters as applicable.

Partial refund in premium is permitted on trip band basis provided cover is for a minimum period of 60 days and unexpired period is not less than 14 days subject to there being no claim under the policy.

Age: 6 months to 70 years.

2. Scope Of Cover

Medical expenses incurred by the insured persons, outside India as a direct result of bodily injuries caused or sickness or disease contracted are covered.

Eight Plans available under the policy:

PLAN A-1 For travel to countries excluding USA & Canada for business and holiday limited to USD 50,000.

PLAN-A-2 Same as (A-1) above except that benefits stand increased to USD 250000.

PLAN B-1 For travel worldwide including USA & Canada for business and holiday limited to USD 1,00,000.

PLAN B-2 Same as (B-1) above except that benefits stand increased to USD 5,00,000.

PLAN C For travel to countries excluding USA & Canada for employment and studies limited to USD 150,000.

PLAN D For travel worldwide including USA & Canada for employment and studies limited to USD 150,000.

PLAN E-1 For travel worldwide including USA & Canada for corporate frequent travelers limited to USD 1,00,000.

PLAN-E-2 Same as (E-1) above except that benefits stand increased to USD 5,00,000.

PLAN-K For travel to Asian Countries – Excluding Japan for business and holiday limited to USD 15,000.

ADDITIONAL Add-on benefits:-

Besides the above additional add-on benefits are available under Business & Holiday

1. Personal Accident
2. Loss of checked in Baggage (Not applicable under Plan K)
 - Delay of checked in Baggage (Not applicable under Plan K)
 - Loss of passport (Not applicable under Plan K)
 - Personal Liability (Not applicable under Plan K)

3. Exclusions

1. No claim will be paid where the Insured Person:

- is traveling against the advice of a Physician; or
- is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate; or
- is traveling for the purpose of obtaining treatment; or
- has received a terminal prognosis for a medical condition.

2. No claim will be paid arising from suicide attempted suicide or willfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal diseases, alcoholism, drunkenness or the abuse of the drugs, or any loss arising directly or indirectly from any injury, illness, death, loss expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.

3. No claim will be paid arising from the insured person taking part in Naval, Military or Airforce operations.

4. No claim will be paid arising from War, invasion, acts of foreign enemy, hostilities (Whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

5. This insurance does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from

- ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

6. No claim will be paid arising from the participation of the Insured person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.

7. No claim will be paid arising from the participation of the Insured person in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, caving or potholing, hunting or equestrian, skew diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles). Further no claim will be paid in case Insured Person participates in professional sports or any other hazardous sports. The claim is neither payable if arises from participation in potentially dangerous sports for which the Insured Person is either untrained or physically unfit or using improper equipment.

8. No claim will be paid for losses arising from accidents on two wheeled motorized vehicles unless at the time of the accident the driver is duly qualified, is in possession of a current full International driving license and the injured person is wearing a safety crash helmet, or losses arising from accidents on two wheeled motorized vehicles over 50cc.

9. No claims will be paid for losses arising directly or indirectly from manual work or hazardous occupation, self exposure to needless peril (except in an attempt to save human life) or if engaging in any criminal or illegal act.