
Asia Travel Guard

Holidays are the perfect opportunity to enjoy yourself and be with your loved ones. These special moments of togetherness are meant to be cherished forever. With Tata AIG's Asia Travel Guard" we ensure that every single moment of your holiday remains a sweet memory. So go ahead and enjoy!!.... because we understand that's what the holidays are meant to be!! As for the rest of things" we have got you covered".

*Covers Asia exclunding Japan and Korea(s)

Personal Accident

24-hr personal accident cover upto US\$ 15,000.

Medical Expenses Cover

Reimbursement of medical expenses due to accident and sickness.

Emergency Medical Evacuation and Repatriation

In the event of a medical emergency, we will arrange for the evacuation and transportation to move an ill or injured traveler to another location where appropriate. Policy provides for repatriation of remains in case of unfortunate death of the insured while on trip.

Checked Baggage Loss

Compensation for the loss of checked in baggage.

Loss of Passport

Compensation for expenses incurred in obtaining a duplicate or new passport.

Checked Baggage Delay

Compensation for reasonable expenses incurred for purchase of emergency personal effects due to delay in arrival checked in baggage, whilst overseas.

Personal Liability

Compensation for damages to be paid to a third party, resulting from death, bodily injury or damage to property; caused involuntarily by the insured.

Assistance Services

- Medical Services provider referral
- Arrangement of hospital admissions
- Lost luggage assistance
- Emergency Travel Services
- Embassy referral services
- Claims procedure information services

+ Sublimits Applicable for age 56-70 yrs. * Hospital Room, Boarding & Hosp. Misc: Max 1500\$ per day 30 days whichever is less* ICU: Max 3000\$ per day upto 7 days which ever is less* Surgical Treatment: Maximum 10,000\$ Anesthetist Services: Upto 25% of surgical treatment * physician's visit: Max \$75 perday upto 10 visit. * Diagnostic & Preadmission testing: Max 500\$ * Ambulance Services: Max 400\$ Please refer policy document for other Assistance Services.

Benefits

Benefits	Silver	Gold	Deductible
figures are in \$			
Accidental Death & Dismemberment	\$ 10000	\$ 15,000	N/A
Accident & Sickness Medical Expenses Reimbursement	\$ 50,000	\$ 200,000	100
Assistance Services	Included	Included	N/A
Emergency Medical evacuation**	Included	Included	N/A
Repatriation Of remains**	Included	Included	N/A
Checked Baggage Delay	N/A	\$75	N/A
Checked Baggage Loss	\$500	\$1000	N/A
Loss of Passport	\$250	\$250	\$30
Personal Liability	\$1,00,000	\$2,00,000	\$200

Plan Table

Premium Rates

SILVER			
Age Band	0.6-35 years	36-55 years	56-70 years
Days	silver	silver	silver
1-4	318	348	566
5-8	423	464	756
9-14	607	664	894

GOLD			
Age Band	0.6-35 years	36-55 years	56-70 years
Days	gold	gold	gold
1-4	379	416	675
5-8	506	555	899
9-14	725	793	1068

* Premium (Rs) inclusive of 12.36% service tax

Countries Covered

Afghanistan, Armenia, Azerbaijan, Bahrain, Bangladesh, Bhutan, Brunei, Burma (Myanmar), Cambodia, China, Hongkong, Indonesia, Iran, Isreal, Jordan, kazakistan, Kuwait, Kyrgyzstan, Laos, Lebanon, Malaysia, Maldives, Mangolia, Nepal, Oman, Pakistan, Phillippines, Qatar, Saudi Arabia, Singapore, Sri Lanka, Syria, Taiwan, Tajikistan, Thailand, Turkey, Turkmenistan, UAE, Uzbekistan, Vietnam, yemen.

Exclusions

Main Exclusions

This policy does not cover expenses directly or indirectly in respect of : traveling against the advice of a physician, for obtaining treatment, pre-existing ailments & complications arising out of them, suicide or attempted suicide, war, illegal acts, traveling under the influence of drugs, terrorism, dangerous sports etc. Please refer to the Policy wordings for other exclusions. The coverage, terms & exclusions have been outlined briefly; kindly refer the policy wordings for complete details.