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# Domestic Travel Guard

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## Features

### Additional Features

- 24 hrs. Worldwide Emergency Assistance Service
- Emergency Medical Evacuation
- Repatriation of remains
- Personal Liability

## Benefits

<b>Core Benefit*</b>	<b>Per Unit (Fig in Rs.)</b>
Accidental Death and Dismemberment Benefit (Common Carrier)	50000
Accidental Death and Expense Benefit	20000
Deductible	250
Assistance Services	Included*
Emergency Medical Evacuation Benefit	10000
Repatriation of Remains Benefit	10000
Personal Liability Benefit	100000
Deductible	200
In - Hospital Indemnity Benefit-Accident (Max 7 days)	500
Deductible	1 day
Maximum	7 days
<b>Currently a passenger can only purchase a product which has both Core + Add on benefits. You CANT buy a Core or Add on Benefit on a stand alone basis.</b>	

<b>Add-On Benefit^</b>	<b>Per Unit (Fig in Rs.)</b>
Accidental Death and Dismemberment Benefit (24 Hrs)	50000
Accommodation charges due to Trip Delay Benefit- flight/ rail **upto	1500 per Day
Deductible	5 Hours
Maximum	2 Days
Loss of Ticket - Rail/air ** only	20000
Deductible - Rs 150 or 10% of actual ticket cost, upto Max SI	Rs 150/ 10% of SI
Family Transportation upto	10000
Replacment of Staff (Business Trip Only) upto	10000
Missed Departure - Rail/Air upto	10000
Deductible - Rs 150 or 10% of actual ticket cost, upto Max SI	Rs 150/ 10% of SI
<b>Currently a passenger can only purchase a product which has both Core + Add on benefits. You CANT buy a Core or Add on Benefit on a stand alone basis.</b>	

## **Plan Table**

### **Premium Rates**

<b>Rate per unit</b>	<b>Core Product</b>	<b>Add on</b>	<b>Total</b>
Premium per trip	198	99	298
<b>Trip Bands</b>			
1-3	99	50	149
4-7	115	58	173
8-12	138	69	208
13-20	159	80	239
21-30	175	88	263

31-60	189	95	284
61-90	198	99	298
<b>Annual Multi trip Premium</b>			
Unlimited trips	1790	896	2686
per trip <= 30 days			

\* Premium (Rs) inclusive of 12.36% service tax

## **Exclusion**

### **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.