
Student Guard

Features

Study Interruption: We'll reimburse tuition fee paid in advance for the current semester if your studies are interrupted due to medical or compassionate reasons.

Sponsor Protection: In case of death or permanent disablement of your sponsor, we'll reimburse your remaining school fees up to a specified maximum limit.

Accident Medical Expenses: On accidental injury, we'll reimburse your actual hospitalization cost or outpatient treatment incurred overseas, within 90 days from the date of the accident, up to a specified maximum limit.

Compassionate Visit (2-Way): If you are hospitalized for more than seven consecutive days, we'll cover the cost of the round trip economy class air ticket and accommodation expenses so an immediate family member can be with you.

Visit by student: In case of death or hospitalization of parent (s) / spouse / child (ren) for more than seven consecutive days, we'll cover the cost of the round trip economy class air ticket.

Personal Accident: Student Guard gives you worldwide coverage against Accidental Death and Dismemberment while you're abroad anywhere in the world.

Additional Features

- 24 hrs. Worldwide Emergency Assistance Service
- Emergency Medical Evacuation
- Repatriation of remains
- Felonious assault
- Lost luggage
- Personal Liability abroad
- Accident and Sickness Medical Reimbursement

Benefits

Some of the new benefits that have been added this year include:

Maternity Benefits for Termination of Pregnancy: Medical expenses related to termination of pregnancy are covered subject to maximum limits provided in the schedule of benefits, subject to a waiting period of ten months, from the effective date of policy.

Mental & Nervous Disorders: Medical expenses related to treatment for mental and nervous disorders on recommendation of a physician, including alcoholism and drug dependency are covered in the schedule of benefits.

Cancer Screening and Mammography: Medical expenses related to cancer screening and Mammography examination on recommendation from a physician are covered subject to the maximum limits provided as per the schedule of benefits.

Red 24 Service: Red 24 is a unique global security service providing advice to help individuals avoid and manage personal risks for themselves and their families.

They are more of an advanced information bureau, who pro actively advice customers about potential risks in and around the country.

COVERAGES Sum(s) insured in US\$	TATA AIG Student Guard		
	Plan A	Plan B	Ultimate
Risk - covered by Tata-AIG			
Medical Insurance			
Accident & Sickness Medical Expenses Reimbursement	\$50,000	\$100,000	\$250,000
Deductible	\$100	\$100	\$100
Assistance Service	Included	Included	Included
Emergency Services	Included	Included	Included
Repatriation Of Remains	Included	Included	Included
AD & D 24 Hrs	\$10,000	\$25,000	\$25,000
Baggage Loss (Checked)	\$500	\$1,000	\$2,000
Deductible	10%/50%	10%/50%	10%/50%
Baggage Delay (After 12 hours only)	\$0	\$50	\$150
Loss of Passport	\$250	\$250	\$250
Deductible	\$30	\$30	\$30
Personal Liability	\$100,000	\$100,000	\$500,000
Deductible	\$200	\$200	\$200
Study Interruption	\$7,500	\$7,500	\$15,000
Sponsor Protection	\$10,000	\$10,000	\$20,000
Compassionate Visit (2-Way) Visit	\$1,500	\$5,000	\$7,500
Bail Bond	\$500	\$1,000	\$5,000
Felonious Assault (Ad&D)	\$5,000	\$5,000	\$25,000
Maternity Benefit For Termination Of Pregnancy Only	\$0	\$500	\$1,000
Treatment Of Mental And Nervous Disorder; Including Alcoholism And Drug Dependency,	\$0	\$500	\$1,000
Cancer Screening And Mammography Examinations	\$250	\$500	\$1,500
Red 24 services	Included	Included	Included
Relocation Support - Applicable only for Students covered on 365 days Including Americas Plan			

Plan Table

Premium

Post tax Premium						
Age 16-35 years	Excluding The Americas			Including The Americas		
	Optional Benefits			Optional Benefits		
Duration	Plan A	Plan B	Ultimate	Plan A	Plan B	Ultimate
30 days	1,137	1,242	1,475	2,267	2,638	2,926
60 days	1,877	2,056	2,450	3,799	4,917	5,587
90 Days	2,616	2,870	3,357	5,330	6,218	6,773
180 Days	4,201	4,614	5,237	8,611	9,147	10,463
270 Days	6,262	6,880	7,815	12,877	15,655	17,253
365 Days	8,576	9,426	10,710	20,576	21,808	24,440

*premium (Rs) inclusive of 12.36% service tax

All Rates, Tax Amounts & Total Gross Figs. Have been rounded to the Nearest Rs. Value.

Exclusions

You are not covered if any expenses incurred directly or indirectly in respect of: traveling against the advice of the physician; for obtaining treatment; pre-existing ailments & complications arising out of them; Suicide or attempted suicide; war; terrorism; illegal acts; dangerous sports etc.

For other exclusions please refer to the policy wordings

The coverage, terms & exclusions have been outlined briefly; kindly refer the policy wordings for complete details.