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# Travel Guard

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## Features

### Unique Features

**Coverage of Medical Expenses:** Travel Guard takes care of your medical expenses due to accident and sickness while traveling so that you can concentrate on better things like enjoying the holiday.

**Checked Baggage Loss:** Compensation for the loss of checked in baggage.

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

**Loss of Passport:** Compensation for expenses incurred in obtaining a duplicate or new passport.

**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.

**Hijacking:** In an unfortunate event of your common carrier in which you are traveling; being hijacked, this product will pay a distress allowance to you.

**In-hospital Indemnity:** Travel Guard pays a Daily benefit for each day you are an inpatient in a hospital due to injury or sickness.

**Trip Delay:** Reimbursement of additional expenses occurred due to trip delay (only if the trip has been delayed for more than 12 hours).

**Automatic-extension of the policy:** Travel Guard allows you to extend your policy upto a period of 7 days from the policy expiry date.

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

**Sickness Dental Relief:** The policy pays for immediate Dental Treatment occurring due to sudden acute pain during the course of an overseas Insured Journey. Dental benefits will be provided for Medically Necessary filling of the tooth or surgical treatment, services, or supplies.

**Assistance Services:**

AIG Assist (US & Canada) and ISOS (Rest of World) are available round the clock for any assistance:

- **Pre-departure services** - information about foreign locations, passport / visa requirements, immunization requirements etc
- **Emergency Travel Agency** - provides with 24 hour travel agency service for airline and hotel reservations.
- **Medical Assistance** - Assistance service in contacting the medical facility where you are located and determine the next course of action. Assistance company will also recommend or assist in securing the availability of services of local Physician and arranging medical services.
- **Medical Evacuation & Repatriation** - In the event of medical emergency, the assistance services will arrange for evacuation and transportation based on the medical evaluation of your condition. Travel Guard also provides for repatriation of remains in case of unfortunate death of the insured while overseas.
  - Lost travel documents assistance
  - Emergency Message transmission services
  - Embassy referral services
  - Claims procedures Information services

## Additional Features (with Family Option)

- Automatic Extension of policy
- Emergency Cash advance
- No medical examinations up to the age 70 years.



## Benefits

Benefits	Single Trip			Annual Multi Trip	
	Silver	Gold	Platinum	Gold	Platinum
fig in \$	(Including & Excluding the Americas)			(Worldwide)	
Accidental Death and Dismemberment Benefit (24 Hrs)	10000	15000	25000	15000	25000
Accidental Death and Dismemberment Benefit (Common Carrier)	N/A	5000	5000	5000	5000
Accident & Sickness Medical Expense Reimbursement	50000	200000	500000	250000	500000
Deductible	100	100	100	100	100
Sickness Dental Relief	300	400	500	400	500
Deductible	150	150		150	150
Emergency Medical Evacuation Benefit	Included*	Included*	Included*	Included*	Included*
Repatriation of Remains Benefit	Included*	Included*	Included*	Included*	Included*
Baggage Delay Benefit (After first 12 hrs.)	50	100	200	100	200
Checked Baggage Loss Benefit	500	1000	1000	1000	1000
Loss of Passport Benefit	250	250	250	250	250
Deductible	30	30	30	30	30
Personnal Liability Benefit	100000	200000	200000	200000	200000

Deductible	200	200	200	200	200
Trip Delay Benefit	na	Included*	Included*	Included*	Included*
Deductible	na	12 hrs, 10\$ per 12 hrs	12 hrs, 10\$ per 12 hrs	12 hrs, 10\$ per 12 hrs	12 hrs, 10\$ per 12 hrs
Maximum	na	\$100	\$100	\$100	\$100
Hijacking Benefit	na	Included*	Included*	Included*	Included*
Deductible	na	1 day, 100\$ per day & Max 500\$	1 day, 100\$ per day & Max 500\$	1 day, 100\$ per day & Max 500\$	1 day, 100\$ per day & Max 500\$
In - Hospital Indemnity Benefit	na	na	na	Included*	Included*
Deductible	na			1 day,15\$ per day & Max 150\$	1 day,15\$ per day & Max 150\$
Automatic extension of policy upto 7 days	Available	Available	Available	Available	Available
Emergency cash advance	500	1000	1500	1000	1500

Following Max.eligible exp.per Sickness or Disease are applicable to Insured Persons Aged 56-70, regardless of the plan / option purchased.

Hospital Room and Board and Hospital miscellaneous	Max 1,500 per day upto 30 days whichever is less.
Intensive Care Unit	Max 3,000 per day upto 7 days whichever is less.
Surgical Treatment	Max 10,000
Anesthetist Services	Upto 25% of Surgical Treatment
Physician's Visit	Max 75 per Day upto 10 visits
Diagnostic and Pre-Admission Testing	Max 500
Ambulance Services	Max 400

\* Included under Accident & Sickness Medical Expenses Reimbursement

## Plan Table

### Premium Rates

<b>SILVER</b>			
(Worldwide excluding USA/Canada)			
<b>Age Band</b>	<b>6 mths- 40 yrs</b>	<b>41-60 yrs</b>	<b>61-70 yrs</b>
1-7	510	556	903
8-14	728	793	1217
15-21	825	928	1564
22-28	945	1148	1896
29-35	1134	1338	2300
36-47	1356	1664	2937
48-60	1649	1937	3688
61-75	1960	2460	4844
76-90	2237	2856	6080
91-120	3122	3729	8320
120-150	4063	5176	11445
150-180	4924	6106	13764

<b>SILVER</b>			
(Worldwide including USA/Canada)			
<b>Age Band</b>	<b>6 mths- 40 yrs</b>	<b>41-60 yrs</b>	<b>61-70 yrs</b>
1-7	758	845	1315
8-14	1079	1169	1836
15-21	1124	1354	2358
22-28	1348	1552	2969
29-35	1667	1900	3607
36-47	2044	2460	4658
48-60	2854	3955	5785
61-75	4225	5888	7098
76-90	5051	6316	8790
91-120	5248	6382	14346
121-150	6954	8599	19926
151-180	8418	10173	23709

<b>GOLD</b>			
(Worldwide excluding USA/Canada)			
<b>Age Band</b>	<b>6 mths-40 yrs</b>	<b>41-60 yrs</b>	<b>61-70 yrs</b>
1-7	696	775	1274
8-14	896	1038	1807
15-21	1065	1274	2375
22-28	1243	1538	2891
29-35	1483	1767	3612
36-47	1721	2201	4497
48-60	2067	2844	5511
61-75	2635	3328	6935
76-90	3093	4292	8326
91-120	4552	5872	12128
120-150	5573	7707	17039
150-180	6928	9003	20242

<b>GOLD</b>			
(Worldwide including USA/Canada)			
<b>Age Band</b>	<b>6 mths-40 yrs</b>	<b>41-60 yrs</b>	<b>61-70 yrs</b>
1-7	972	1117	1755
8-14	1273	1573	2529
15-21	1456	1791	3396
22-28	1722	2166	4056
29-35	2044	2619	5171
36-47	2564	3345	6675
48-60	3371	4742	8285
61-75	4697	6921	10638
76-90	5640	6966	13280
91-120	6973	8702	20031
121-150	9618	12210	28974
151-180	11769	14557	33860

<b>PLATINUM</b>			
(Worldwide excluding USA/Canada)			
<b>Age Band</b>	<b>6 mths-40 yrs</b>	<b>41-60 yrs</b>	<b>61-70 yrs</b>
1-7	807	930	1495
8-14	1008	1414	2003
15-21	1225	1526	2680
22-28	1501	1773	3222
29-35	1651	2110	3923
36-47	1950	2559	4850
48-60	2806	4175	6010
61-75	4041	5633	7635
76-90	4849	6705	9121
90-120	5311	7404	12960
120-150	6965	8705	18773
150-180	8568	10524	22807

<b>PLATINUM</b>			
(Worldwide including USA/Canada)			
<b>Age Band</b>	<b>6 mths-40 yrs</b>	<b>41-60 yrs</b>	<b>61-70 yrs</b>
1-7	1026	1167	1975
8-14	1439	2022	2805
15-21	1722	2179	3587
22-28	1920	2517	4362
29-35	2356	2989	5511
36-47	2820	3663	7021
48-60	4022	5955	8806
61-75	5753	8348	11187
76-90	6966	9493	14094
91-120	7720	10360	22051
121-150	10565	14225	31082
151-180	12717	15891	35914

<b>ANNUAL MULTI TRIP (GOLD)</b>			
(Worldwide)			
<b>Age Band</b>	<b>19-40 yrs</b>	<b>41-60 yrs</b>	<b>61-70 yrs</b>
1-30 days	3944	4629	9003
1-45 days	4408	4834	14582

<b>ANNUAL MULTI TRIP (PLATINUM)</b>			
(Worldwide)			
<b>Age Band</b>	<b>19-40 yrs</b>	<b>41-60 yrs</b>	<b>61-70 yrs</b>
1-30 days	4288	5236	10381
1-45 days	4954	5331	17015

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

### **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.