

# **Overseas Mediclaim Employment and Study**

## **Brief Description :**

This policy provides indemnity for expenses incurred for medical treatment for illness, disease contracted or injury sustained during overseas travel and which is primarily in the nature of an emergency and which is necessary to be undertaken immediately. The minimum period of cover is 2 months, and maximum is 12 months. If necessary, the policy can be renewed. The sum insured is US\$ 75,000. The premium has to be paid in US dollars, irrespective of the country of visit.

## **Covered Risks :**

The policy consists of 2 sections covering different risks. Since the cover is available as per plans, the expenses would be reimbursed up to limits prescribed under the plan opted for. Please see the policy for more details

## **Major Exclusions :**

This policy cannot be issued for less than 2 months. Any claims for dental treatment except as a result of injury; Pregnancy including miscarriage and child birth.

