

SUMMARY OF COVER	Limits in USD*
Geographical coverage	Worldwide
A. Medical & Emergency Assistance	
Medical Expenses and Hospitalization Abroad Note: USD 100 excess is applicable per out-patient claim.	50,000
Emergency Medical Evacuation	50,000
Emergency Dental Care Note: USD 50 excess is applicable per claim.	1,000
In the Event of Death or Hospitalisation of Policyholder: i) Transfer of One Immediate Family Member ii) Repatriation of Insured Persons travelling with the Policyholder	85/-day Max 850/- 5,000
Emergency Return Home Following Death of a Close Relative	2,000
Repatriation of Mortal Remains	10,000
B. Personal Assistance Services	
24 Hours Assistance Services	Covered
Delivery of Medicines	1,000
Advance of Bail Bond	4,000
Legal Defence	2,000
Hijacking	Not covered
C. Losses & Delays	
Loss of Passport, driving license, national identity card abroad	300
Loss of Debit or Credit Card	1,000

Loss of Cash	1,000
Trip Cancellation	500
Compensation for in-flight loss of checked-in baggage	1,000
<ul style="list-style-type: none"> • Per Bag • Per Item 	<p>500</p> <p>50</p>
Compensation for delay in the arrival of luggage	500
Delayed Departure	500
Location and forwarding of personal effects	Covered
D. Personal Accident**	
Death due to Accident	25,000
Permanent disability	% of principal sum as per scale
Permanent Total disability	25,000
E. Civil Liability Benefits	
Personal Civil Liability	25,000

***In case of family policies, limits apply to each insured person**

****Personal Accident cover:** The sum insured/limit in respect of children is as follows:

Death due to Accident: USD 10,000

Permanent disability: % of principal sum (USD 10,000) as per scale

Permanent Total disability: USD 10,000