

**UIN: IRDA/NL-HLT/BAGI/P-T/V.II/37/14-15**

## **HIV (Human Immunodeficiency Virus) and Aids (Acquired Immune Deficiency Syndrome) Cover applicable for Travel Prime Student Plan**

In consideration of the payment of additional premium, it is hereby agreed and declared that the coverage under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan is extended to cover the reimbursement of Medical Expenses for treatment of HIV and AIDS incurred in a Hospital outside India provided the first diagnosis and Hospitalization has occurred during the policy period.

In consequence where of Exclusion(s) relating to HIV and AIDS where appearing in the Section 2 "Medical Expenses & Medical Evacuation" Section of the Travel Prime Student Plan stands deleted.

The Company's Liability in respect of this Optional Cover shall be limited to the actual expenses or the limit mentioned in the Policy Schedule whichever is less.

Hospitalization means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for Specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

Deductible: As Applicable under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan.

Subject to the rest of all the other terms, conditions, limitations and exceptions of the Travel Prime Student Plan.