

MATERNITY AND BABY COVER FROM DAY ONE COVER APPLICABLE FOR TRAVEL PRIME STUDENT PLAN

In consideration of the payment of additional premium, it is hereby agreed and declared that Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan is extended to cover the maternity expenses except pre-natal expenses and post-natal expenses incurred by the Insured in a Hospital outside India provided the Hospitalization of the Insured for Maternity and Child Birth has occurred during the policy period and provided that the maximum liability of the Company will be limited to the amount specified in the Schedule under the Optional Cover "Maternity Benefit and Baby Day One Cover".

In consequence whereof, the Exclusion in the Travel Prime Student Plan document under the Section 2 "Medical Expenses & Medical Evacuation" which reads as "Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing" stands deleted.

The Company will also pay for the medical and related expenses incurred for the medically necessary treatment of the new born baby of the Insured for a maximum period of 30 days from the date of birth of the new born baby of the Insured and up to the amount specified in the Schedule.

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.

For the purpose of this Rider "Newborn Baby" means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

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