

MENTAL ILLNESS AND ALCOHOL RELATED DISORDER 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 Mental and Alcohol Related Disorder incurred in a Hospital Outside India provided the first diagnosis and the Hospitalization has occurred during the policy period.

In consequence where of Exclusion appearing as below in the Travel Prime Student Plan document:

The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to:

"Suicide, attempted suicide or willfully self-inflicted injury or illness, mental disorder, anxiety/stress / depression/nervousness having no underlying physical illness as a cause, alcoholism, drunkenness or the abuse of drugs" stands amended to read as under:

The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to

"Suicide, attempted suicide or willfully self-inflicted injury or illness"

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