

PRE EXISTING ILLNESS COVERAGE 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 Medical and related expenses incurred by the Insured in a Hospital outside India for medical treatment of Pre-Existing Illnesses provided the Hospitalization has occurred during the policy period and provided that maximum liability of the Company will be limited to the amount specified in the Schedule under the Optional Cover Pre-existing Illness Coverage.

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:

"Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician"

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