

CUSTOMER INFORMATION SHEET



OPTIONAL COVERS UNDER TRAVEL PRIME POLICY

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

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the Product Brochure and Policy Document. In case of any conflict between the Customer Information Sheet and the Policy Document, the terms and conditions mentioned in the Policy Document shall prevail.

S. no.	TITLE	DESCRIPTION	REFER TO
1	Product Name	<p style="text-align: center;"><u>OPTIONAL COVERS UNDER TRAVEL PRIME POLICY</u></p> <p><u>Optional Cover under Travel Prime Student Plan:</u> Optional Cover 1: Cancer Screening and Mammography Cover Optional Cover 2: HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome) Cover. Optional Cover 3: Pre-existing illness Coverage Optional Cover 4: Maternity and Baby Cover from Day One Cover Optional Cover 5: Mental illness and Alcohol related Disorder Cover</p> <p><u>Optional Cover under the Travel Prime Super Age Plan / Travel Prime Corporate Age Plan / Travel Prime Age Plan:</u> Optional Cover 6: Schengen Cover</p>	
2	What am I covered for:	<p><u>OPTIONAL COVER 1: CANCER SCREENING AND MAMMOGRAPHY</u></p> <p>By opting for this Optional Cover, the coverage under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan is extended to cover the reasonable charges incurred during the policy period towards Cancer Screening and Mammography undergone by the Insured Person on medical advice.</p> <p>The Company shall not be liable under this Optional Cover for any medical expenses related to treatment of Cancer.</p> <p>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 which ever is less.</p> <p><u>OPTIONAL COVER 2: HIV (HUMAN IMMUNODEFICIENCY VIRUS) AND AIDS (ACQUIRED IMMUNE DEFICIENCY SYNDROME)</u></p> <p>By opting for this Optional Cover, 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.</p>	Optional Cover Wordings

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 which ever is less.

OPTIONAL COVER 3: MATERNITY AND BABY COVER FROM DAY ONE COVER

By opting for this Optional Cover the coverage under 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.

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.

OPTIONAL COVER 4: MENTAL ILLNESS AND ALCOHOL RELATED DISORDER

By opting for this Optional Cover 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.

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 which ever is less.

OPTIONAL COVER 5: PRE EXISTING ILLNESS COVERAGE

By opting for this Optional Cover the coverage under 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.

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 which ever is less.

OPTIONAL COVER 6: SCHENGEN COVER

By opting for this Optional Cover the Travel Prime Policy is extended to provide “Schengen Member State” cover in consequence where of the following Sub-Limits mentioned in Section 2- Medical Expenses and Medical Evacuation of the Travel Prime Policy stands deleted and the Insured will be eligible for the full benefits mentioned for “Medical Expenses and Medical Evacuation” subject to terms and conditions of the policy:

Sublimit for Travel Prime Age Plan (61-70 years)					
Hospitalization Benefits	Silver 50000 USD	Gold 2 Lakhs USD	Platinum 5 Lakhs USD	Travel Super Platinum Age 7.5 Lakhs USD	Travel Maximum Age 10 Lakhs USD
Hospital Room, Board and hospital miscellaneous	1200 USD	1500 USD	1700 USD	2000 USD	2300 USD
Intensive Care Unit	2000 USD	2500 USD	2500 USD	3000 USD	3200 USD
Surgical Treatment	8000 USD	9000 USD	11500 USD	15000 USD	20000 USD
Anesthetist Services	25%	25%	25%	25%	25%
Physician's Visit	50 USD	75 USD	75 USD	100 USD	150 USD
Diagnostic and Pre Admission Testing	400 USD	500 USD	600 USD	1000 USD	1500 USD
Ambulance Services	300 USD	400 USD	500 USD	600 USD	1000 USD

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Travel Prime Corporate Plans (61 yrs to 70 yrs)		Sublimit
Hospitalization Benefits		
Hospital Room, Board and hospital miscellaneous		1500 USD
Intensive Care Unit		2500 USD
Surgical Treatment		9000 USD
Anesthetist Services		25% of Surgeon Fees
Physician's Visit		75 USD
Diagnostic and Pre Admission Testing		500 USD
Ambulance Services		400 USD

Sublimit for Travel Prime Super Age Plans (71 years onwards)	
Hospitalization Benefits	Travel Prime Super Age 50000 USD
Hospital Room, Board and hospital miscellaneous	1200 USD
Intensive Care Unit	2000 USD
Surgical Treatment	8000 USD
Anesthetist Services	25%
Physician's Visit	50 USD
Diagnostic and Pre Admission Testing	400 USD
Ambulance Services	300 USD

The Sub-Limit for Emergency Dental Pain Relief Included in the Section 2 Medical Expenses and Evacuation Sum Insured of the Travel Prime Policy will remain unchanged.

3	<p>What are the major exclusions in the policy:</p>	<p><u>Exclusions applicable to the Optional Covers under Student Plan:</u> Exclusions applicable to "Medical Expenses and Medical Evacuation" Section of the Travel Prime Policy (Student Plan)</p>	
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		<p>except those exclusions for which the coverage is given under specific Optional Cover as mentioned in the respective Optional Cover Wordings.</p> <p><u>Exclusions applicable to the Schengen Cover:</u> For Schengen Cover the Exclusions shall be as per the Travel Prime Policy.</p>	
4	Waiting Periods	NA	
5	Survival Period	NA	
6	Payout Basis	Indemnity Basis	
7	Cost Sharing	Deductible as applicable under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Policy.	
8	Renewal Conditions	These Optional Covers can not be renewed however can be extended as per your requirement only in conjunction with the base plan under Travel Prime Policy.	
9	Renewal benefits	Not Applicable	
10	Policy Cancellation	The cancellation of the Optional Covers shall be as per the cancellation conditions applicable to the Travel Prime Policy.	