IFFCO-TOKIO GENERAL INSURANCE CO. LTD
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

OVERSEAS TRAVEL PROTECTOR
UIN: IFFTIOP27045V012627

PROSPECTUS/ SALES LITERATURE

Overseas Travel Protector is a travel insurance product introduced by **IFFCO-Tokio General Insurance Co Ltd**. for individuals/families travelling to international destinations for various purposes. This product provides comprehensive coverage for Health, Personal Accident, Baggage, Trip related coverages and other risks associated with travelling abroad.

Eligibility: -
The people residing in India are eligible for this coverage. Frequent travellers can buy Annual multi-trip Cover.

Type of Policies: -
Following are the broad categories of the policy:

I. Specific Trip Cover
This Specific Trip Cover is meant for people who are going abroad for a specified period (i.e. no. of days) and accordingly the person will have a choice to opt for a particular plan depending upon the Sum Insured and the country he/ she is visiting.

Policy Period- Upto 180 days (extendable by another 180 days)

II. Annual Cover
This Annual Cover plan is meant for those travelers who go abroad quite frequently. Since such travelers may have to travel abroad on a very short notice, they are relieved of the stress of purchasing travel insurance for every trip, separately.

Maximum Available Insurance Period-1 Year

One can choose the below mentioned duration per trip:

30 days	45 days	60 days
90 days	120 days	150 days
180 days		

Minimum and Maximum Entry Age
<u>Specific Trip</u>
Child- 3 months-Upto 18 years
Adult-18 years onwards

<u>Annual Multi Trip</u>
12 years to 80 years

Plans available for different geographies
There are multiple plan options available for Specific Trips and Annual Multi Trips based on destination, coverages and Sum Insured.

Plans Available*

Core plans (Variants available – without sub-limit/with sublimit/annual multi-trip)	**Worldwide (incl US/Canada)**	**Worldwide (excl US/Canada)**	**For Schengen Countries (only without sublimit plans)**	**Asia**
Platinum 1000	✓	✓	✓	✓
Platinum 750	✓	✓	✓	✓
Platinum 500	✓	✓	✓	✓
Gold 500	✓	✓	✓	✓
Gold 250	✓	✓	✓	✓
Silver 100	✓	✓	✓	✓
Silver 50	✓	✓	✓	✓
Bronze 50	NA	✓	✓	✓
Bronze 25	NA	✓	NA	✓
Senior 50	✓	✓	✓	✓
Senior 100	✓	✓	✓	✓
Super Senior 50 (no annual multi-trip variant available)	✓	✓	✓	✓

*Coverages and Sum Insured for different Plans are available under 'Coverages available under different Plans' Section.

Coverages available under different Plans*

*All figures in USD except Fire and Home Content, Burglary Sections which are in INR
Note : Adventure Sports Section, wherever applicable, shall be optional

1.Platinum Plans

Geographical Scope	1. Worldwide(incl.US/Canada) 2.Schengen 3.Worldwide(excl.US/Canada) 4. Asia
Age Band	Platinum 1000 &Platinum 750- 3 months-60 years Platinum 500- 3 months-70 years
Annual Multi Trip Option	30/45/60/90/120/150/180 days

S. No.	**Benefits**	**Platinum 1000**	**Platinum 750**	**Platinum 500**	**Deductible**

1	Emergency Medical Coverage	Unlimited SI with per incident/per loss 1000000 arising out of the same illness/injury	Unlimited SI with per incident/per loss 750k, arising out of the same illness/injury	Unlimited SI with per incident/per loss 500k, arising out of the same illness/injury	100
	PED sub limit for life threatening conditions within overall medical expenses (cannot be opted out)	20,000	15,000	12,500	
2	Repatriation of Mortal Remains	7,500	7,500	7,500	Nil
3	Hospital Daily Allowance	150 per day, max 5 days	Not Available	Not Available	Nil
4	Dental Treatment	1,000	1,000	1,000	10% of claim amount, subject to min 50
5	Personal Accident (Death,Permanent Disablement)	75,000	75,000	75,000	Nil
6	Accidental Death (Common Carrier)	5,000	5,000	5,000	Nil
7	Compassionate Visit	5,000	5,000	5,000	Nil
8	Return of Minor Child(ren)	2,500	2,500	2,500	Nil
9	Trip Cancellation & Interruption	1,500	1,500	1,500	100
10	Trip Delay	50 for 4 hrs (Max 500)	50 for 4 hrs (Max 500)	50 for 4 hrs (Max 500)	4 Hrs
11	Missed Flight Connection	750	750	750	Nil
12	Total Loss of Checked-in Baggage	1,500	1,500	1,500	Nil
13	Delay of Checked-in Baggage-Benefit	100 for 4 hrs	100 for 4 hrs	100 for 4 hrs	4 Hrs
14	Loss of Passport/ International Driving Licence/ Any other govt ID	300	300	300	Nil
15	Loss of Baggage and Personal Belongings	150 max upto 500 per trip	150 max upto 500 per trip	150 max upto 500 per trip	Nil
16	Hijack Distress Allowance	100 for 12 hrs. max 1000	100 for 12 hrs. max 1000	100 for 12 hrs. max 1000	12 Hrs
17	Bounced Booking of Airline / Hotel	2,500	2,500	2,500	10% of claim amount, subject to min 50
18	Personal Liability	5,00,000	5,00,000	5,00,000	5% of claim amount

19	Financial Assistance	500	500	500	NA
20	Emergency Hotel Accommodation	1,000	1,000	1,000	10% of claim amount, subject to min 50
21	Fire Cover for Building	INR 10,00,000	INR 10,00,000	INR 10,00,000	Nil
22	Fire Cover for Contents	INR 5,00,000	INR 5,00,000	INR 5,00,000	Nil
23	Burglary Cover for Home Contents	INR 5,00,000	INR 5,00,000	INR 5,00,000	5% of claim amount, subject to min INR 5000
24	Automatic Trip Extension	Applicable section SI	Applicable section SI	Applicable section SI	As per section
25	Refund of Visa Fee	100	NA	NA	Nil
26	Adventure Sports	Applicable section SI	Applicable section SI	NA	As per section

2.Gold Plans

Geographical Scope			1. Worldwide(incl.US/Canada) 2.Schengen 3.Worldwide(excl.US/Canada) 4. Asia	
Age Band			3 months-70 years	
Annual Multi Trip Option			30/45/60/90/120/150/180 days	
S. No.	**Benefits**	**Gold 500**	**Gold 250**	**Deductible**
1	Emergency Medical Coverage	Unlimited SI with per incident/per loss 500000, arising out of the same illness/injury	Unlimited SI with per incident/per loss 250000, arising out of the same illness/injury	100
	PED sub limit for life threatening conditions within overall medical expenses	12,500	10,000	
2	Repatriation of Mortal Remains	7,500	7,500	Nil
3	Dental Treatment	750	750	10% of claim amount, subject to min USD 50
4	Personal Accident (Death, Permanent Disablement)	25,000	25,000	Nil
5	Compassionate Visit	3,500	Not Available	Nil

6	Trip Cancellation & Interruption	1,000	1,000	100
7	Trip Delay	50 for 4 hrs (Max 500)	50 for 4 hrs (Max 500)	4 Hrs
8	Missed Flight Connection	750	750	Nil
9	Total Loss of Checked-in Baggage	1,000	1,000	Nil
10	Delay of Checked-in Baggage-Benefit	75 for 4 hrs	75 for 4 hrs	4 Hrs
11	Loss of Passport/ International Driving Licence/ Any other govt ID	300	300	Nil
12	Loss of Baggage and Personal Belongings	100 max upto 500 per trip	100 max upto 500 per trip	Nil
13	Hijack Distress Allowance	75 for 12 hrs. max 1000	75 for 12 hrs. max 1000	12 Hrs
14	Bounced Booking of Airline / Hotel	1,000	1,000	10% of claim amount, subject to min USD 50
15	Personal Liability	2,00,000	2,00,000	5% of claim amount
16	Financial Assistance	500	NA	NA
17	Emergency Hotel Accommodation	750	750	10% of claim amount, subject to min USD 50
18	Burglary Cover for Home Contents	INR 2,50,000	INR 2,50,000	5% of claim amount, subject to min Rs 5k
19	Automatic Trip Extension	Applicable section SI	Applicable section SI	As per section

3.Silver Plans

Geographical Scope			1. Worldwide(incl.US/Canada) 2.Schengen 3.Worldwide(excl.US/Canada) 4.Asia	
Age Band			3 months-70 years	
Annual Multi Trip Option			30/45/60/90/120/150/180 days	
S. No.	**Benefits**	**Silver 100**	**Silver 50**	**Deductible**

1	Emergency Medical Coverage	Unlimited SI with per incident/per loss 100000, arising out of the same illness/injury	Unlimited SI with per incident/per loss 50000, arising out of the same illness/injury	100
	PED sub limit for life threatening conditions within overall medical expenses	5,000	2,500	
2	Repatriation of Mortal Remains	7,500 (over & above)	7,500 (over & above)	Nil
3	Dental Treatment	400	400	10% of claim amount, subject to min 50
4	Personal Accident (Death,Permanent Disablement)	10,000	10,000	Nil
5	Trip Cancellation & Interruption	500	500	100
6	Missed Flight Connection	250	250	Nil
7	Total Loss of Checked-in Baggage	750	750	Nil
8	Delay of Checked-in Baggage-Benefit	50 for 4 hrs	50 for 4 hrs	4 Hrs
9	Loss of Passport/ International Driving Licence/ Any other govt ID	300	300	Nil
10	Hijack Distress Allowance	50 for 12 hrs. max 1000	50 for 12 hrs. max 1000	12 Hrs
11	Bounced Booking of Airline / Hotel	500	500	10% of claim amount, subject to min 50
12	Emergency Hotel Accommodation	250	250	10% of claim amount, subject to min 50
13	Burglary Cover for Home Contents	INR 1,00,000	INR 1,00,000	5% of claim amount, subject to min INR 5000
14	Automatic Trip Extension	Applicable section SI	Applicable section SI	As per section

4. Bronze Plans

Geographical Scope	1.Schengen (only Bronze 50) 2.Worldwide(excl.US/Canada) 3.Asia

Age Band		3 months-70 years	
Annual Multi Trip Option		30/45/60/90/120/150/180 days	

S. No.	Benefits	Bronze 50	Bronze 25	Deductible
1	Emergency Medical Expenses	Unlimited SI with per incident/per loss 50k, arising out of the same illness/injury	Unlimited SI with per incident/per loss 25k, arising out of the same illness/injury	100
	PED sub limit for life threatening conditions within overall medical expenses	2500	1000	
2	Repatriation of Mortal Remains	7,500	7,500	Nil
3	Dental Treatment	300	300	10% of claim amount, subject to min USD 50
4	Personal Accident (Death,Permanent Disablement)	5,000	5,000	Nil
5	Trip Cancellation & Interruption	250	250	100
6	Missed Flight Connection	100	100	Nil
7	Total Loss of Checked-in Baggage	500	500	Nil
8	Delay of Checked-in Baggage-Benefit	50 for 4 hrs	50 for 4 hrs	4 Hrs
9	Loss of Passport/ International Driving Licence/ Any other govt ID	300	300	Nil
10	Bounced Booking of Airline / Hotel	250	250	10% of claim amount, subject to min USD 50
11	Automatic Trip Extension	Applicable section SI	Applicable Section SI	As per section
12	Adventure Sports	Not Applicable	Applicable Section SI	As per section

5. Senior Citizen Plans

Geographical Scope	1. Worldwide(incl.US/Canada) 2.Schengen 3.Worldwide(excl.US/Canada) 4.Asia
Age Band	Senior 50 & Senior 100: 71-80 years

			Super Senior 50: 81 years and above		
Annual Multi Trip Option			Senior 50 & Senior 100: 30/ 45 days Super Senior 50: Not Available		
S.No	**Benefit**	**Senior 50**	**Senior 100**	**Super Senior 50**	**Deductible**
1	Medical Expenses Including OPD	50,000	1,00,000	50,000	100
	PED sub limit for life threatening conditions within overall medical expenses	2,500	3,000	1,500	
2	Repatriation of Mortal Remains	7,500	7,500	7,500	Nil
3	Dental Treatment	300	300	NA	10% of claim amount, subject to min 50
4	Personal Accident (Death,Permanent Disablement)	10,000	10,000	10,000	Nil
5	Compassionate Visit	2,500	5,000	2,500	Nil
6	Trip Cancellation & Interruption	250	500	250	100
7	Trip Delay	50 for 4 hrs (Max 500)	50 for 4 hrs (Max 500)	50 for 4 hrs (Max 500)	4 Hrs
8	Missed Flight Connection	250	250	250	Nil
9	Total Loss of Checked-in Baggage	500	500	500	Nil
10	Delay of Checked-in Baggage-Benefit	50 for 4 hrs	50 for 4 hrs	50 for 4 hrs	4 Hrs
11	Loss of Passport/ International Driving Licence/ Any other govt ID	300	300	300	Nil
12	Loss of Baggage and Personal Belongings	NA	150 max upto 500 per trip	NA	Nil
13	Hijack Distress Allowance	75 for 12 hrs. max 1000	100 for 12 hrs. max 1000	75 for 12 hrs. max 1000	12 Hrs
14	Bounced Booking of Airline / Hotel	500	500	250	10% of claim amount, subject to min 50
15	Personal Liability	50,000	1,00,000	50,000	5% of claim amount
16	Emergency Hotel Accommodation	250	250	250	10% of claim amount, subject to min 50
17	Burglary Cover for Home Contents	INR 1,00,000	INR 1,00,000	INR 1,00,000	5% of claim amount,

					subject to min INR 5000
18	Automatic Trip Extension	Applicable section SI	Applicable section SI	Applicable section SI	As per section

Coverages Under this Policy

SECTION 1 –EMERGENCY MEDICAL COVERAGE

Coverage

If the Insured Member falls ill or contracts any disease or sustains an accident whilst abroad during the Period of Insurance, then We will reimburse the Reasonable and Customary costs for the following upto the maximum limit shown in the Schedule.

1A. MEDICAL EXPENSES INCLUDING OPD

Costs incurred for medically necessary treatment during a temporary stay abroad less the deductible as per the Schedule. Within the meaning of these coverages, treatment is deemed to include only the following:

a) Out patient treatment.

b) In patient treatment in a local hospital at the place the Insured Member is staying or at the nearest suitable hospital.

c) Medical aid that is necessary as part of the treatment for broken limbs or injuries (e.g. plaster casts, bandages and walking aids) prescribed by a physician.

d) Diagnostic tests as part of the medically necessary treatment.

e) Life saving unforeseen emergency measures or measures solely designed to relieve acute pain provided to the Insured Member by medical assistance for disease / accident including their consequences arising out of a pre-existing condition. This coverage is specifically subject to General Exclusions (2) of this Policy and is subject to PED Sub-limits as per the opted plan

f) Cost of transportation, including necessary medical care, by recognized medical service providers for medical attention to the nearest hospital or to the nearest Medical Practitioner or to a special clinic if prescribed by a Medical Practitioner.

Applicable Sub-limits: The sub-limits applicable,if any,shall be mentioned on the Schedule.

1) For life threatening conditions, the following sub-limits shall apply based on the Section Sum Insured on the non- Senior Citizen Plans –

Section 1 - Emergency Medical Coverage	**Section Sum Insured (USD)**						
	10,00,000	7,50,000	5,00,000	2,50,000	1,00,000	50,000	25,000
PED sub limit for life threatening conditions	**Sub-limit (USD)**						
	20,000	15,000	12,500	10,000	5,000	2,500	1,000

Note: Limits mentioned above are per applicable per incident

2) For life threatening conditions, the following sub-limits shall apply based on the Section Sum Insured on the Senior Citizen Plans –

Plan Name	Senior 50	Senior 100	Super Senior 50

Section 1 - Emergency Medical Coverage	Section Sum Insured (USD)		
	50,000	1,00,000	50,000
PED sub limit for life threatening conditions	Sub-limit (USD)		
	2,500	3,000	1,500

Note: Limits mentioned above are per applicable per incident

3) Other Sub-limits:

Applicability:

a) These sub-limits are applicable for all the Insured Members, unless You have chosen to opt-out of these sub-limits by paying additional premium. Please refer your chosen plan details to check whether the opted plan is 'with' or 'without' sub-limits.

b) In case, any Schengen country(ies) is included in the travel itinerary, these Sub-limits are not applicable.

Sublimits* applicable on IPD Treatment & Day Care Treatment & OPD	Bronze 25, Bronze 50, Silver 50, Silver 100, Senior 50, Senior 100, Super Senior 50	Gold 250	Gold 500, Platinum 500, Platinum 750	Platinum 1000
Hospital Room Rent and Boarding expenses	USD 1500 Per Day up to 30 Days	USD 1750 Per Day up to 30 Days	USD 2000 Per Day up to 30 Days	USD 2500 Per Day up to 30 Days
Emergency Room Services	USD 1500	USD 1750	USD 2000	USD 2500
ICU Charges	USD 3000 Per Day up to 7 Days	USD 3250 Per Day up to 7 Days	USD 3750 Per Day up to 10 Days	USD 4000 Per Day up to 10 Days
Surgical Treatment Expense	USD 12500 for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 13000 for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 15000 for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 22500 for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services
Physician Consultation Charges	USD 125 Per Day up to 10 visits	USD 175 Per Day up to 10 visits	USD 250 Per Day up to 10 visits	USD 350 Per Day up to 10 visits
Diagnostic Tests	Up to USD 750	Up to USD 1000	Up to USD 1500	Up to USD 2500
Ambulance Service (Not applicable for OPD)	Up to USD 500	Up to USD 600	Up to USD 750	Up to USD 1000
Pharmacy	Up to USD 2000	Up to USD 2000	Up to USD 2000	Up to USD 2000
Miscellaneous Expenses	Up to USD 500	Up to USD 500	Up to USD 500	Up to USD 500
Cases with package rates where individual line item billing are not available, the below shall be paid				
Non Surgical	USD 13000	USD 15000	USD 17500	USD 20000
Emergency Room Services	USD 27500	USD 30000	USD 35000	USD 45000

* There are plans with or without Sub-limits.

The above mentioned Sub-limits shall not be applicable for Schengen Countries. The discretion to waive off sub-limits lies with us, wherever similar requirements arise for any other country of visit.

1B. MEDICAL EVACUATION

We shall also indemnify the Insured Member for the cost incurred for an ambulance or any other transportation and evacuation services, including necessary medical care en- route, reasonably incurred forming part of the treatment for any Illness contracted or Injury sustained whilst on Trip abroad during the Period of Insurance. These transportation expenses would be limited to transporting the Insured Member from the place of contracting/ sustaining Illness/ Injury to the nearest appropriate Hospital or to nearest available physician. Provided that such costs are certified and authorized by the Assistance Service Provider and/ or by Us.

1C. TRANSPORTATION TO THE COUNTRY OF RESIDENCE

a) Extra costs of medically necessary and prescribed transportation from the foreign country to the Insured Member's permanent country of residence provided that -

i. Extra costs in the event of transportation home are the additional costs arising for the return journey home as a consequence of the insured event.

ii. If the Insured Member is transportable from a medical point of view, it is Our/Assistance Provider's decision whether the Insured Member is to be repatriated to India or not.

b) Reasonable Additional extra costs for an accompanying person, if it is medically necessary or officially required that the Insured Member be accompanied in this way.

1D. BALANCE PERIOD OF POLICY + 30 DAYS

If We/Assistance Service provider advises that the continued treatment in the Republic of India is appropriate, then We will pay the medical expenses incurred in India for the same illness/ bodily injury contracted abroad following the transportation home at the usual customary level, for treatment received within the Insurance Period or for a maximum of 30 days beyond the Period of Insurance, provided the disease/ injury/ illness is contracted within the Insurance Period.

1E. REPATRIATION OF MORTAL REMAINS

In the event of the death of the Insured Member due to illness/ injuries covered on the trip abroad, extra costs of transporting the mortal remains of the deceased back home or up to an equivalent amount for a local burial or cremation in the country where the death occurred up to the limit as per the opted plan..

Note: Sum Insured of Section:1E-'Repatriation of Mortal Remain' would be independent of Section 1-'Emergency Medical Coverage' Sum Insured.

Exclusions

We will not pay:

a) For deductible mentioned in the Schedule.

b) For treatment abroad if that is the sole reason or one of the reasons for temporary stay abroad.

c) For Medical expenses / services, the need for which arises out of a pre-existing condition, whether declared or not.unless it is a case of life threatening situation in which the claim would be payable as mentioned in Section 1A,e).

d) For a treatment which could reasonably be delayed until the Insured Member's return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating physicians and Us/ Assistance provider.
e) For treatment of orthopedic, degenerative or oncologic diseases, unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured Member's life or measures solely designed to relieve the acute pain and in any case, excluding chemotherapy or radiotherapy expenses.
f) Alternative Treatments including but not limited to Naturopathy treatment, ayurvedic/Yoga/homeopathic/ unani medicine, acupressure, acupuncture, magnetic and such other therapies.
g) For charges in excess of reasonable and customary charges.
h) For expenses on cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or as part of medically necessary treatment to remove a direct and immediate health risk to the Insured Member. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
i) For any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home, rehabilitation and respite care. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

i.Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.

ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

j) For pregnancy, childbirth and their consequences. In the event of acute complications in the course of pregnancy however, We will indemnify within the scope of the Policy, medical measures to directly avert danger to the life of the mother and / or child, on the condition that the pregnant woman has not reached the age of 38 and the 30th week of the pregnancy is not yet completed.
k) For medical treatment of typical complaints suffered during pregnancy and their consequences, including changes in the chronic conditions as a result of pregnancy.
l)For Maternity expenses:

i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;

ii. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

m) For treatment by relatives.
n) For rehabilitation and physiotherapy or the costs of prostheses/artificial limbs or any Services provided by chiropractor.
o) For any other costs not listed as indemnifiable under "Coverage".
p) For Vaccination and inoculation of any kind, unless it is post animal bite.
q) For Self-inflicted Illness or Injury.
r) The Cost of spectacles/ contact lenses, hearing aid.
s) For Hospitalisation expenses of donor.
t) For Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons.
u) Circumcision unless necessary for treatment of an Illness or necessitated due to an Accident.
v) For Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

1) Surgery to be conducted is upon the advice of the Doctor.

2) The surgery/Procedure conducted should be supported by clinical protocols.

3) The member has to be 18 years of age or older and

4) Body Mass Index (BMI);

a)Greater than or equal to 40 or

b) Greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:

i. Obesity-related cardiomyopathy

ii. Coronary heart disease

iii. Severe Sleep Apnea

iv. Uncontrolled Type2 Diabetes

w) For Change-of-Gender treatments: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

x) Personal comfort, convenience and hygiene related items and services.

y) For Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

z) Treatment for any dental Illness/ Injury except in case of accident resulting in in-patient hospitalisation.

aa) Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.

bb) Investigation & Evaluation:

i. Expenses related to any admission primarily for diagnostics and evaluation purposes.

ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.

cc)Sterility and Infertility - Expenses related to sterility and infertility. This includes:

i. Any type of contraception, sterilization.

ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI.

iii. Gestational Surrogacy.

iv. Reversal of sterilization.

dd) Refractive Error -Expenses related to the treatment for correction of eye sight.

ee) Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure.

ff) Any expense on procedure and treatment including acupressure, acupuncture and magnetic.

gg) All non-medical expenses including personal comfort and convenience items or services and similar incidental expenses or servicing including ayah/ barber, cosmetics and napkins.

hh) Domiciliary Hospitalization.

ii) Any other exclusions mentioned in General Exclusions.

SECTION 2 - HOSPITAL DAILY ALLOWANCE

Coverage

In the event of the Insured Member being hospitalized during the Trip abroad, for a period of more than the deductible as per the opted plan and also if We have accepted a liability under ‘Section 1A:Medical Expenses including OPD’ cover aforementioned, then We will pay Insured Member the amount as per the opted plan for each day the Insured Member stays in a hospital subject to the maximum limit as per the opted plan.

Exclusions

a) We will not pay for any claim in respect of Hospital Daily Allowance for the deductible days as per the opted plan.

b) Quarantine on the advice of a Medical Practitioner or Government authorities.

c) Any other exclusions mentioned in General Exclusions.

SECTION 3 - DENTAL TREATMENT

Coverage

We will pay the expenses incurred by the Insured Member upto the maximum limit as per the opted plan, whilst abroad, during the Period of Insurance, on dental treatment received under anesthesia following sudden acute pain to one or more of Insured Member's natural teeth.

Claim deductible

As per the opted plan.

Exclusions

We shall not be liable to make any payment towards expenses incurred by the Insured Member in connection with or in respect of:

a) Any Deductible amount as per the opted plan

b) Any treatment of a Pre-existing Condition.

c) Cementing or fixation of tooth or teeth bridge/s .

d) Treatment of orthopedic, degenerative or oncological diseases.

e) Beauty and/ or cosmetic treatment and/ or reconstructive plastic surgery in any form or manner.

f) Rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.

SECTION 4 - PERSONAL ACCIDENT

Coverage

If the Insured Member meets with an accident on a trip abroad which leads to disablement or death of the Insured Member, We will provide the below coverages:

a) Death of Insured Member: We shall pay the Sum Insured as per the opted plan if the death of the Insured Member is resulted within a period of 365 days from the date of the Injury, and if such Injury shall be the sole and direct cause of the death of the Insured Member and is sustained by the Insured Member during the Trip.

b) Permanent Disablement

We shall pay the percentage of Capital Sum Insured as per the opted plan, if the Insured Member suffers Permanent Disablement of the nature specified below solely and directly due to an Accident during the Trip, provided that the Permanent Disablement shall occur within 365 days from the date of the Accident.

S. No.	Loss Covered	Percentage of Capital Sum Insured
a)	Loss of Use/ Physical Separation:	100%

	Total and irrecoverable loss of sight of both eyes or Physical separation or loss of use of both hands or feet or Physical separation or loss of use of one hand and one foot or loss of sight of one eye and Physical separation or loss of use of hand or foot One entire hand One entire foot Loss of Sight of one eye Loss of toes – all Great both phalanges Great – one phalanx Other than great if more than one toe lost	100% 100% 100% 50% 50% 50% 20% 5% 2% 1%
b)	Loss of Use of both ears	50%
c)	Loss of Use of one ear	20%
d)	Loss of four fingers and thumb of one hand	40%
e)	Loss of four fingers	35%
f)	Loss of thumb - both phalanges - one phalanx	 25% 10%
g)	Loss of Index finger - three phalanges two phalanges one phalanx	 10% 8% 4%
h)	Loss of middle finger – three phalanges two phalanges one phalanx	 6% 4% 2%
i)	Loss of ring finger - three phalanges two phalanges one phalanx	 5% 4% 2%
j)	Loss of little finger – three phalanges two phalanges one phalanx	 4% 3% 2%
k)	Loss of metacarpus - first or second (additional) third, fourth or fifth (additional)	 3% 2%
l)	Any other permanent partial disablement	Percentage as assessed by the physician (abroad) or a Government Authority such as Chief Medical Officer or equivalent of a district (if assess in the Republic of India).

Conditions

a) Upon happening of any event, which is likely to give rise to a claim under this Benefit, the Insured Member or his/ her representative shall give immediate intimation to Us or the Assistance Service Provider.

b) The Insured Member or his/ her representative shall arrange for immediate treatment of the Insured Member in a Hospital and produce all such records of treatment to Us in support of the claim.

c) Any claim for death of the Insured Member shall be duly supported by a death certificate issued by the Hospital in the country of Accident or Country of Residence of the Insured Member, as the case may be. Post mortem certificate if required by the Us shall also be submitted, wherever postmortem is conducted.

d) The claim for permanent disability shall be duly supported by the disability certificate issued by the Hospital/ Medical Practitioner specifying the nature of disability and the percentage of disablement.

e) No claim for death or disability under this Policy shall be considered unless death or disability results within 365 days from the date of Injury that led to the death or disability. To this extent the certificate obtained from the Medical Practitioner should clearly relate the death/ disability to the Accident in question.

f) In the event of partial loss or impairment of the function of one of the above parts of the body or senses, the appropriate proportion of the percentage stated in the Table of Benefits will be considered by the Medical Team of Our Assistance Service Provider.

g) If the accident impairs a number of physical or mental functions, the degree of disablement given in the Table of Benefits will be added together, but not exceeding 100% of the Sum Insured as per the opted plan.

h) Our maximum liability shall be restricted to 100% of the Sum Insured, in case the claim gets triggered in Permanent Disablement as well as Death.

i) If the accident affects parts of the body or senses whose loss or inability to function is not dealt with above, the governing factor in such a case will be how far normal physical or mental capabilities are impaired, solely from a medical point of view as ascertained by the Assistance Service Provider.

j) If the accident affects any physical or mental function, which was already impaired beforehand, a deduction will be made equal in amount to this prior disablement based on point of view of the Assistance Service Provider.

k) If the Insured Member dies due to a reason unconnected with the accident within a year of the accident, and if a claim for disablement payment had arisen, then the claim shall be payable based on the degree of disablement mentioned in the last medical examination report, provided that the cause of the disablement is the covered accident.

Exclusions

We shall not be liable for:

a) Amounts related to Medical Expenses.

b) Payment of compensation in respect of death or disability, other than arising out of an accident.

c) Damage to health caused by curative measures, radiation, infection and poisoning except where these arise from an accident.

d) Any payment under this Section during any one Period of Insurance by which Our liability in that period would exceed the sum payable in the event of death.

e) Any other claim under this Section, after a claim for death has been admitted and becomes payable.

f) Any claim which arises out of an accident where the cause has to do with the operation of an aircraft or which occurs during parachuting except when the Insured Member is flying as a passenger on a multi engine aircraft.

g) Any claim arising out of an accident relating to pregnancy or childbirth, venereal disease or infirmity.

h) Arising from intentional self Injury/ suicide/ attempted suicide arising from or resulting directly or indirectly from any Illness unless such Illness arose directly as a consequence of an Accident.

i) Whilst the Insured Member is under the influence of intoxicating liquor/ drugs.

j) Whilst engaging in aviation/ ballooning/ while mounting into or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise).
k) Directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether was be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
l)Directly or indirectly caused by or contributed by:
  i. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
m) Any other exclusions mentioned in General Exclusions.

SECTION 5 - ACCIDENTAL DEATH (COMMON CARRIER)

Coverage
We will pay the Sum Insured as per the opted plan, if the Insured Member suffers an Injury due to an Accident that occurs during the trip, while the Insured Member is travelling as a fare paying passenger on a Common Carrier or while boarding or alighting from any common carrier and that Injury solely and directly results in the Insured Member's death within 365 days from the date of the Accident.

Conditions
a) Any claim for death of the Insured Member shall be duly supported by a death certificate issued by the Hospital in the country of Accident/ Residence/Death of the Insured Member, as the case may be. Post mortem certificate if required by the Us shall also be submitted, wherever postmortem is conducted.
b) No claim for death under this Policy shall be considered unless death results within 365 days from the date of Injury that led to the death. To this extent the certificate obtained from the Medical Practitioner should clearly relate the death to the Accident in question.

Exclusions
We shall not be liable for:
a) Amounts related to Medical Expenses.
b) Payment of compensation in respect of death, other than arising out of an accident of Common Carrier.
c) Any claim which arises out of an accident where the cause has to do with the operation of an aircraft or which occurs during parachuting except when the Insured Member is flying as a passenger on a multi engine aircraft.
d) Any claim arising out of an accident relating to pregnancy or childbirth, venereal disease or infirmity.
e) Any claim related to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
f) Arising from intentional self Injury/ suicide/ attempted suicide arising from or resulting directly or indirectly from any Illness unless such Illness arose directly as a consequence of an Accident.
g) Whilst the Insured Member is under the influence of intoxicating liquor/ drugs.
h) Whilst engaging in aviation/ ballooning/ while mounting into or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise).

i) Directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
j) Any other exclusions mentioned in General Exclusions.

SECTION 6 - COMPASSIONATE VISIT

Coverage

In the event Insured Member is being hospitalized consequent upon any Injury sustained and/or Illness contracted at any place abroad being part of Trip covered and such hospitalization, shall in the opinion of the Medical Practitioner attending the Insured Member would extend, or it actually extends, beyond 7 days, We will pay upto the Sum Insured as per the opted plan, for the cost of economy class roundtrip air ticket and accommodation expenses incurred by the person authorized by the Insured Member or his/ her family to visit the Insured Member.

Conditions

a) Provided there is no other adult traveling companion with the Insured Member.
b) The Insured Member shall as far as possible seek for such special assistance from any one of his/ her relatives, either at the place of Hospitalisation or any other nearest place.
c) It is a condition precedent to the Our liability hereunder that the need for such special assistance and consequent visit of any one of the Family members, relative or person authorized by the Insured Member or his/ her family from particular place is also approved by the Assistance Service Provider before the person authorised starts his/her Trip.
d)The Hospitalisation has been advised by the Medical Practitioner attending on the Insured Member and we have accepted a liability under 'Section 1A - Medical Coverage including OPD'.

Exclusions

Any exclusions mentioned in General Exclusions.

SECTION 7 - RETURN OF MINOR CHILD(REN)

Coverage

In the event of Accidental Injury or Sickness requiring hospitalisation or death of Insured Member whilst on Trip Abroad, We will reimburse the Insured Member up to the Sum Insured as per the opted plan, for the following:
a) the actual travel expenses excluding refund received on scheduled departure tickets to return the Insured Member's minor child(or children) to India.
b) the actual to and fro travel expenses for a relative/ friend to accompany Insured Member's minor child (or children) to India or Services of escort to accompany the Insured Member's minor child (or children) to India.

Conditions

a) We will pay for Economy class travel expenses by the most economic route via Common Carrier for a maximum two minor children.
b) This coverage shall be provided if Insured Member is the only companion of the minor child (or children),

c) The minor child (or children) is/ are not able to return on the scheduled date due to Insured Member's hospitalization or death.
d) This benefit will be extended up to 30 days from Expiry Date of Policy Period if the Insured Member continue to be hospitalised as In-Patient beyond Expiry Date of Policy Period.
e) The Insured Member can claim for Return of Minor Child (or children) once during the trip.
f) We will pay this for this coverage only if we have accepted a liability under 'Section 1A - Medical Expenses including OPD' or 'Section 4-Personal Accident' for the Insured Member.

Exclusions
Any exclusions mentioned in General Exclusions.

SECTION 8 - TRIP CANCELLATION AND INTERRUPTION

Coverage
We shall indemnify the Insured Member for the financial loss, not recoverable from any source, incurred by the Insured Member arising out of cancellation of the Trip (whether wholly or in part) and solely attributable to and/ or arising out of:
a) Earthquake.
b) Storm, Flood, inundation, cyclone, tempest.
c) Terrorism.
provided that, the named perils herein above (a,b,c) shall take place at and in the vicinity of any port involved in the Insured Member's Trip; and
d) Travel prohibition declared by Government and or Airline Authorities which is not publicly known before policy issuance date.
e) Personal contingencies of death or imminent death,or emergency Hospitalisation, treatment of minimum three days duration necessitated to the Insured Member.
f) Personal Contingencies of death or imminent death or emergency Hospitalisation of his/her immediate family member due to an unforeseen Illness or Injury which in the opinion the Medical Practitioner attending the Hospitalized Person concerned would extend, or it actually extends beyond 7 days.

We shall pay to the Insured Member:
i. Official cancellation charges including those of stay, travel, tours, excursions and activities, or any pre-booked event, if any.
ii. Actual additional transportation expenses incurred to return to the Country of Residence of the Insured Member, provided that, the additional expenses are for alternative travel arrangement of the same class and/ or type and by the most direct route.
iii. Any other unused and non-refundable portion of the pre-paid expenses.
iv. Unused and non-refundable International SIM card charges,

Conditions
Loss incurred due to above listed Insured Perils (i.e a,b,c,d,e) must not have arisen 45 days prior to Policy inception date.

Exclusions

We shall not be liable for any loss caused by and/or attributable to the following:
a) Deductible amount as per the opted plan
b) Cancellation of the Trip either wholly or in part due to the insolvency /suspension of operation whether partially or wholly of the Airline in which the Insured Member had booked the tickets.
c) Cancellation of the Trip either wholly or in part done at the instance of the Travel Agent.
d) Any circumstances other than those, that are directly attributable to the perils as stated above.
e) Any other exclusions mentioned in General Exclusions.

SECTION 9 - TRIP DELAY

Coverage
We shall pay the sum as per the opted plan, If Common Carrier on which Insured Member is travelling from/to Republic of India and or any journey in between Insured's Trip, is delayed beyond the time deductible of 4 hours as per the opted plan, from original scheduled departure time for whatsoever reason within policy period.

This cover is not extended to pay for any domestic journey i.e travel within India except from the port where the Insured Member leaves India for international destination and the cover will cease on his / her arrival in India.

Conditions
a) The travel should be on Scheduled Common Carrier, and not a private/ chartered common carrier.
b) We shall pay the amount for every 4 hours of delay as per the opted plan, maximum upto the amount asper the opted plan.
b) Our maximum liability shall not exceed the maximum Sum Insured under this benefit as per the opted plan
Note:4 Hours -Deductible

Exclusions
a) We will not pay under this benefit if Any delay was known to Insured Member or was publicly known before 48 hours from the scheduled departure time.
b) Any other exclusions mentioned in General Exclusions.

SECTION 10 - MISSED FLIGHT CONNECTION

Coverage
We shall pay a fixed amount to the Insured Member as per the opted plan in case of his/her failure to board the connecting flight as per itinerary, any time during the Trip within the Policy Period, arising out of and consequent upon the delayed arrival or cancellation of the earlier flight including any change of route, non-landing/docking or offloading of passenger, and provided that any such delay or cancellation is not caused due to, arising out of or in consequence of any acts omissions of the Insured Member.

Conditions
a)In case of Missed Connection where liability of the missed connecting leg has been accepted by Airlines and arranged an alternate transport, Our liability in such case will be restricted to 10% of Sum Insured opted for this Section.

b) The time gap between the scheduled arrival of the earlier flight and the scheduled departure of the next flight (Missed Flight) shall be atleast 4 hours if the next flight is from the same airport terminal and atleast 6 hours if it is from a different airport/ terminal within city.

Exclusions

No claim shall be payable by Us:

a)If the time gap between the scheduled arrival of the earlier flight and the scheduled departure of the next flight (Missed Flight) is less than 4 hours if the next flight is from the same airport and atleast 6 hours if it is from a different airport within city.

b)If the delay of earlier flight is known to Insured Member before 48 hrs from the scheduled departure time of the earlier flight.

c) If the Insured Member is offloaded for any reason which was in the control of the Insured Member.

c) Any other exclusions mentioned in General Exclusions.

SECTION 11 - TOTAL LOSS OF CHECKED IN BAGGAGE

Coverage

We will reimburse for total loss of baggage caused by a Common carrier up to the Section limits as per the opted plan, provided that:

a) The amount payable in respect of any one article, pair or set is limited to the amount as per the opted plan.

b) Insured Member provide all the Reports concerning the loss to Us or Assistance Provider.

c)In the event of the Checked-In Baggage originally reported lost being delivered by any agency subsequently, the Insured Member shall return in full the Sum paid if any by Us .

Exclusions

We will not pay:

a)For valuables and money as defined, all kinds of securities and tickets.

b) For loss of property unless the Property Irregularity Report has been obtained from the carrier after the discovery of loss by the Insured Member.

c) For any total/ partial loss of contents of the checked in baggage. Only the loss of individual units of baggage will be considered as a total loss.

d) For losses arising from any delay, detention, confiscation or distribution by customs officials or other public authorities.

e) Any Claim amount paid already under the Section 12: Delay of Checked In Baggage, will be deducted from the claim amount payable under this cover.

f) Any other exclusions mentioned in General Exclusions.

Basis of Indemnity

Our liability shall be the market value of the Checked-In Baggage as on the expected date of arrival. In case of more than one Checked-In Baggage during the Trip, Our liability in respect of any one baggage shall be limited to 50% of the maximum liability as per the opted plan.

SECTION 12 - DELAY OF CHECKED IN BAGGAGE

Coverage
We shall pay a fixed amount to the Insured Member as per the opted plan, if the Insured Member encounter a delay in receipt of his/her checked in baggage, provided that:

a) The delay of baggage is more than the time deductible as per the opted plan, from the scheduled/expected time of delivery by the Common Carrier. and relates to delivery of baggage that has been checked in by the carrier.
b) Insured Member give Us written proof of delay from the carrier.
c) Any claim under this Section will be deducted from any claim payable under Section: Total Loss of Checked In Baggage.
d) We shall not however be liable in case of any delay in delivery by the Common Carrier of the Checked-In Baggage at the port of the Country of Residence of the Insured Member.

Exclusions
No payment shall be made by Us in connection with the following:
a) In case the period of delay does not exceed the time deductible as per the opted plan
b) Delay in delivery of the Checked-In Baggage arising out of and resulting from detention/ confiscation by the Common Carrier/ customs/ government agencies/ other agencies.
c)Delay attributable to damage to Checked-In Baggage warranting an examined delivery by the Common Carrier.
d)Any other exclusions mentioned in General Exclusions.

SECTION 13 - LOSS OF PASSPORT,INTERNATIONAL DRIVING LICENCE OR ANY GOVERNMENT ISSUED IDs

Coverage
In the event that the passport,international driving licence or any government Issued ID belonging to the Insured Member is lost during the Trip abroad, We will pay up to the limit as per the opted plan for the reimbursement of actual expenses necessarily and reasonably incurred in connection with obtaining a duplicate or fresh document.

Exclusions
We will not pay for:
a) Loss of the passport due to confiscation or detention by the customs, police or public authorities.
b) Loss of the passport due to theft unless it has been reported to the Police within 24 hours of the Insured Member becoming aware of the theft and a written Police Report obtained.
c) Loss caused by the Insured Member’s failure to take reasonable steps to guard against the loss of passport, International driving licence or any government issued IDs.
d) Loss or damage to Insured Member’s International driving license or government issued IDs that is suspended or expired.
e)Any other exclusions mentioned in General Exclusions.

SECTION 14 - LOSS OF BAGGAGE AND PERSONAL BELONGINGS

Coverage
We shall pay a fixed amount to the Insured Member as per the opted plan in event of loss of any of the below items
a) Checked In Baggage after its delivery by the Common Carrier till it has been again checked in for a subsequent journey.

b) Hand Baggage (which is carried by the Insured Member as hand baggage in Common Carrier journey). Coverage shall start from the time the hand baggage has passed security of the origin airport and ending at the termination or completion of the covered Trip.

Should the lost Checked In Baggage or hand baggage be traced and delivered to the Insured Member, the Insured Member shall return to Us the entire amount paid hereunder.

Condition

We shall pay a fixed amount mentioned in the policy for each baggage lost. In case of multiple baggage lost during the trip, Our liability shall not exceed the Sum Insured as per the opted plan for the entire Trip.

Exclusions

We shall not be liable for the following:

a) Deductible amount as per the opted plan

b) Any loss of partial Contents of the Checked-In Baggage or the hand baggage.

c) Losses arising from any delay, detention, confiscation by any public authorities.

d)Loss due to damage to either total or partial Contents of the Checked-In Baggage and of the hand baggage.

e) Any loss which is not reported to the Police having jurisdiction at the place of loss within 24 hours of the incident and a written Report obtained.

f) Any other exclusions mentioned in General Exclusions.

SECTION 15 - PERSONAL LIABILITY

Coverage

We shall indemnify the Insured Member against legal liability for bodily Injury or property damage to third parties arising on account of an incident occurring whilst on a Trip abroad any time during the Period of Insurance under the Policy for which claims shall be made on the Insured Member by the third parties during the trip or within 60 days from the date of end of the trip. We shall also indemnify the Insured Member towards the cost of defense incurred with Our consent, provided that Our overall liability, including the cost of defense for all claims during the Period of Insurance shall not exceed the Sum Insured as per the opted plan

Exclusions

a) Any claim up to the deductible as per the opted plan. The deductible will apply to each insured event and shall be borne by the Insured Member.

b) Any claim arising from employer’s liability or contractual liability or through special promises made by the Insured Member.

c) Any claim of personal liability of the Insured Member towards his/ her family, relations and travelling companions, whether personal or official.

d) Any claim resulting from transmission of an illness or disease by the Insured Member.

e) Any claim or damage resulting from professional activities by the Insured Member.

f) Liability for Injury or damage of any kind whilst the Insured Member is engaged in his/ her business activities or in course of business activities by the Insured Member.

g) Liability assumed by the Insured Member by an agreement/ contract which would not have attached in the absence of such agreement/ contract.

h) Liability arising out of any Acts of God, earthquake, earthtremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar acts or convulsions of nature and atmospheric disturbances.
i) Any liability, which is the subject matter of specific insurance elsewhere.
j) Liability arising from intentional or willful acts of the Insured Member or illegal acts or resulting from the Insured Member committing any breach of law with criminal intent.
k) Fines/ penalties/ punitive/ exemplary damages of any kind.
l) Liability arising from the use of any motor vehicle, aircrafts, water crafts and other vehicles.
m) Liability arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc., and mental Injury, anguish, or shock resulting therefrom.
n) Liability arising out of any infringement of intellectual property rights such as copyright, patent, trademark, registered designs and trade secrets.
o) Liability arising from the ownership and/or possession of animals, birds, reptiles, insects, etc. and their byproducts like skin, hair, feathers, horns, fur, ivory, bones, eggs, etc.
p) Liability arising from the ownership or possession of vehicles, aircrafts, water crafts, or activities of the Insured Member involving parachuting, hang-gliding, hot air ballooning or use of firearms.
q) Liability arising from the use of any alcohol/ drugs (except as medically prescribed) or alcohol/drug addiction.
r) Liability arising from any supply of goods or services on the part of the Insured Member.
s) Liability arising from any ownership or occupation of land or buildings other than the occupation of any temporary residence.
t) Any liability arising from a contingency occurring anywhere in the Country of Residence of the Insured Member.
u) Any other exclusions mentioned in General Exclusions.

Notes:

a)The Insured Member shall give a written notice to Us as soon as reasonably practicable of any claims made against the Insured Member (or any specific event or circumstances that may give rise to a claim being made against the Insured Member) that shall become the subject of indemnity under this Benefit and shall give all such additional information as We may require. Every claim, writ, summons or process and all documents relating to the claim/ event shall be forwarded to Us immediately on receipt by the Insured Member.
b) No admission, offer, promise or payment shall be made or given by or on behalf of the Insured Member without Our written consent.
c) We will have the right but in no case the obligation, to take over and conduct in the name of the Insured Member the defense of any claims and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defense of any claim in relinquishing the same. All amounts expended by Us in the defense, settlement and/ or payment of any claim, will correspondingly reduce the limits of indemnity as per the opted plan
d) In the event ,We, in Our sole discretion, choose to exercise Our right pursuant to this condition, no action taken by Us in the exercise of such right will serve to modify or expand in any manner, Our liability or obligations under this Section beyond what Our liability or obligations would have been had We not exercised Our rights under this condition.
e) The Insured Member shall give all such information and assistance as We may reasonably require.
f) The Insured Member shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied to Us at the time when this Policy was effected and We may amend the terms of this Policy.
g) The terms and exclusions of this Benefit (and any phrase or word contained therein) shall be interpreted in accordance with the laws of India.

SECTION 16 - HIJACK DISTRESS ALLOWANCE

Coverage

In the event of Common Carrier in which the Insured Member is travelling is hijacked whilst on a trip abroad during the Period of Insurance for more than the time deductible as per the opted plan, then We will pay a fixed amount for each 12 hours upto the Sum mentioned as per the opted plan to the Insured Member

Illustration: If the time deductible is 12 hours and Sum payable is $100 and maximum is $500, then the Insured member is entitled to receive $100 after first 12 hours, then $100 after next 12 hours and so on, subject to a maximum payable amount of $500.

Should the Insured Member be released by the hijackers in advance of the total release of the Common Carrier and all the passengers therein, the date and time of release of the Insured Member by the hijackers shall be considered for calculating the time deductible. Should death of the Insured Member occur during the period for which the aircraft/ ocean going vessels is held captive by the hijackers, such death of the Insured Member shall be considered as a valid claim under Section- 4: Personal Accident (if opted) under the Provision applicable to the death of the Insured Member in an Accident to the Common Carrier in which the Insured Member is traveling as a passenger. Such compensation for death shall be independent of the Insured Member's eligibility for claim under this Section.

Condition

The hijack needs to confirmed and declared by Indian or International government and/or airlines authority.

Exclusions

We will not pay for:

a) If the Insured Member and/or his Immediate Family Member being suspected to be an accomplice or an accessory in such hijack.

b) The initial time deductible as per the opted plan.

c) Any claim where the Insured Member is considered as the principal or accessory in the hijacking.

d) Any other exclusions mentioned in General Exclusions.

SECTION 17 - FINANCIAL ASSISTANCE

Coverage

We shall provide an assistance service when the Insured Member requires emergency cash, following incidents like theft/ burglary of luggage/ money or hold up whilst on a trip covered hereunder. The Assistance Service Provider shall co-ordinate with the Insured Member's relatives in his Country of Residence to provide emergency cash assistance to the Insured Member as per his requirement, but not exceeding the limit as per the opted plan.

Exclusions

a) No claim shall be admitted under this Section if reported to Us or Assistance Service Provider more than 48 hours after the incident.

b) Any loss or shortage due to currency fluctuation, errors, omission, exchange loss or depreciation in value.
c) Any loss which is not reported to the Police having jurisdiction at the place of loss within 24 hours of the incident and a written Report obtained.
d) Any claim in respect of loss of travellers' cheques not immediately reported to the local branches or agents of the issuing authority.
e) Loss of travellers' cheque/payment cards/currency not in the personal custody of the Insured Member at the time of incident.
f) Any transfer charges.
g) Any other exclusions mentioned in General Exclusions.

SECTION 18 - BOUNCED BOOKING OF AIRLINE / HOTEL

Coverage

We shall reimburse the actual additional expenses/ cost incurred by the Insured Member up to the Sum Insured as per the opted plan for alternative flight arrangements or for alternative accommodation in the event of the confirmed pre-paid flight or confirmed pre-paid accommodation, forming a part of the Insured Trip, getting bounced at the sole instance of the Common Carrier/ Public Carrier or at the sole instance of the accommodation provider, respectively.

Provided that Our liability shall be in relation to the travel covered by such confirmed booking and in relation to accommodation in the same place of stay and also provided that Our liability to such additional expenses shall be in relation to the same class of travel and same category of accommodation as the case may be covered by the original confirmed bookings.

Conditions

a) It is a condition precedent to admission of liability by Us under this cover that the Insured Member shall take all steps to fix the primary responsibility for the bouncing of bookings both with the Common Carrier and/ or with the accommodation provider and try to recover from them the consequential loss incurred by the Insured Member by way of additional expenses for alternative travel arrangement or alternative accommodation arrangement. Details of the steps taken by the Insured Member shall be furnished to Us.
b) Any recovery towards additional expenses incurred for alternative travel or accommodation arrangement effected from the Common Carrier or accommodation provider as the case may be, if any, effected from the concerned agencies after settlement of the claim under the policy shall be remitted to Us to the extent of the amount of claim.

Exclusions

No claim shall be payable by Us:
a) With respect to the Deductible amount as per the opted plan.
b) If the Insured Member fails to adhere to the rules of the Common Carrier or the accommodation provider in connection with reconfirmation of the booking before the date of travel or occupation as the case may be.
c) In connection with any waitlisted travel booking or accommodation booking irrespective of whether such bookings have been promised to be confirmed later.
d) If the confirmed accommodation shall be a personal arrangement free of charge.

e) Where the alternative arrangements for either the travel or the accommodation is provided by the Common Carrier or the accommodation provider as the case may be within 6 hours from the time of departure of the travel covered by the bounced booking or the time of commencement of stay covered by the earlier confirmed accommodation booking.
f) Any other exclusions mentioned in General Exclusions.

SECTION 19 - EMERGENCY HOTEL ACCOMMODATION

Coverage

A. We shall pay the actual additional expenses(not recovered or recoverable from Common Carrier, Governmental Agencies or any other sources) for lodging and boarding incurred by the Insured member ,if departure of the Insured Member is delayed at any ports abroad forming part of the Trip within the Period of Insurance solely arising out of and consequent upon any of the contingencies specified hereunder:
a) Earthquake.
b) Floods resulting from unseasonal rains, storm or cyclone.
c)Terrorism.
Provided that the named perils (a, b, c) hereinabove shall take place in and in the vicinity of the port involved in the Insured Member's prosecution of the journey.

d)Personal contingencies like emergency Hospitalization treatment necessitated to the Insured Member or his/her Family or Traveling Companion due to an unforeseen Illness or accidental Injury.
e) Cancellation or rescheduling of flights done at the instance of the Common Carrier.
f) Lost or stolen passport or travel documents.

Or,

B. We shall pay the actual additional expenses (not recovered or recoverable from Common Carrier, Governmental Agencies or any other sources) for lodging and boarding incurred by the Insured member whilst abroad, if he/she could not stay in the accommodation originally booked due to fire, flood, earthquake, storm, hurricane, explosion, outbreak of major infectious diseases. The Insurer’s liability to make payment is only in excess of the Deductible as per the opted plan.

Provided
- Our liability under this cover shall be limited to only one delay encountered by the Insured Member during the entire Trip and will be subject to the Deductible amounts as per the opted plan
- Our liability to such additional expenses shall be in relation to the same category of accommodation, where in Insured Member was staying immediately prior/ at the time of delay in departure.

Exclusions

No claim shall be payable by Us in case of delay -
a) Arising out of contingencies other than specifically named herein above.
b) Arising out of any government regulation or prohibition.
c) On the happening of any contingency as stated above, resulting in the Insured Member's decision to delay the departure, immediate notice thereof shall be given to Us.

d) The Insured Member shall endeavor to prosecute the journey as soon as possible so as to minimize the delay arising out of the contingency.
e) Any other exclusions mentioned in General Exclusions.

SECTION 20 - FIRE COVER (HOME BUILDING AND CONTENTS)

Property Insured:
i. Dwelling (Building)
ii. Household contents including Valuable Contents*.
Note: Limit of liability for Valuable Contents is upto 25% of Household contents Sum Insured subject to Individual item value maximum upto ₹ 2.5 Lakhs..

Property Not Covered:
We will not be liable for:
i. Articles of hazardous nature, including explosives.
ii. Air or water craft, motor vehicles (other than domestic gardening equipment) caravans, trailers whether licensed for road use or otherwise or parts and accessories on or in any of them.
iii. Livestock or pets or any other living creature.
iv. Tree, plants, shrubs or growing matter.
v. Money or Documents.

Coverage
In the event of Damage directly caused by insured perils listed hereunder whilst the Insured member is on a trip abroad and subject to its not being otherwise excluded, We will indemnify the Insured Member against such Damage to property insured at his/ her Home (Place of residence as mentioned in the Schedule).
i. Fire
ii. Lightning
iii. Explosion / Implosion.
iv. Damage caused by an aircraft, other aerial or space devices and articles dropped there from.
v. Riot, Strike and Malicious Damage: Loss of or visible physical Damage by external violent means directly caused to the property insured.
vi. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.
vii. Impact Damage by any rail/road vehicle or animal by direct contact.
viii. Subsidence and Landslide including Rockslide: Damage caused by subsidence of the part of site on which the insured property stands or landslide/rockslide.
ix. Bursting and overflowing of water tank, apparatus and pipes.
x. Missile testing operations.
xi. Leakage from automatic sprinkler installations.
xii. Bush Fire.
xiii. a.) Pollution or contamination which results from a peril mentioned under Items i to xii above.
b) Any peril mentioned under Items i to xii above, which results from pollution or contamination.
xiv. Earthquake.

Exclusions:

We will not be liable for:

i. Damage caused to the property insured by:

a) its own fermentation, natural heating or spontaneous combustion.

b) Its undergoing any heating or drying process.

ii. Damage to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents, resulting from their own explosion/ implosion or damages caused by centrifugal force.

iii. Damage caused by pressure waves.

iv.Damage caused by:

a) Total or partial cessation of work or the retarding or interruption or cessation of any process or operation or omission of any kind.

b) Permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building or prevention of access to the same.

c) Theft, larceny or any other such attempt or omission of any kind of any person (whether or not such act is committed in connection with the disturbance of public peace) in any malicious act.

v. Damage by vehicle/animals belonging to or owned by you or Your Family or Your domestic employees.

vi. Damages caused by:

a) Normal cracking, settlement or bedding of new structures.

b) Settlement or movement of made up ground.

c) Coastal or river erosion.

d) Defective design or workmanship or use of defective material.

e) Demolition, construction, structural alteration or repair of any property or ground work or excavation.

vii. Damage caused by:

a) Repairs or alteration to Your Home.

b) Repairs, removal or extension of the sprinkler installation.

c) Defects in construction known to you.

viii. Damage caused by Forest Fire.

ix. Damages caused to the insured property by pollution or contamination, other than what is stated under Item xiii of “Coverage”.

x. Damage to any electrical/electronic equipment, machines, apparatus, fixtures, fittings by overrunning, excessive pressure, short-circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included), provided that this exclusion will apply only to the particular machine, apparatus, fixtures, fittings so affected and not to other machines, apparatus, fixtures, fittings, which may be damaged by fire so set up.

xi. Expenses necessarily incurred by You on Architect, Surveyor and Consulting Engineer's fees and Debris Removal following Damage to property insured by an insured peril in excess of 3% (three percent) and 1% (one percent) of the claim amount respectively.

xii. Damage to property insured if removed to any building or premises other than in which it is herein stated to be insured.

xiii. Damage arising out of an Act of Terrorism

xiv.Damage arising out of an Act of War

SPECIAL PROVISIONS

i. Waiver of Underinsurance- Underinsurance does not apply to this Section of the Policy. Thus, if the Sum Insured is less than the actual value at risk, the difference will not affect the amount We pay.

ii. Claim Settlement - In the event of Damage to property insured, We will indemnify the Insured Member by payment or at Our option, by repair, replacement or reinstatement. In case of reinstatement or replacement, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner subject to limits of Sum Insured. If We so elect to replace or reinstate any property, the Insured Member shall at his/her own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require and no acts done or caused to be done by Us with a view to reinstatement or replacement shall be deemed as an election by Us to reinstate or replace.

If in any case We are unable to reinstate or repair the property hereby insured because of any regulation(s) in force affecting the alignment of streets or the construction of building or otherwise, We shall in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property, if the same could lawfully be reinstated to its former condition.

iii. Basis Of Claim Settlement - In the event of Damage to the property insured by insured perils during the currency of Policy, We will pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, less due allowance for wear and tear and depreciation. The basis of claim settlement will be the Market Value of the insured property at the time of its Damage.

SPECIAL CONDITIONS

i.All insurances under this Section of the Policy shall cease on expiry of 7 days from the date of fall or displacement of the insured building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms a part, provided such a fall or displacement is not caused by insured perils, loss or damage which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.
Notwithstanding the above, We subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and occurrence confirmed in writing to this effect.

ii.The insurance under this Section does not cover any damage to the property which at the time of happening of such loss or damage, is insured by or would, but for the existence of this Policy be insured by a Marine Policy, except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

SECTION 21 - BURGLARY COVER FOR HOME CONTENTS
Definitions:
i. Money : It means cash, current coins, bank and currency notes, cheques, postal orders, current postage stamps which are not part of a collection and luncheon voucher.

ii.Valuable Contents : It means jewellery, silverware, bullions or unset precious stones, paintings, works of art, antique items, curios and items of similar nature.

Property Insured:
Household contents including Valuable Contents*.
Note: Limit of liability for Valuable Contents is upto 25% of Household contents Sum Insured subject to Individual item value maximum upto ₹ 2.5 Lakhs..

Property Not Covered
We will not be liable for:
i. Articles of hazardous nature, including explosives.
ii. Air or water craft, motor vehicles (other than domestic gardening equipment) caravans, trailers whether licensed for road use or otherwise or parts and accessories on or in any of them.
iii. Livestock or pets or any other living creature.
iv. Tree, plants, shrubs or growing matter.
v. Money or Documents.

Coverage
We will indemnify the Insured Member in respect of the loss of or damage to the Property belonging to the Insured Member stored or lying in the Insured Premises caused by actual or attempted Burglary and/or Robbery during the Policy Period.
Provided that Our liability shall in no case exceed the Sum Insured as per the opted plan.

Basis of Valuation
The basis of claim settlement will be the Market Value of the insured property at the time of its Damage.

Waiver of Underinsurance
Underinsurance does not apply to this Policy. Thus, if the Sum Insured is less than the actual value at risk, the difference will not affect the amount We pay.

Exclusions:
We will not be liable for:
i. Damage caused by theft and/ or larceny without use of force/ violence.
ii. Damage caused by theft or attempted theft by You or any member of Your Family whether as principal or accessory.
iii. Damage caused to gates and fences.

SECTION 22 - AUTOMATIC TRIP EXTENSION

Coverage
a)The period of insurance is automatically extended,once, for the period not exceeding 7 days:
i. if necessitated by the delay of public transport services beyond the control of the Insured Member for which he/ she is not able to commence the return journey.
ii. In the event of a Major Travel Event or catastrophe (earthquake, storm, flood, explosion, inundation, cyclone, tempest, epidemic due to contagious disease) in the vicinity of any port involved in the Insured Member's trip.
iii. Political unrest or terrorism in the country or place where Insured is stuck whilst on a Trip or in the vicinity of any port involved in the Insured Member's trip.

b) Further, if an injury/ illness/ accident covered under the Policy is contracted during the Insurance Period and continues beyond the expiry date of this Policy which necessitates curative treatment beyond the end of Insurance Period, Our liability to pay benefits within the scope of this Policy shall extend,once, for a further 30 days in so far as it can be proved that transportation home is not possible. If any new illness/ injury is proved to have been contracted beyond the expiry date of the Policy, treatment for the same would not be covered.

Exclusions

In addition to the General Exclusions listed in this Policy, No payment shall be made by Us in connection with the following:

a) If delay to the Common Carrier/ Public Carrier in which the Insured Member is travelling as a fare paying passenger is done at the instance of Insured Member for any reasons whatsoever.

b) Any circumstances other than those that are directly attributable to the perils as stated above.

SECTION 23 - REFUND OF VISA FEE

Coverage

If the Insured Member's visa gets rejected, anytime up to the start of the trip and if the Insured Member has opted for this cover before or at the time of applying for Visa, then We shall reimburse to the Insured Member the non-refundable portion of the Visa fee.

Note: This cover is not valid for immigrant or employment visa.

Exclusions

This cover is not valid for immigrant or employment visa. The Insured Member will not be covered for VISA rejection that happens on account of the following reasons:

a) Past or current criminal actions or record.

b) Any error at the Travel Agent/Aggregator's end. Any such error/ situations that may lead to recurring bulk visa rejections.

c)Missed pre-scheduled Appointment

d)Insufficient/ False Travel Document or income document

e) Insufficient explanation for the purpose and circumstances of the planned stay

f) Damaged Passport

g) Passport Invalidity

h) Lack to prove the travel itinerary

i)Invalid letter of reference

j) Insufficient means of subsistence

k) Unacceptable birth or marriage certificate

l)Lacking to present a proof of accommodation

m)Any other reason for rejection which was beyond the control of the Insured Member

n) Any other exclusions mentioned in General Exclusions.

SECTION 24 - ADVENTURE SPORTS

Coverage
The exclusion on Participation in Adventure sports under ‘General Exclusions -Point No.-9’ stands deleted for the following three sections,if chosen:
a) Section 1A:Medical Expenses including OPD
b) Section 1B:Medical Evacuation
c) Section-4: Personal Accident

Conditions
a)Such extension will not result into any increase in Sum Insured of the respective Section.
b)The adventure sports should be attempted under the supervision of a trained professional.
c)The Insured Member should follow/ adhere to all safety measures and guidelines laid down by the instructors/ trainers/ coaches/the organization conducting the adventure sports while engaging in the Adventure Sports.

Exclusions
We will not pay for:
a)Any claim where the adventure sports organizer is not a valid permit/ license holder to conduct such activities.
b)Any sport undertaken against the advice of a Medical Practitioner.
c)Any other exclusions mentioned in General Exclusions.

GENERAL EXCLUSIONS

We will not pay for:

1.For any claim relating to events occurring before the commencement of the cover (Not Applicable for Section-23).
2.For any claim if the Insured Member –
  a)Is travelling against the advice of a physician.
  b)Is receiving or on a waiting list for specified medical treatment declared in a physician’s report or certificate or
  c)Has received terminal prognosis for a medical condition.
  d)Is taking part in a naval, military or air force operation.
3.For any claim arising out of illnesses or accidents that the Insured Member has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol).
4.For illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, military or usurped power, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
5.Claims arising out of Congenital Anomaly,
6.For any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
  a)Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
  b)The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

7.Any sporting risk in so far as they involve, the training or participation in competitions of professional or semi-professional sportsmen or women or riding or driving in any form of race or competition.
8.Any claim arising out of Insured Member's participation as a professional or semi-professional in hazardous or Adventure sports.
9.Any claim arising out of Insured Member's participation in Adventure sports as a non-professional.
10.For any claim arising from or consequent upon any Insured Member committing or attempting to commit a breach of law with criminal intent.

MAJOR TERMS AND CLAUSES OF THE POLICY
(For detailed list of terms and condition, please refer Policy Wording)

1.Extension of Policy

The Specific Trip policy may be extended for a period not exceeding 180 days upon receipt of your written request and payment of the applicable additional premium. Any extension, if accepted by Us would be subject to the medical condition and claim history of the Insured Member(s) and will be at Our discretion.

2.Cancellation

a)For Specific Trip - Cancellation of the policy by Policyholder may be done only in cases where a journey is not undertaken and only on production of the Insured Member's passport and cancelled ticket as a proof that the journey has not been undertaken. Any request for cancellation will be entertained not earlier than 14 days after the first day of insurance. We will refund the premium after deducting the administration charges.
b)For Annual Multi Trip Policy
You may cancel the Annual Trip Policy by giving us 7 days' notice in writing and in such an event, We shall refund proportionate premium for unexpired policy period provided no claim has been reported up to the date of cancellation. In the event a claim has occurred, there shall be no refund of premium.

c)Cancellation by Us (Applicable for both Specific trip; Annual Multi-trip)
We may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, established fraud by the Insured Member/Policyholder, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or established fraud.

3.Refund in case of Early Return (Not Applicable for Annual Multi Trip Policy)

In case, You return from the Insured trip atleast 21 Days prior to expiry of the Policy Period and subject to no claims reported under the policy, You may send Us a written/ e-mail request for refund within 30 days of You reaching back to India from the foreign trip. In such case, We shall refund 80% of the difference in premium between the Policy Period and actual Trip duration.

4. Free Look Period (Applicable for Annual Multi Trip Policies)

The Policyholder will be allowed a period of thirty Days from the date of receipt of the Policy, whether received electronically or otherwise to review the terms and conditions of the Policy, and to return the same, if not acceptable.
If the Policyholder has not made any claim during the Free Look Period, the Policyholder shall be entitled to:
a) A refund of the premium paid less any expenses incurred by Us on medical examination of the Insured Person and the stamp duty charges; or

b) Where the risk has already commenced and the option of return of the Policy is exercised by the Insured Person, a deduction towards the proportionate risk premium for period of cover; or
c) Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

5.Provision for Senior Citizens

Separate channel to address the related claims and grievances of senior citizen are mentioned below:
Website: https://www.iffcotokio.co.in/customer-services/grievance-redressal
Toll free: 1800-103-5498
E-mail: seniorcitizengrievance@iffcotokio.co.in
Courier : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

6.Get in touch with us

In case of any query, You/Insured Member may contact Us through:
Company Website: www.iffcotokio.co.in
Toll free: 1800-103-5499
E-mail: support@iffcotokio.co.in
Address: IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

7.Redressal Of Grievance

In case of any grievance, the Insured Member may contact Us through:
Website: https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal
Toll free: 1800-103-5499
E-mail: support@iffcotokio.co.in
Courier : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon – 122001

Insured Member may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at https://www.iffcotokio.co.in/contact-us
If Insured Member is not satisfied with the redressal of grievance through one of the above methods, Insured Member may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in

For updated details of grievance officer, kindly refer the link:
https://www.iffcotokio.co.in/contact-us/customer-services/grievance-redressal

If Insured Member is not satisfied with the redressal of grievance through above methods, the Insured Member may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System
- https://bimabharosa.irdai.gov.in/Home/Home

For Updated List of Ombudsman Address, Please visit:
- https://www.cioins.co.in/Ombudsman

8.Claim Procedure and Documents

A. Intimation and Assistance:

i. Notification of Claim: If an event occurs that may give rise to a claim under this Policy, or there are circumstances that are likely to give rise to a claim, You must provide a written notice of claim to us, or to our Assistance Service Provider as soon as possible, but not later than 7 days from the date of loss.

A written statement of the claim will be required and the claim must be filed as under except in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which You / Insured Member or his/her personal representative were placed, it was not possible for any one of you to give notice or file claim within the prescribed time limit.

B.Scrutiny of Claim Documents: We or Our Assistance Service Provider Assist shall scrutinize the Claim on behalf of us and accompanying documents. Any deficiency of documents shall be intimated to Insured Member by Us or by Our Assistance Service Provider which should be submitted to us or to our Assistance Service Provider along with all supporting documents within 15 days from the date of such requirement from Us

C. Claim Procedure: There are two types of claims that an Insured Member can file under a Travel Insurance policy.

a. Cashless Claim: We offer direct/cashless settlement to hospitals for inpatient treatment for Accident of Sickness expenses incurred by the insured traveler. Direct settlement is more often referred to as cashless settlement or payment and is the process where the insurance company issues a Guarantee of Payment (GOP) letter to the medical institution (Hospital) confirming coverage for the insured against the treatment being availed by the insured. This GOP is issued to the hospital after We/ our assistance Service provider confirms that the insured does have a valid policy and the treatment/ailment is actually covered under the scope of the policy terms and conditions.

Procedure to file a Cashless Claim under travel insurance while overseas

It is important for the Insured Member / family member of the insured to inform the Assistance Service Provider/ Us as soon as the Insured Member is admitted to the hospital for treatment to ensure they don't end up spending any extra money from their pocket except the charges not covered under the policy. The Assistance Service Provider's Toll Free contact numbers/email ids are printed on the and they can be reached for any Assistance. Kindly note that it is important to also have the number handy to inform the Assistance Service Provider regarding a claim.

i. The first is a Cashless/Direct Settlement claim which is typically for Inpatient treatment for Accident & Sickness Medical expense claims.
The process for Direct / Cashless Settlement is as follows:

•The Insured Member can visit any nearby hospital and get admitted where it is medically necessary.
•The Insured Member prior to taking treatment or during the course of treatment has to intimate Our Assistance Service Provider about the claim with the details of hospital where he / she is getting admitted so that Our Assistance Service Provider can coordinate with the hospital for the medical reports and the required information.
•The Insured Member or the hospital staff can send the scanned copies of the claim documents to Our Assistance Provider including the medical reports and bills. If the bill is not generated, the hospital can provide us the estimated cost and estimated length of stay in hospital.
•On receipt of required documents in scanned format, Our Assistance Service Provider will seek approval from Us and ask its assistance partners to provide the guarantee of payment to the hospital, subject to the approval received.
•If the insured member is discharged from the hospital, the Insured Member or the hospital in due course can provide the documents to Our Assistance Provider in scanned format. Our Assistance Service Provider will seek approval from Us and ask its assistance partners to provide the guarantee of payment to the hospital, subject to the approval received.
•It is the responsibility of the insured member to intimate the claim to Our Assistance Service Provider while abroad and provide the original documents to Our TPA/ Assistance Provider within 30 days .
•The admissibility of the claim will be decided only on receipt of complete documents and medical information and guarantee of payment will be issued to hospital only if the claim is admissible as per policy terms and conditions.

ii. The other type of claims is Reimbursement or Benefit claim where the upfront expenses are incurred by the Insured Member and then a reimbursement is sought from Us.
•In case of reimbursement/ benefit claims, the insured member has to send all the claim documents in original to Our TPA/ Assistance Service Provider within 30 days of his /her return to India.
•It is the responsibility of the insured member to intimate the claim to Our TPA/ Assistance Service Provider while abroad and provide the original documents to Our TPA/ Assistance Service Provider within 30 days once the Insured Member has returned to India. Failure to do so may prejudice the claim.
•Insured Member can submit the documents from abroad (but postal charges are not covered.)
•The admissibility of the claim will be decided only on receipt of complete documents.
•On receipt of documents, Our Assistance Service Provider will seek approval from Us and the claim will be further processed.
•If the claim is approved for payment, We will be settling the claim in Indian rupee at the prevailing exchange rate on the date of treatment & payable in India only.
•In case of medical claim, the Insured Member has to discharge the provider/Hospital for releasing all the Information related to his treatment to us/ Our Assistance Service Provider by signing the consent/ Authorization form while taking the treatment.

Insured has to bear the amount of deductible/excess as per the opted plan for his/her medical claim which is mandatory as per policy.

a. Reimbursement claims are usually for Outpatient Medical Expense claims and for Non Medical claims like Passport Loss, Baggage Delay/Loss, Trip Delay, Missed Connection, Personal Accident etc. They can also be for any minor treatment like a fever/cold/cough etc.
b. Here the Insured Member is required to retain bills, receipts, documents pertaining to the expenses incurred and then submit the same to Us on his/her return to India. The documents are submitted along with a claim form which narrates the type of loss incurred and other information including bank details, policy details etc.

9.Claim Settlement (provision for Penal Interest))-Applicable for Section 1,Section 2,Section 3,Section 4 and Section 5)
We shall settle or reject a claim (other than cashless), as the case may be, within 15 days from the date of submission of claim.
In the case of delay in the payment of a claim, We shall pay interest to You from the date of receipt of intimation to the date of payment of claim at bank rate** plus 2%. Such interest shall be suo-moto paid by Us.
However, where the circumstances of a claim warrant an investigation during adjudication of the claim, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of submission of claim. In such cases, We shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
In case of delay beyond stipulated 45 days of investigation period, We shall be liable to pay interest to You at a rate bank rate** plus 2% from the date of receipt of intimation to the date of payment of claim. Such interest shall be suo-moto paid by Us.
**"Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1st day of the financial year in which the claim has fallen due.
Note : This Clause shall always correspond with the amendment(s), if any, to the relevant provisions of IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers),Regulations,2024 and Master Circulars issued thereunder.
15.Subrogation
The Insured Member and any claimant under this Policy shall at Our expense do and concur in doing and permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any right and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured Member's indemnification by Us. This clause will not be applicable to covers related to Section 1, Section 2, Section 3,Section 4 and Section 5.

10.Contribution
If, at the time of the happening of any covered event under any of the applicable benefits, where the claim is payable on indemnity basis, there shall be subsisting any other insurance of any nature whatsoever covering the same covered event whether effected by Insured Member or not, then We shall not be liable to pay or contribute more than its rateable proportion of any covered event. This clause will be applicable to all covers except covers related to Section 1,Section 2 ,Section 3,Section 4 and Section 5.

11.Multiple Policies
a) In case of multiple policies taken by an Insured Member during a period from one or more insurers to indemnify treatment costs, the Insured Member shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases, the insurer chosen by the Insured Member shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

b) The Insured Member having multiple policies shall also have the right to prefer claims under this Policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then We shall independently settle the claim subject to the terms and conditions of this Policy.
c)If the amount to be claimed exceeds the sum insured under a single policy, the Insured Member shall have the right to choose insurer from whom he/she wants to claim the balance amount and we will assist the Insured Member in facilitating the same.
d)Where an Insured Member has policies from more than one insurer to cover the same risk on indemnity basis, the Insured Member shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

12.Arbitration

Any dispute or claim arising out of or in relation to this insurance policy shall be referred to and resolved by arbitration under the Arbitration & Conciliation Act, 1996, enacted in India. The arbitration proceedings shall be conducted in English under and in accordance with the provisions of the said Arbitration and Conciliation Act 1996.

The seat of arbitration shall be the place of issuance of this insurance policy or any other place in India as agreed by the parties and the parties shall bear costs of fees and expenses of arbitral tribunal in equal proportion until unless otherwise stated in arbitral or other order/award.

Illustration

Mr. Arjun was travelling from Delhi to Paris via Dubai for a long-awaited family vacation. Due to adverse weather conditions, his connecting flight from Dubai was delayed by 8 hours, causing him to incur additional expenses on meals and refreshments while waiting at the airport.
Fortunately, Mr. Arjun had purchased a Platinum 1000 plan of Overseas Travel Protector Insurance policy before his journey. After submitting his boarding passes, delay confirmation from the airline, and the required documents, he received a benefit of $100 under the Trip Delay benefit as per the terms and conditions of his policy, helping him cover the unexpected expenses and continue his trip with peace of mind.

PROHIBITION OF REBATES

Section 41 of the Insurance Act 1938 provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with fine which may extend to ten lakh rupees.

Note: Sales literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest IFFCO-Tokio Office/ Bima Kendra/ Authorized Company Agent.

ANNEXURE

1. Specific Plans with Sublimit (Ages ≤ 70)

Plan		Platinum 1000		Platinum 750		Platinum 500		Gold 500		Gold 250		Silver 100		Silver 50		Bronze 50		Bronze 25	
Travel Days	**Age Band**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**	**Asia**	**Worldwide (Excl US/CA)**	**Asia**	**Worldwide (Excl US/CA)**
1-4	**3Months - 40**	1109	1009	789	609	689	569	579	499	539	419	459	319	379	249	139	199	139	189
1-4	**41-55**	1259	1139	939	719	809	669	699	599	639	499	549	389	439	289	169	239	159	229
1-4	**56-60**	1689	1529	1379	1059	1179	959	1039	889	939	739	829	579	629	419	249	359	229	339
1-4	**61-70**					1699	1389	1539	1319	1389	1089	1219	849	889	599	369	519	339	489
5-7	**3Months - 40**	1579	1319	1259	929	1169	839	959	689	829	579	689	469	539	359	199	289	189	279
5-7	**41-55**	1829	1519	1499	1109	1389	989	1159	829	999	689	819	559	629	419	239	349	229	329
5-7	**56-60**	2549	2129	2229	1639	2029	1439	1759	1259	1499	1039	1229	829	899	599	359	519	339	479
5-7	**61-70**					2949	2099	2629	1869	2229	1539	1819	1229	1289	859	529	759	499	709
8-14	**3Months - 40**	2019	1389	1639	999	1569	959	1279	779	1079	659	849	559	759	429	249	349	239	339
8-14	**41-55**	2339	1609	1959	1189	1859	1129	1549	939	1289	789	1019	669	879	509	289	419	279	399
8-14	**56-60**	3289	2269	2909	1769	2719	1649	2359	1429	1949	1189	1519	999	1259	719	439	619	409	579
8-14	**61-70**					3959	2399	3519	2139	2889	1759	2249	1479	1809	1039	639	909	599	849
15-21	**3Months - 40**	2199	1459	1839	1069	1719	1059	1429	869	1229	729	1139	629	829	489	279	399	269	379

15-21	**41-55**	2559	1689	2189	1259	2019	1249	1719	1039	1469	869	1359	749	969	569	329	469	309	449
15-21	**56-60**	3619	2389	3219	1859	2919	1799	2579	1559	2179	1289	2009	1119	1369	809	489	699	459	649
15-21	**61-70**					4219	2599	3819	2309	3199	1899	2959	1649	1949	1149	709	1019	659	949
22-28	**3Months - 40**	2919	1769	2589	1379	2459	1369	1949	1119	1619	939	1399	779	939	609	349	489	329	469
22-28	**41-55**	3419	2079	3079	1639	2899	1619	2349	1349	1939	1129	1669	929	1099	699	409	579	389	549
22-28	**56-60**	4919	2989	4559	2429	4219	2349	3549	2039	2909	1689	2489	1379	1559	999	599	859	569	809
22-28	**61-70**					6129	3409	5279	3029	4299	2489	3659	2039	2219	1429	879	1259	819	1179
29-35	**3Months - 40**	3519	2029	3149	1639	2909	1479	2419	1319	2009	1109	1709	859	1169	669	379	539	359	519
29-35	**41-55**	4149	2389	3759	1949	3439	1739	2919	1599	2419	1339	2049	1019	1359	769	449	639	429	609
29-35	**56-60**	6029	3469	5579	2889	5019	2539	4429	2419	3629	2009	3039	1519	1929	1099	659	949	619	889
29-35	**61-70**					7309	3699	6609	3619	5379	2969	4479	2239	2759	1569	969	1379	909	1289
36 -47	**3Months - 40**	4329	2309	4069	1929	3669	1739	2969	1549	2469	1299	2279	1139	1689	879	539	769	509	729
36 -47	**41-55**	5129	2739	4859	2299	4339	2049	3599	1879	2969	1569	2719	1359	1969	1029	639	919	609	869
36 -47	**56-60**	7509	3999	7239	3409	6359	2999	5469	2859	4479	2359	4059	2029	2809	1459	949	1349	889	1269
36 -47	**61-70**					9269	4369	8179	4269	6659	3509	5989	2999	4019	2099	1389	1979	1299	1849
48-60	**3Months - 40**	5889	2799	5499	2229	4959	2149	4089	1919	3469	1609	2949	1449	2909	1119	689	979	649	929
48-60	**41-55**	7009	3339	6579	2659	5869	2549	4959	2329	4179	1939	3529	1729	3389	1309	819	1169	769	1109
48-60	**56-60**	10379	4929	9819	3959	8619	3729	7579	3549	6319	2939	5279	2589	4839	1859	1209	1719	1129	1619
48-60	**61-70**					12589	5439	11349	5319	9409	4369	7789	3819	6939	2669	1769	2529	1649	2359
61-75	**3Months - 40**	7879	3509	7319	2899	6589	2799	5449	2499	4699	2099	3919	1819	3649	1409	859	1229	819	1169
61-75	**41-55**	9419	4199	8749	3469	7809	3319	6599	3029	5669	2529	4689	2169	4259	1639	1029	1459	969	1389
61-75	**56-60**	14039	6249	13049	5159	11449	4859	10059	4619	8559	3819	6999	3239	6069	2339	1509	2159	1419	2029
61-75	**61-70**					16719	7079	15069	6919	12739	5689	10329	4779	8689	3339	2219	3169	2069	2959

76-90	**3Months - 40**	9399	4539	8929	3539	8039	3419	6629	3049	5719	2559	4439	2199	4129	1699	1039	1489	989	1419
76-90	**41-55**	11279	5449	10689	4239	9529	4049	8049	3699	6909	3089	5309	2629	4819	1979	1239	1769	1169	1679
76-90	**56-60**	16919	8159	15979	6319	14019	5939	12319	5659	10469	4679	7929	3919	6869	2819	1829	2609	1719	2449
76-90	**61-70**					20499	8679	18469	8489	15619	6969	11699	5779	9839	4039	2679	3829	2499	3569
91-105	**3Months - 40**	9809	4739	9449	3879	9099	3869	7509	3449	6479	2889	5209	2569	4439	1989	1219	1749	1159	1659
91-105	**41-55**	11729	5669	11249	4619	10799	4589	9129	4199	7829	3499	6229	3079	5179	2319	1449	2079	1379	1969
91-105	**56-60**	17479	8429	16669	6829	15909	6739	13979	6419	11879	5299	9309	4599	7389	3309	2149	3069	2019	2879
91-105	**61-70**					23279	9859	20979	9639	17729	7909	13749	6789	10589	4739	3149	4499	2939	4199
106-120	**3Months - 40**	10789	5219	10519	4319	10129	4309	8359	3839	7209	3219	6119	2969	5009	2299	1409	2009	1339	1919
106-120	**41-55**	12909	6239	12509	5139	12009	5099	10149	4669	8709	3889	7319	3549	5849	2679	1669	2389	1589	2269
106-120	**56-60**	19249	9289	18499	7579	17659	7489	15509	7129	13189	5889	10919	5299	8339	3819	2469	3529	2319	3319
106-120	**61-70**					25809	10929	23249	10679	19659	8779	16119	7819	11939	5459	3619	5169	3379	4829
121-150	**3Months - 40**	12589	6549	12289	5049	11839	5039	9769	4459	8419	3889	7169	3699	5879	2859	1759	2509	1669	2389
121-150	**41-55**	15099	7859	14639	6009	14049	5969	11859	5419	10169	4699	8579	4419	6849	3329	2089	2979	1979	2829
121-150	**56-60**	22629	11759	21669	8879	20679	8769	18159	8289	15429	7129	12809	6599	9779	4749	3079	4399	2899	4139
121-150	**61-70**					30249	12809	27249	12439	23029	10629	18909	9749	14009	6809	4519	6449	4219	6029
151-180	**3Months - 40**	15059	7839	14929	6129	14379	6109	11849	5409	10209	4719	8479	4369	6939	3379	2079	2969	1979	2819
151-180	**41-55**	18109	9419	17789	7299	17069	7249	14409	6579	12349	5709	10149	5229	8099	3939	2469	3529	2339	3339
151-180	**56-60**	27249	14159	26379	10809	25169	10669	22109	10089	18779	8669	15159	7809	11569	5619	3649	5209	3429	4899
151-180	**61-70**					36869	15609	33219	15159	28059	12959	22389	11539	16579	8059	5349	7639	4999	7139

2. Specific Plans without Sublimit (Ages ≤ 70)

Plan		Platinum 1000			Platinum 750			Platinum 500			Gold 500			Gold 250			Silver 100			Silver 50			Bronze 50			Bronze 25	
Travel Days	Age Band	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Asia	Schengen	Worldwide (Excl US/CA)	Asia	Worldwide (Excl US/CA)
1-4	3Months - 40	1779	1629	1549	959	769	739	869	699	669	769	609	579	769	549	529	709	449	429	499	349	339	199	289	289	189	279
1-4	41-55	2009	1839	1749	1129	919	869	1019	819	779	929	739	699	909	659	629	849	539	519	589	409	389	239	349	349	229	329
1-4	56-60	2699	2469	2349	1669	1349	1279	1469	1189	1129	1389	1099	1049	1349	979	929	1269	809	769	829	579	559	359	509	509	339	479
1-4	61-70							2119	1709	1629	2049	1629	1549	1979	1429	1369	1869	1189	1139	1189	829	789	519	749	749	489	699
5-7	3Months - 40	2539	2129	2029	1569	1179	1119	1469	1059	1009	1279	929	879	1189	829	789	1049	649	619	719	499	479	289	419	419	279	399
5-7	41-55	2919	2459	2339	1869	1409	1339	1729	1259	1199	1549	1119	1069	1429	999	949	1259	779	739	839	589	559	349	499	499	329	469
5-7	56-60	4089	3429	3269	2779	2089	1989	2529	1839	1749	2349	1699	1619	2149	1509	1429	1889	1169	1109	1199	839	799	519	739	739	479	689
5-7	61-70							3689	2679	2549	3509	2539	2419	3189	2229	2129	2799	1729	1649	1719	1209	1149	759	1079	1079	709	1009
8-14	3Months - 40	3229	2339	2229	2049	1349	1289	1959	1219	1159	1709	1059	1009	1539	949	909	1309	789	749	1009	609	579	349	499	499	339	479
8-14	41-55	3739	2709	2579	2449	1609	1529	2319	1439	1369	2069	1279	1219	1849	1139	1089	1569	939	899	1179	709	669	419	599	599	399	569
8-14	56-60	5269	3819	3639	3639	2389	2279	3389	2099	1999	3139	1939	1849	2779	1719	1639	2339	1409	1339	1689	1009	959	619	889	889	579	839
8-14	61-70							4949	3059	2909	4689	2899	2759	4129	2549	2429	3459	2079	1979	2419	1449	1379	909	1309	1309	849	1219
15-21	3Months - 40	4009	2559	2429	2539	1489	1419	2369	1349	1289	2119	1169	1119	1969	1059	1009	1899	889	839	1279	689	659	399	569	569	379	539
15-21	41-55	4649	2959	2819	3019	1769	1679	2779	1579	1509	2549	1409	1339	2339	1259	1199	2259	1059	1009	1479	799	759	469	679	679	449	639
15-21	56-60	6579	4189	3989	4439	2599	2469	4019	2289	2179	3819	2109	2009	3479	1869	1789	3359	1569	1489	2109	1129	1079	699	989	989	649	929
15-21	61-70							5819	3309	3149	5659	3129	2979	5119	2759	2629	4939	2309	2199	2999	1619	1539	1019	1449	1449	949	1359
22-28	3Months - 40	5309	3099	2959	3569	1929	1839	3389	1749	1669	2889	1519	1439	2599	1359	1299	2339	1089	1039	1569	849	809	489	699	699	469	669
22-28	41-55	6209	3629	3459	4249	2299	2189	3999	2059	1959	3479	1829	1739	3109	1629	1559	2789	1299	1239	1829	989	939	579	839	839	549	789
22-28	56-60	8939	5219	4979	6299	3399	3239	5819	2989	2849	5249	2759	2629	4649	2439	2329	4149	1939	1839	2599	1399	1329	859	1229	1229	809	1149

22-28	**61-70**							8449	4339	4129	7819	4109	3909	6879	3609	3439	6109	2849	2709	3709	1999	1899	1259	1799	1799	1179	1679
29-35	**3Months - 40**	6399	3549	3379	4339	2289	2179	4019	2069	1969	3579	1789	1709	3219	1609	1529	2859	1199	1139	1949	929	889	539	769	769	519	739
29-35	**41-55**	7539	4179	3979	5179	2729	2599	4739	2439	2329	4329	2169	2059	3869	1939	1839	3409	1429	1359	2269	1079	1029	639	919	919	609	869
29-35	**56-60**	10959	6069	5779	7689	4049	3859	6929	3559	3389	6569	3279	3129	5809	2909	2769	5069	2129	2029	3219	1539	1469	949	1349	1349	889	1269
29-35	**61-70**							10079	5179	4929	9799	4899	4669	8609	4309	4099	7469	3139	2989	4599	2199	2089	1379	1979	1979	1289	1849
36 - 47	**3Months - 40**	7879	4049	3859	5619	2699	2569	5059	2429	2319	4409	2099	1999	3949	1889	1799	3799	1599	1519	2819	1239	1179	719	1029	1029	689	979
36 - 47	**41-55**	9319	4789	4559	6709	3219	3059	5989	2869	2739	5329	2549	2429	4759	2269	2169	4539	1909	1819	3289	1439	1369	859	1219	1219	809	1159
36 - 47	**56-60**	13649	7009	6669	9979	4779	4549	8769	4199	3999	8109	3869	3689	7169	3419	3259	6769	2839	2709	4679	2049	1949	1259	1799	1799	1189	1699
36 - 47	**61-70**							12779	6109	5819	12119	5789	5509	10649	5089	4839	9989	4199	3999	6699	2929	2789	1849	2639	2639	1729	2469
48-60	**3Months - 40**	10239	4899	4669	7589	3339	3179	6839	3009	2869	6069	2599	2479	5549	2329	2219	4919	2029	1929	4849	1569	1489	919	1309	1309	869	1249
48-60	**41-55**	12189	5839	5559	9079	3989	3799	8099	3559	3389	7359	3159	3009	6689	2809	2679	5889	2429	2309	5649	1829	1739	1089	1559	1559	1029	1469
48-60	**56-60**	18049	8629	8219	13549	5949	5659	11889	5219	4969	11219	4809	4579	10119	4249	4049	8789	3619	3449	8069	2609	2479	1609	2299	2299	1509	2159
48-60	**61-70**							17359	7609	7249	16809	7209	6859	15059	6329	6029	12989	5349	5089	11559	3739	3559	2359	3369	3369	2199	3149
61-75	**3Months - 40**	13699	6149	5859	10099	4349	4149	9099	3919	3739	8069	3389	3229	7529	3039	2899	6539	2549	2419	6089	1969	1879	1149	1639	1639	1089	1559
61-75	**41-55**	16379	7339	6999	12069	5199	4949	10769	4639	4419	9779	4109	3919	9069	3669	3489	7819	3039	2899	7099	2289	2189	1369	1949	1949	1289	1849
61-75	**56-60**	24419	10939	10419	17999	7739	7369	15799	6799	6469	14909	6269	5969	13699	5539	5269	11659	4539	4319	10119	3269	3119	2019	2879	2879	1889	2709
61-75	**61-70**							23059	9909	9439	22319	9379	8929	20389	8239	7849	17209	6699	6379	14479	4679	4459	2949	4219	4219	2759	3939
76-90	**3Months - 40**	16349	7329	6989	12309	5309	5059	11079	4779	4559	9829	4129	3939	9159	3699	3529	7399	2879	2739	6889	2229	2119	1299	1859	1859	1239	1769
76-90	**41-55**	19619	8799	8379	14749	6349	6049	13149	5659	5399	11929	5019	4779	11059	4469	4259	8859	3449	3279	8029	2599	2469	1549	2209	2209	1469	2099

76-90	**56-60**	29429	13179	12559	22039	9479	9029	19329	8319	7919	18249	7669	7299	16749	6769	6449	13209	5139	4889	11459	3699	3529	2279	3259	3259	2149	3069
76-90	**61-70**							28269	12149	11569	27369	11499	10949	24979	10089	9609	19499	7589	7219	16399	5299	5049	3349	4779	4779	3129	4469
91-105	**3Months - 40**	17059	7659	7299	13029	5619	5359	12549	5419	5159	11129	4679	4459	10359	4189	3989	8679	3379	3219	8069	2609	2489	1529	2179	2179	1449	2079
91-105	**41-55**	20399	9149	8719	15519	6689	6369	14899	6419	6119	13519	5679	5409	12519	5059	4819	10389	4039	3849	9409	3039	2899	1819	2589	2589	1719	2459
91-105	**56-60**	30399	13619	12969	22989	9889	9419	21939	9439	8989	20699	8699	8289	18999	7679	7309	15509	6029	5749	13439	4349	4139	2679	3829	3829	2519	3599
91-105	**61-70**							32109	13799	13139	31079	13059	12439	28369	11459	10919	22909	8909	8489	19259	6229	5929	3929	5619	5619	3669	5249
106-120	**3Months - 40**	18769	8429	8029	14509	6259	5959	13979	6029	5749	12389	5209	4959	11539	4669	4449	10189	3899	3709	10029	3009	2869	1759	2519	2519	1679	2389
106-120	**41-55**	22449	10069	9589	17259	7439	7079	16569	7139	6799	15039	6319	6019	13929	5629	5359	12189	4659	4439	11689	3509	3339	2089	2989	2989	1979	2829
106-120	**56-60**	33479	14999	14289	25519	10979	10459	24349	10479	9979	22979	9659	9199	21099	8529	8119	18189	6949	6619	16679	5009	4769	3089	4409	4409	2899	4149
106-120	**61-70**							35599	15299	14569	34449	14469	13789	31449	12709	12099	26859	10259	9769	23879	7169	6829	4529	6469	6469	4229	6039
121-150	**3Months - 40**	21899	9829	9359	16959	7309	6969	16339	7049	6719	14469	6079	5789	13469	5449	5189	11949	4569	4349	11759	3529	3359	2069	2949	2949	1969	2809
121-150	**41-55**	26259	11779	11219	20189	8699	8289	19379	8349	7959	17579	7389	7039	16279	6579	6269	14299	5459	5199	13709	4119	3919	2459	3509	3509	2329	3319
121-150	**56-60**	39359	17629	16799	29889	12849	12249	28519	12269	11689	26899	11299	10769	24689	9979	9499	21339	8149	7769	19559	5869	5589	3629	5179	5179	3409	4869
121-150	**61-70**							41719	17929	17079	40369	16959	16149	36849	14889	14179	31519	12039	11469	28019	8409	8009	5309	7589	7589	4969	7089
151-180	**3Months - 40**	26189	11759	11199	20589	8879	8459	19829	8549	8149	17559	7379	7029	16339	6609	6289	14129	5399	5139	13889	4169	3969	2439	3489	3489	2329	3319
151-180	**41-55**	31489	14119	13459	24539	10569	10069	23549	10149	9669	21349	8979	8549	19759	7989	7609	16919	6459	6159	16199	4869	4629	2909	4149	4149	2749	3929
151-180	**56-60**	47389	21229	20219	36389	15649	14909	34719	14939	14229	32749	13759	13109	30049	12139	11569	25259	9649	9189	23139	6949	6619	4289	6129	6129	4029	5759
151-180	**61-70**							50849	21849	20809	49209	20679	19689	44899	18139	17279	37319	14259	13579	33169	9959	9479	6289	8989	8989	5879	8399

3. Senior Plans with Sublimit (Ages >70)

Plan		Senior 50		Senior 100		Super Senior 50	
Travel Days	Age Band	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)
1-4	**71-75**	1199	889	1379	1019		
1-4	**76-80**	1569	1159	1809	1329		
1-4	**81 and above**					2939	1999
5-7	**71-75**	2069	1529	2389	1749		
5-7	**76-80**	2719	2009	3139	2299		
5-7	**81 and above**					5119	3479
8-14	**71-75**	2409	1829	2809	2099		
8-14	**76-80**	3169	2409	3699	2759		
8-14	**81 and above**					6019	4169
15-21	**71-75**	3999	2749	4659	3149		
15-21	**76-80**	5259	3619	6129	4149		
15-21	**81 and above**					9979	6259
22-28	**71-75**	4939	3399	5749	3889		
22-28	**76-80**	6499	4469	7569	5119		
22-28	**81 and above**					12349	7739
29-35	**71-75**	6329	4099	7369	4679		
29-35	**76-80**	8319	5389	9699	6169		
29-35	**81 and above**					15819	9369
36 -47	**71-75**	9169	5489	10679	6269		
36 -47	**76-80**	12069	7219	14079	8269		
36 -47	**81 and above**					22979	12559
48-60	**71-75**	11689	6989	13619	7989		
48-60	**76-80**	15389	9209	17949	10539		

48-60	**81 and above**					29319	16029
61-75	**71-75**	14619	8749	17029	9999		
61-75	**76-80**	19249	11519	22449	13179		
61-75	**81 and above**					36659	20039
76-90	**71-75**	23099	13819	26919	15799		
76-90	**76-80**	30439	18219	35509	20849		
76-90	**81 and above**					58059	31729
91-105	**71-75**	27149	16249	31639	18579		
91-105	**76-80**	35789	21419	41759	24519		
91-105	**81 and above**					68279	37319
106-120	**71-75**	31239	18689	36399	21369		
106-120	**76-80**	41169	24639	48029	28199		
106-120	**81 and above**					78539	42929
121-150	**71-75**	36659	21939	42719	25079		
121-150	**76-80**	48319	28909	56369	33099		
121-150	**81 and above**					92179	50379
151-180	**71-75**	43419	25979	50599	29709		
151-180	**76-80**	57249	34249	66789	39209		
151-180	**81 and above**					109219	59699

4. Senior Plans without Sublimit (Ages >70)

Plan		Senior 50			Senior 100			Super Senior 50		
Travel Days	Age Band	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)
1-4	**71-75**	2189	1429	1369	2409	1579	1499			
1-4	**76-80**	2859	1879	1789	3159	2069	1969			
1-4	**81 and above**							5119	3359	3199
5-7	**71-75**	3759	2469	2349	4149	2719	2589			
5-7	**76-80**	4949	3249	3089	5459	3579	3409			
5-7	**81 and above**							8899	5839	5559
8-14	**71-75**	5359	2959	2819	5909	3269	3109			
8-14	**76-80**	7049	3889	3709	7779	4299	4099			
8-14	**81 and above**							12679	7009	6669
15-21	**71-75**	8889	4439	4229	9799	4899	4669			
15-21	**76-80**	11679	5839	5559	12899	6449	6139			
15-21	**81 and above**							21019	10509	10009
22-28	**71-75**	10979	5489	5229	12109	6059	5769			
22-28	**76-80**	14429	7219	6869	15939	7969	7589			
22-28	**81 and above**							25989	12999	12379
29-35	**71-75**	14059	6149	5859	15509	6779	6459			
29-35	**76-80**	18489	8089	7699	20419	8929	8509			
29-35	**81 and above**							33309	14569	13879
36 -47	**71-75**	20379	8229	7839	22489	9079	8649			
36 -47	**76-80**	26829	10839	10319	29639	11969	11399			
36 -47	**81 and above**							48389	19539	18609
48-60	**71-75**	25969	10489	9989	28659	11579	11029			

48-60	**76-80**	34199	13809	13159	37789	15259	14539			
48-60	**81 and above**							61719	24929	23739
61-75	**71-75**	32489	13119	12499	35849	14479	13789			
61-75	**76-80**	42769	17279	16449	47259	19089	18179			
61-75	**81 and above**							77169	31169	29679
76-90	**71-75**	51329	20729	19749	56669	22889	21799			
76-90	**76-80**	67649	27319	26019	74769	30199	28759			
76-90	**81 and above**							122229	49359	47009
91-105	**71-75**	60339	24369	23209	66619	26909	25629			
91-105	**76-80**	79539	32129	30599	87909	35509	33819			
91-105	**81 and above**							143749	58059	55289
106-120	**71-75**	69419	28039	26699	76639	30949	29479			
106-120	**76-80**	91499	36959	35199	101119	40839	38899			
106-120	**81 and above**							165339	66779	63599
121-150	**71-75**	81459	32899	31339	89929	36319	34599			
121-150	**76-80**	107379	43369	41309	118679	47929	45649			
121-150	**81 and above**							194059	78379	74639
151-180	**71-75**	96489	38969	37119	106529	43029	40979			
151-180	**76-80**	127209	51379	48929	140599	56789	54089			
151-180	**81 and above**							229939	92869	88449

5. Annual Plans with Sublimit (Ages ≤ 70)

Plan		Platinum 1000		Platinum 750		Platinum 500		Gold 500		Gold 250		Silver 100		Silver 50		Bronze 50		Bronze 25	
Travel Days	Age Band	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Worldwide (Excl US/CA)	Asia	Worldwide (Excl US/CA)	Asia	Worldwide (Excl US/CA)
30	12Years - 40	4229	2429	3779	1959	3489	1769	2899	1589	2409	1339	2059	1029	1399	799	459	649	429	619
30	41-55	4979	2869	4509	2339	4129	2089	3509	1919	2899	1599	2449	1229	1629	929	539	769	509	729
30	56-60	7229	4159	6689	3469	6029	3049	5319	2909	4359	2409	3649	1829	2319	1319	799	1139	749	1069
30	61-70					8769	4439	7939	4339	6459	3569	5379	2689	3309	1879	1159	1659	1089	1549
45	12Years - 40	5199	2779	4889	2309	4409	2089	3569	1859	2969	1569	2729	1369	2029	1059	649	929	619	879
45	41-55	6149	3279	5839	2759	5209	2459	4319	2259	3569	1879	3269	1639	2369	1229	769	1099	729	1039
45	56-60	9009	4809	8689	4099	7629	3599	6569	3429	5379	2839	4869	2439	3369	1759	1139	1619	1069	1529
45	61-70					11119	5239	9819	5129	7989	4209	7189	3599	4829	2519	1669	2379	1559	2219
60	12Years - 40	7059	3359	6599	2669	5949	2579	4909	2309	4159	1929	3539	1739	3489	1339	819	1179	779	1119
60	41-55	8409	3999	7899	3189	7049	3059	5959	2789	5019	2329	4239	2079	4069	1569	979	1399	929	1329
60	56-60	12459	5919	11789	4759	10339	4479	9089	4259	7589	3519	6329	3109	5809	2239	1449	2069	1359	1939
60	61-70					15099	6529	13619	6379	11299	5239	9349	4589	8319	3199	2119	3029	1979	2829
90	12Years - 40	11279	5449	10709	4249	9639	4099	7959	3659	6869	3069	5329	2629	4959	2039	1249	1789	1189	1699
90	41-55	13539	6539	12829	5079	11439	4859	9669	4439	8289	3699	6379	3149	5779	2379	1489	2119	1409	2009
90	56-60	20309	9789	19179	7579	16819	7129	14779	6789	12569	5609	9509	4699	8249	3389	2189	3129	2059	2939
90	61-70					24599	10409	22169	10189	18739	8359	14039	6939	11809	4849	3209	4589	2999	4289
120	12Years - 40	12949	6259	12619	5189	12159	5169	10029	4609	8659	3869	7339	3559	6019	2749	1689	2419	1609	2299
120	41-55	15489	7479	15009	6159	14419	6119	12179	5599	10449	4669	8779	4259	7009	3209	2009	2869	1899	2719
120	56-60	23099	11139	22199	9099	21189	8979	18609	8549	15829	7069	13099	6349	10009	4579	2969	4239	2789	3979
120	61-70					30969	13109	27899	12819	23589	10529	19339	9379	14329	6549	4349	6209	4059	5799
150	12Years - 40	15109	7869	14749	6059	14209	6039	11719	5349	10109	4669	8609	4439	7049	3429	2109	3009	2009	2869
150	41-55	18119	9429	17569	7209	16859	7159	14239	6499	12209	5639	10299	5309	8219	3999	2509	3579	2369	3389

150	56-60	27159	14109	25999	10649	24809	10519	21789	9949	18519	8549	15369	7919	11739	5709	3699	5279	3469	4959
150	61-70					36289	15369	32699	14929	27629	12759	22689	11689	16809	8169	5419	7739	5059	7239
180	12Years - 40	18069	9409	17909	7359	17249	7339	14219	6499	12249	5659	10179	5249	8329	4049	2489	3559	2369	3389
180	41-55	21729	11299	21349	8759	20489	8699	17299	7899	14819	6849	12179	6279	9719	4729	2959	4239	2809	4009
180	56-60	32699	16989	31659	12969	30209	12809	26529	12109	22539	10409	18189	9379	13889	6749	4379	6249	4109	5869
180	61-70					44239	18729	39859	18199	33679	15549	26869	13849	19899	9669	6419	9169	5999	8569

6. Annual Plans without Sublimit (Ages ≤ 70)

Plan		Platinum 1000			Platinum 750			Platinum 500			Gold 500			Gold 250			Silver 100			Silver 50			Bronze 50			Bronze 25	
Travel Days	Age Band	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Worldwide (Incl US/CA)	Schengen	Worldwide (Excl US/CA)	Asia	Schengen	Worldwide (Excl US/CA)	Asia	Worldwide (Excl US/CA)
30	12Years - 40	7679	4259	4059	5209	2749	2619	4819	2479	2369	4299	2149	2049	3859	1929	1839	3429	1439	1369	2339	1119	1059	649	929	929	619	889
30	41-55	9049	5009	4779	6219	3279	3119	5689	2929	2789	5189	2599	2479	4639	2319	2209	4089	1719	1639	2719	1299	1239	769	1099	1099	729	1049
30	56-60	13149	7279	6929	9229	4859	4629	8319	4269	4069	7879	3939	3749	6969	3489	3319	6079	2559	2429	3869	1849	1759	1139	1619	1619	1069	1519
30	61-70							12099	6209	5919	11759	5879	5599	10339	5169	4919	8959	3759	3589	5519	2639	2509	1659	2369	2369	1549	2219
45	12Years - 40	9459	4859	4629	6739	3229	3079	6079	2919	2779	5289	2529	2409	4749	2269	2159	4559	1919	1819	3379	1479	1409	859	1239	1239	819	1179
45	41-55	11189	5749	5469	8049	3859	3679	7189	3449	3289	6399	3059	2909	5709	2729	2599	5449	2289	2179	3939	1729	1639	1029	1469	1469	969	1389
45	56-60	16379	8409	8009	11979	5739	5459	10519	5039	4799	9729	4649	4429	8599	4109	3909	8119	3409	3249	5619	2459	2339	1519	2169	2169	1419	2029
45	61-70							15339	7339	6989	14549	6949	6619	12779	6099	5809	11989	5039	4799	8039	3519	3349	2219	3169	3169	2079	2969
60	12Years - 40	12289	5879	5609	9109	4009	3819	8199	3609	3439	7279	3119	2969	6659	2799	2669	5909	2429	2319	5819	1879	1789	1099	1569	1569	1049	1499

60	**41-55**	14629	6999	6669	10899	4789	4559	9719	4279	4069	8829	3789	3609	8029	3379	3219	7069	2909	2769	6779	2189	2089	1309	1869	1869	1239	1769
60	**56-60**	21659	10359	9869	16259	7129	6799	14269	6259	5969	13469	5779	5499	12139	5099	4859	10549	4349	4139	9679	3129	2979	1929	2759	2759	1809	2589
60	**61-70**							20829	9139	8699	20169	8649	8239	18069	7589	7229	15579	6419	6109	13869	4479	4269	2829	4049	4049	2649	3779
90	**12Years - 40**	19609	8799	8379	14779	6369	6069	13299	5739	5469	11789	4959	4719	10989	4439	4229	8879	3459	3289	8269	2669	2549	1559	2229	2229	1489	2129
90	**41-55**	23539	10549	10049	17699	7619	7259	15769	6799	6479	14319	6019	5729	13269	5359	5109	10629	4139	3939	9639	3119	2969	1859	2649	2649	1759	2509
90	**56-60**	35319	15819	15069	26449	11369	10829	23199	9979	9509	21899	9199	8759	20099	8119	7739	15849	6169	5869	13749	4439	4229	2739	3919	3919	2579	3679
90	**61-70**							33929	14579	13889	32839	13799	13139	29979	12109	11539	23399	9099	8669	19679	6359	6059	4019	5739	5739	3749	5359
120	**12Years - 40**	22529	10109	9629	17409	7509	7149	16769	7229	6889	14869	6249	5949	13849	5599	5339	12229	4669	4449	12029	3609	3439	2109	3019	3019	2009	2869
120	**41-55**	26939	12079	11509	20709	8919	8499	19889	8569	8159	18039	7579	7219	16719	6759	6439	14629	5589	5319	14029	4209	4009	2509	3589	3589	2379	3399
120	**56-60**	40179	17999	17139	30619	13169	12549	29229	12569	11979	27569	11589	11039	25319	10229	9749	21829	8339	7939	20019	6009	5719	3709	5299	5299	3479	4969
120	**61-70**							42719	18349	17479	41339	17369	16539	37739	15249	14519	32229	12309	11729	28659	8599	8189	5429	7759	7759	5079	7249
150	**12Years - 40**	26269	11789	11239	20349	8779	8359	19599	8459	8059	17359	7299	6949	16169	6539	6229	14339	5479	5219	14109	4239	4039	2479	3539	3539	2359	3369
150	**41-55**	31509	14129	13469	24229	10439	9949	23259	10019	9549	21089	8869	8449	19529	7899	7519	17159	6559	6239	16449	4939	4699	2949	4209	4209	2789	3989
150	**56-60**	47239	21159	20159	35859	15419	14689	34219	14719	14029	32279	13569	12919	29629	11979	11409	25609	9779	9319	23479	7049	6709	4349	6219	6219	4089	5839
150	**61-70**							50059	21509	20489	48439	20349	19379	44219	17859	17009	37819	14449	13759	33629	10089	9609	6379	9109	9109	5959	8509
180	**12Years - 40**	31429	14109	13439	24699	10649	10149	23789	10259	9779	21069	8859	8439	19599	7929	7549	16959	6479	6169	16669	5009	4769	2929	4189	4189	2789	3989
180	**41-55**	37789	16949	16149	29439	12689	12089	28259	12179	11599	25619	10769	10259	23719	9589	9129	20299	7759	7389	19439	5839	5559	3489	4979	4979	3299	4719
180	**56-60**	56869	25469	24269	43659	18779	17889	41659	17919	17069	39299	16519	15729	36059	14569	13879	30319	11579	11029	27769	8339	7939	5149	7359	7359	4839	6909

180	**61-70**							61019	26219	24979	59049	24809	23629	53879	21769	20729	44789	17109	16289	39799	11949	11379	7549	10789	10789	7059	10079

7. Senior Annual Plans with Sublimit (Ages > 70)

Plan		Senior 50		Senior 100	
Travel Days	**Age Band**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**	**Worldwide (Incl US/CA)**	**Worldwide (Excl US/CA)**
30	**71-75**	7589	4919	8839	5619
30	**76-80**	9979	6469	11639	7399
45	**71-75**	11009	6589	12819	7529
45	**76-80**	14489	8669	16889	9919

8. Senior Annual Plans without Sublimit (Ages > 70)

Plan		Senior 50			Senior 100		
Travel Days	**Age Band**	**Worldwide (Incl US/CA)**	**Schengen**	**Worldwide (Excl US/CA)**	**Worldwide (Incl US/CA)**	**Schengen**	**Worldwide (Excl US/CA)**
30	**71-75**	16869	7379	7029	18609	8139	7749
30	**76-80**	22189	9709	9249	24499	10719	10209
45	**71-75**	24459	9879	9409	26989	10899	10379
45	**76-80**	32189	12999	12379	35569	14359	13679