

Travel Insurance Plans



ASSISTANCE SERVICES

Assistance Services	Style
24/7 Worldwide Medical Assistance	✓
Travel Assistance	✓
Lifestyle Assistance Overseas	✓
Domestic Roadside Assistance	✓
Domestic Medical Assistance	✓
Lifestyle Assistance in India	✓
Travel Insurance	✓

INSURANCE BENEFITS

Coverage (Amount in USD)	Style
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Medical Related Benefits

Emergency Medical Expenses Emergency Medical Evacuation Repatriation of Mortal Remains	50000/250000/500000/1000000
Dental Treatment Expenses Deductibles	500 100
Daily Allowance In case of Hospitalisation	25 per day up to 10 days



Personal Accident

Accidental Death Permanent Total Disability (PTD) Permanent Partial Disability (PPD)	20000
Accidental Death- Common Carrier Permanent Total Disability (PTD)- Common Carrier Permanent Partial Disability (PPD)- Common Carrier	5000
Child Escort	1000
Hijack Distress Allowanc	75 per day up to 4 days



Loss of Luggage & Other Benefits

Total loss of checked-in Baggage	1000
Delay of checked-in Baggage Deductibles	100 12 HRS
Loss of Passport and Documents Deductibles	250 25



Liability Protection Benefits

Personal Liability	200000
Home Burglary Insurance - (Contents) Deductibles	INR 200000 As Per Erst while Fire Tariff



Travel Inconvenience & Other Travel Related Benefits

Trip Cancellation and/or Interruption Deductibles	1500 100
Missed Connection Deductibles	750 3 HRS
Trip Delay Deductibles	100 per day up to 1 day 6 HRS
Bounced Hotel Booking	1000
Loss of International Driving License	1000
Car Rental Excess Insurance	1000
Overseas Travel Service Supplier Insolvency	1000

OPTIONAL RIDER COVER

Coverage (Amount in USD)	Style	Riders %
Compassionate Visit	1500	5%
Mugging Benefit	500 per day up to 1 day	5%
Travel Inconvenience	1000	15%

Cruise Cover	1500	12%
Golf Equipment Cover	1000	
Deductibles	100	5%
Pet Care (In INR)	INR 15000	2%
Debit / Credit Card / FOREX CARD- Fraud	500	
Deductibles	50	5%
Loss of Gadgets	500	10%
Deductibles	50	
Travel Loan Secure	INR 100000	8%
Political Risk & Catastrophe Evacuation	5000	5%
Over Booked - Common Carrier	500	
Deductibles	6 HRS	3%
Legal Expenses	1500	
Deductibles	100	3%
Home Fire Insurance (Contents)	100000	
Deductibles	As Per Erstwhile Fire Tariff	3%
Flight Delay (Airlines)	500	
Deductibles	3 HRS	10%
Financial Emergency Assistance	1000	5%
Bail Bond	2500	3%
Medical Sublimit-Wavier off- 50000 & 250000	Excluding 30% Including 40%	

**Adventure Sports included under Emergency Medical Expenses under Style Plan with actual expenses or maximum to S.I USD 20000*

LIFE THREATENING SITUATION CONDITION	
Age (Amount in USD)	Style
Up to 80 years	15% of Medical SI or Maximum of USD 15000 whichever is less
Above 80 Years and Maximum up to 85 Years	3000

SPECIAL SUBLIMITS APPLICABLE - FROM 61 YRS -80 YRS	
Plan	Style
Room Rent including Boarding lodging	1750/day up to 30 days
Intensive Care unit	3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max 100/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to 500
Hospital Miscellaneous Expenses	Maximum of USD 1000
Sub limits for Above 80YRS & Maximum up to 85 YRS	Per illness/Injury/Accident maximum limit is USD 5000

ASSIST FEES (IN INR INCLUSIVE OF GST 18%)

Style – 50K Excluding USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	999	1,103	1,494	1,868	2,483	2,640	3,099	4,307	6,459
5-6	1,103	1,218	1,653	2,529	2,814	3,924	4,105	5,275	7,835
7-8	1,357	1,475	2,128	2,960	3,621	4,201	5,280	5,446	8,091
9-12	1,609	1,678	2,589	3,576	4,798	5,522	6,760	7,254	10,881
13-14	1,676	1,720	2,743	3,887	5,247	6,310	7,139	7,763	11,646
15-21	1,852	2,088	3,332	4,275	6,710	7,429	8,204	8,586	12,879
22-28	2,097	2,408	4,422	4,525	6,855	8,638	9,417	10,396	15,595
29-35	2,521	2,805	4,968	6,436	7,962	9,009	11,402	15,609	23,413
36-47	2,987	3,348	6,466	6,900	8,773	11,817	12,964	17,570	26,356
48-60	3,345	3,973	7,849	9,088	10,499	12,801	14,878	18,773	28,159
61-75	4,001	4,621	10,511	10,960	11,842	16,338	18,325	21,795	32,694
76-90	4,762	5,738	12,295	14,671	15,587	19,369	24,220	27,207	40,813
91-105	6,133	7,192	15,050	17,178	23,381	25,441	30,734	36,362	54,542
106-120	6,306	7,802	16,986	21,997	27,031	27,998	36,766	41,202	61,804
121-140	6,871	8,856	21,555	27,637	32,271	37,262	44,526	55,042	82,562
141-160	7,706	9,195	21,955	33,456	36,909	43,548	49,147	55,883	83,824
161-180	8,673	9,993	25,472	38,860	43,381	47,934	54,076	65,024	97,536

Style – 50K Including USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,328	1,479	2,262	3,618	4,749	5,615	6,945	8,064	12,099
5-6	1,468	1,638	2,507	4,010	5,263	5,941	7,697	8,938	13,409
7-8	1,703	1,897	2,780	4,655	5,836	6,383	8,140	9,723	14,585
9-12	1,927	2,229	3,533	5,918	7,352	8,173	9,677	10,495	15,741
13-14	2,195	2,265	3,771	5,998	8,055	9,331	10,715	11,886	17,827
15-21	2,462	2,735	5,023	7,522	8,731	10,898	12,127	13,341	20,008
22-28	3,040	3,494	6,186	9,196	10,579	12,381	14,142	15,679	23,519
29-35	3,630	4,121	7,530	10,226	11,885	13,464	17,045	19,524	29,284
36-47	4,391	5,127	9,440	11,643	15,161	18,802	23,299	26,491	39,737
48-60	5,311	7,586	11,698	16,746	23,003	25,997	31,081	35,666	53,498
61-75	7,447	10,765	15,071	19,736	27,386	29,843	42,619	43,722	65,583
76-90	9,291	12,531	17,923	27,343	32,237	34,950	49,027	49,891	74,838
91-105	10,272	14,790	26,498	33,219	40,762	54,980	61,833	71,427	1,07,142
106-120	11,817	15,530	27,863	40,087	46,855	57,072	67,975	80,797	1,21,197
121-140	12,968	17,253	38,030	58,877	60,942	74,697	80,795	90,500	1,35,751
141-160	13,446	17,650	40,452	63,862	65,714	79,434	84,766	99,298	1,48,945
161-180	15,348	18,747	44,454	75,335	75,938	88,294	1,03,683	1,11,347	1,67,022

Style – 250K Excluding USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,221	1,333	2,175	2,656	3,531	3,750	4,405	5,087	7,558
5-6	1,349	1,475	2,411	3,383	3,853	4,277	5,179	5,483	8,148
7-8	1,708	1,915	3,040	3,681	3,933	4,644	5,675	5,815	8,642
9-12	1,904	2,238	3,735	4,650	5,137	5,798	7,154	7,479	11,218
13-14	2,071	2,394	4,064	4,873	5,576	6,498	7,360	8,005	12,007
15-21	2,433	2,570	5,232	5,555	7,100	7,726	8,458	8,855	13,279
22-28	2,805	3,412	5,633	6,321	7,972	9,301	10,268	10,719	16,078
29-35	3,321	3,621	7,482	7,876	10,477	14,243	15,830	16,836	25,256
36-47	3,986	4,751	9,240	10,342	11,311	15,555	17,602	20,280	30,418
48-60	4,772	5,708	12,316	13,484	14,078	17,449	21,442	24,964	37,448
61-75	5,259	6,868	14,239	15,237	15,628	24,350	27,217	32,533	48,800
76-90	5,669	8,231	17,912	18,846	19,171	26,615	30,706	36,865	55,296
91-105	7,760	10,995	21,884	22,516	25,716	31,871	38,301	45,979	68,968
106-120	8,693	11,338	23,464	25,857	34,818	40,984	48,323	56,460	84,690
121-140	8,988	12,275	28,420	33,562	42,813	50,304	64,041	68,794	1,03,188
141-160	10,046	14,006	30,417	39,895	51,188	61,925	68,756	83,027	1,24,542
161-180	12,564	16,306	33,602	48,870	59,739	75,099	87,557	98,909	1,48,362

Style – 250K Including USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,603	1,891	3,014	5,145	5,506	6,099	7,794	8,573	12,856
5-6	1,774	2,094	3,472	5,701	6,028	6,454	8,720	9,592	14,388
7-8	2,004	2,427	3,844	6,043	6,496	6,868	9,114	10,025	15,038
9-12	2,542	3,111	4,834	7,415	8,061	8,879	10,365	11,401	17,103
13-14	2,715	3,272	5,271	8,445	8,698	10,684	11,738	12,911	19,368
15-21	3,243	3,895	7,196	9,516	9,819	12,118	12,613	13,874	20,810
22-28	3,901	4,847	9,149	11,955	12,222	15,228	16,144	17,757	26,638
29-35	4,687	5,679	11,465	13,295	14,444	17,110	19,860	24,511	36,767
36-47	5,764	6,960	14,122	16,887	17,181	19,414	24,619	27,080	40,620
48-60	7,120	10,285	17,910	20,589	27,348	32,077	39,064	50,189	75,283
61-75	9,575	13,896	22,686	23,976	33,124	34,565	50,956	51,739	77,608
76-90	11,196	14,314	26,857	34,792	41,847	53,379	62,672	74,703	1,12,054
91-105	14,325	18,191	34,338	49,417	51,918	56,661	73,102	80,888	1,21,333
106-120	15,037	19,373	36,912	51,820	63,136	73,013	89,438	98,633	1,47,949
121-140	17,948	25,788	48,226	69,860	74,752	80,022	99,664	1,07,015	1,60,522
141-160	18,683	27,877	53,903	91,932	93,321	1,05,795	1,26,820	1,36,316	2,04,474
161-180	22,768	28,810	56,634	92,773	1,09,745	1,25,700	1,50,227	1,59,282	2,38,924

Style – 500K Excluding USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,507	1,605	2,504	3,129	3,911	4,888	6,110	7,566	11,348
5-6	1,669	1,821	2,637	3,603	4,119	5,148	6,435	7,968	11,953
7-8	2,102	2,183	3,254	4,069	5,085	6,355	7,869	9,838	14,756
9-12	2,297	2,710	4,512	5,639	6,981	8,726	10,909	13,636	20,453
13-14	2,474	2,888	4,909	6,136	7,597	9,496	11,870	14,837	22,257
15-21	2,797	3,193	5,931	7,343	9,179	11,473	14,343	17,928	26,893
22-28	3,226	3,924	6,737	8,421	10,527	13,159	16,448	20,561	30,841
29-35	3,594	4,384	8,485	10,607	13,258	16,572	20,716	23,823	35,734
36-47	4,482	5,737	10,167	11,689	13,675	17,792	21,698	24,954	37,429
48-60	5,762	8,498	13,329	15,328	17,628	20,272	23,313	26,811	40,214
61-75	8,016	11,258	15,388	17,697	20,351	25,441	29,255	33,643	50,467
76-90	9,867	13,817	19,756	22,126	25,445	29,261	33,651	38,699	58,048
91-105	10,198	14,024	25,671	29,522	33,950	39,042	44,899	51,633	77,449
106-120	10,654	14,829	26,721	30,730	35,340	42,408	49,615	57,058	85,587
121-140	12,121	16,083	34,325	39,474	45,393	52,202	65,643	69,039	1,03,556
141-160	15,529	19,248	40,447	43,279	51,630	63,073	69,874	86,364	1,29,548
161-180	17,480	21,708	46,983	50,272	59,975	75,862	88,756	1,00,325	1,50,487

Style – 500K Including USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,842	2,174	3,466	5,261	5,668	6,706	8,383	10,478	15,718
5-6	2,038	2,408	3,991	5,791	6,239	7,725	9,655	12,071	18,102
7-8	2,305	2,793	4,421	6,410	6,842	8,552	10,692	13,365	20,047
9-12	2,923	3,576	5,559	7,985	8,603	10,754	13,444	16,803	25,206
13-14	3,122	3,763	6,061	8,706	9,379	11,724	14,657	18,322	27,479
15-21	3,731	4,482	8,496	10,342	12,930	16,162	20,202	25,254	37,880
22-28	4,486	5,576	10,522	12,809	16,012	20,016	25,019	31,274	46,909
29-35	5,389	6,533	12,346	15,031	18,786	23,485	27,713	32,701	49,051
36-47	6,629	8,004	15,552	17,578	20,215	25,267	29,057	34,287	51,431
48-60	8,187	12,456	18,895	21,357	28,081	33,736	39,457	53,270	79,902
61-75	11,012	16,675	23,751	26,602	36,872	41,298	51,623	59,366	89,049
76-90	13,966	19,458	29,893	40,354	46,409	54,299	64,069	75,603	1,13,405
91-105	15,267	20,920	39,489	52,399	57,640	66,286	78,216	89,949	1,34,924
106-120	16,055	22,280	46,083	61,147	66,650	76,648	90,446	1,04,011	1,56,018
121-140	20,638	29,657	59,420	74,071	76,532	88,010	1,01,214	1,16,394	1,74,593
141-160	23,092	32,616	68,601	92,612	97,243	1,10,856	1,30,811	1,37,982	2,06,973
161-180	26,834	33,579	75,369	96,474	1,10,944	1,28,696	1,51,862	1,70,086	2,55,128

Style – 1000K Excluding USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	2,263	2,406	3,753	4,693	5,866	7,262	9,078	11,348	17,022
5-6	2,504	2,735	3,954	5,406	6,178	7,651	9,561	11,953	17,929
7-8	3,152	3,272	4,880	6,101	7,554	9,444	11,804	14,756	22,134
9-12	3,446	4,067	6,701	8,378	10,473	13,091	16,363	20,453	30,682
13-14	3,711	4,334	7,294	9,118	11,396	14,244	17,806	22,257	33,386
15-21	4,196	4,788	8,813	11,016	13,768	17,210	21,513	26,893	40,339
22-28	4,836	5,887	10,105	12,633	15,790	19,739	24,673	30,841	46,260
29-35	5,389	6,576	12,729	15,908	19,887	24,858	31,072	35,734	53,599
36-47	6,722	8,525	15,248	17,537	20,515	26,687	32,548	37,429	56,146
48-60	8,561	12,745	19,993	22,994	26,441	30,409	34,970	40,214	60,322
61-75	12,028	16,887	23,083	26,545	30,527	38,159	43,882	50,467	75,699
76-90	14,803	20,725	29,634	33,190	38,168	43,892	50,475	58,048	87,071
91-105	15,298	21,035	38,507	44,281	50,923	58,563	67,348	77,449	1,16,174
106-120	15,983	22,245	40,082	46,094	53,008	63,611	74,423	85,587	1,28,379
121-140	18,183	24,125	51,486	59,209	68,091	78,304	98,466	1,03,556	1,55,335
141-160	23,292	28,871	60,669	64,915	77,444	94,608	1,04,814	1,29,548	1,94,321
161-180	26,221	32,563	70,477	75,409	89,962	1,13,791	1,33,135	1,50,487	2,25,731

Style – 1000K Including USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	2,763	3,263	5,202	7,817	8,421	10,058	12,574	15,718	23,576
5-6	3,058	3,610	5,990	8,602	9,268	11,588	14,484	18,102	27,157
7-8	3,456	4,188	6,631	9,523	10,265	12,830	16,036	20,047	30,071
9-12	4,385	5,365	8,259	11,977	12,906	16,131	20,164	25,206	37,807
13-14	4,682	5,646	9,005	13,057	14,071	17,588	21,984	27,479	41,221
15-21	5,596	6,723	12,745	15,515	19,395	24,243	30,305	37,880	56,820
22-28	6,728	8,285	15,785	19,215	24,019	30,023	37,529	46,909	70,364
29-35	8,007	9,705	18,520	22,545	28,181	35,228	41,570	49,051	73,576
36-47	9,850	12,006	23,325	26,367	30,321	37,901	43,587	51,431	77,144
48-60	12,283	18,684	28,343	32,036	42,122	50,603	59,188	79,902	1,19,855
61-75	16,517	25,010	35,627	39,902	55,310	61,947	77,434	89,049	1,33,573
76-90	20,951	29,188	44,838	60,533	69,612	81,444	96,105	1,13,405	1,70,107
91-105	22,899	31,379	59,234	78,600	86,458	99,428	1,17,324	1,34,924	2,02,385
106-120	24,081	33,420	69,123	91,722	99,977	1,14,973	1,35,667	1,56,018	2,34,028
121-140	30,958	44,486	89,128	1,11,108	1,14,798	1,32,017	1,51,820	1,74,593	2,61,889
141-160	34,637	48,923	1,02,902	1,38,918	1,45,864	1,66,285	1,96,216	2,06,973	3,10,458
161-180	40,251	50,367	1,13,057	1,44,711	1,66,417	1,93,044	2,27,792	2,55,128	3,82,691