



ASSISTANCE SERVICES

| ASSISTANCE SERVICES | SMART PLUS | STYLE PLUS |
|-----------------------------------|------------|------------|
| 24/7 Worldwide Medical Assistance | ✓ | ✓ |
| Travel Assistance | ✓ | ✓ |
| Lifestyle Assistance Overseas | ✓ | ✓ |
| Travel Insurance | ✓ | ✓ |
| Domestic Roadside Assistance | ✗ | ✓ |
| Domestic Medical Assistance | ✓ | ✓ |
| Lifestyle Assistance in India | ✓ | ✓ |

ASEGO TRACKMATE- BAGGAGE TRACKER

Guaranteed Compensation INR 66,000 Per Bag Upto 2 Bags, If Not Returned Within 96 Hours

*The compensation received on this benefit can be claimed only once

INSURANCE COVERAGE (AMOUNT IN USD)

| COVERAGE | SMART PLUS | STYLE PLUS |
|--|--|--|
| Medical Related Coverage | | |
| Emergency Medical Expenses | 60K / 100K / 300K / 500K / 1000K | 60K / 100K / 300K / 500K / 1000K |
| Emergency Medical Evacuation | | |
| Repatriation of Mortal remains | | |
| Deductibles | 100 | - |
| Dental Expenses | 300 | 500 |
| Deductibles | 50 | 100 |
| Daily Allowance in case of Hospitalization | 25 per day upto 5 days | 25 per day upto 10 days |
| Deductibles | 2 Days | - |
| Personal Accidental Coverage | | |
| Personal Accident (AD, PTD, PPD) | 15000 | 20000 |
| Personal Accident (Common Carrier) - AD, PTD, PPD | 5000 | 5000 |
| Child Escort | 500 | 1000 |
| Hijack Distress Allowance | 50 per day upto 4 days | 75 per day upto 4 days |
| Deductibles | 6Hrs | - |
| Loss of Luggage & Other Coverage | | |
| Total Loss of checked in Baggage | 750 | 1000 |
| Delay of checked-in Baggage - Benefit | 50 | 50 |
| Deductibles | 6 Hrs | 6 Hrs |
| Loss of Passport & Documents - Benefit | 100 | 100 |
| Liability tecton Coverage | | |
| Personal Liability | 200,000 | 200,000 |
| Deductibles | 100 | - |
| Home Burglary Insurance (Contents) | - | INR 200000 |
| Deductibles | - | As per erst while fire tariff |
| Travel Inconvenience & Other Travel Related Coverage | | |
| Trip Cancellation and/or Interruption | 500 | 1500 |
| Deductibles | 100 | 100 |
| Travel Inconvenience | 500 | 1000 |
| Deductibles | 100 | - |
| Missed Connection | 500 | 750 |
| Deductibles | 3 HRS | 3 HRS |
| Trip Delay - Benefit | 50 | 50 |
| Deductibles | 6 HRS | 6 HRS |
| Flight Delay | 1000 | 1500 |
| Deductible | 3hrs | 3hrs |
| Bounced Hotel booking | 750 | 1,000 |
| Deductibles | 75 | - |
| Loss of International driving License | - | 1000 |
| Overseas Travel Service Supplier Insolvency | - | 1000 |
| Mugging Benefit | 300 | 500 |
| Compassionate Visit | 1000 | 1500 |
| Deductibles | 100 | - |
| Life Style Coverage | | |
| Car Rental Excess Insurance | 750 | 1000 |
| Deductibles | 100 | - |
| Adventure Sports | - | 20000 |
| Optional Extension 1: Pre-Existing Disease Cover In Life Threatening Medical Condition | It's a part of medical cover | It's a part of medical cover |
| Optional Extension 3: Automatic Extension | It's a part of medical cover upto 7 days | It's a part of medical cover upto 7 days |

| OPTIONAL RIDER COVER (AMOUNT IN USD) | | | |
|--|---|---|----------------------|
| COVERAGE | SMART PLUS | STYLE PLUS | Rider % |
| Cruise cover Deductibles | 1000 100 | 1500 | 12% |
| Golf Equipment Cover Deductibles | - | 1000 100 | 5% |
| Debit / Credit Card / Forex Card – Fraud Deductibles | - | 500 50 | 5% |
| Loss of Gadgets Deductibles | 500 50 | 500 50 | 10% |
| Travel Loan Secure (In INR) Deductibles | INR 50000 INR 2000 | INR 100000 - | 8% |
| Political Risk and Catastrophe Evacuation Deductibles | 5000 100 | 5000 - | 5% |
| Over Booked-Common Carrier Deductibles | 300 6 Hrs | 500 6 Hrs | 3% |
| Legal expenses Deductibles | 1000 100 | 1500 100 | 3% |
| Financial Emergency Assistance | 500 | 1000 | 5% |
| Adventure Sports | 10000 | Included in Medical | 20% |
| Medical Sublimit-Wavier off 60K & 100K | Included in Medical | Included in Medical | Excl 30% Incl 40% |
| Pet Care (In INR) | - | INR 15000 | 2% |
| Bail Bond Deductibles | 3000 100 | 5000 - | 3% |
| Home fire Insurance (Contents) Deductibles | 100000 As per erst while fire tariff | 100000 As per erst while fire tariff | 3% |

| LIFE THREATENING SITUATION CONDITION (AMOUNT IN USD) | | |
|--|---|---|
| AGE | SMART PLUS | STYLE PLUS |
| Upto 80 years | 10% of Medical SI or Maximum of 10000 whichever is less | 15% of Medical SI or Maximum of USD 15000 whichever is less |
| Above 80 Years | 1,500 | 3,000 |

| SPECIAL SUBLIMITS APPLICABLE - FROM 61 YRS (AMOUNT IN USD) | | |
|--|---------------------------------|---------------------------------|
| PLAN | SMART PLUS | STYLE PLUS |
| Room Rent including Boarding lodging | \$1500/day up to 30 days | \$1750/day up to 30 days |
| Intensive Care unit | \$3000/day up to 7 days | \$3250/day up to 7 days |
| Operation Theatre charges (Inclusive surgeon charges)" | Maximum Up to USD 10000 | Maximum Up to USD 15000 |
| Anesthetist services | Up to 25% of Surgical Treatment | Up to 25% of Surgical Treatment |
| Physician Visit | Max \$ 75/day up to 10 visits | Max \$ 100/day up to 10 visits |
| Diagnostic and Radiology services | Up to USD 1000 | Up to USD 1000 |
| Ambulance Services | Max up to \$ 500 | Max up to \$ 500 |
| Hospital Miscellaneous Expenses | Maximum of USD 1000 | Maximum of USD 1000 |

Note: Assistance vided by Asego Travel LLP, Insurance underwritten by an IRDAI authorised underwriter – ICICI Lombard General Insurance Company Ltd.