



WITH YOU ALWAYS



PRESENTING

TRAVEL GUARD PLUS



WORRY LESS. EXPLORE MORE.



Enjoy your dream vacation stress-free with our Travel Guard Plus. From sudden illness to flight delays or loss of Checked-in Baggage, we've got you covered. Plus, our policy includes extra benefits such as accommodation extension due to unexpected contingencies, ensuring worry-free travel.

KEY BENEFITS*



Medical Expenses -
Injury and/or Illness



Personal Accident
in India



Delay of
Checked-in Baggage



Compassionate
Travel/Stay



Accommodation
Extension

*T&C apply



Flight Delay



Flight Cancellation



Visa Rejection

and many more

Plans		Silver Plus - Plan A	Gold - Plan A	Platinum - Plan A
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days		
Geographic Scope	Worldwide Including USA/Canada	Yes	Yes	Yes
Age Band		3 Months - 70 Years		
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 100000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 5000 Sum Insured - life threatening conditions	Unlimited Sum Insured with USD 250000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 10000 Sum Insured - life threatening conditions	Unlimited Sum Insured with USD 500000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 12500 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^Sum Insured	Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:10000, Disablement: 10000, Total - 10000	AD:15000, Disablement: 15000, Total - 15000	AD:25000, Disablement: 25000, Total - 25000
Emergency Medical Dental Expenses		400	500	1000
	Deductible	50	50	50

Plans		Silver Plus- Plan B	Gold -Plan B	Platinum - Plan B
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days		
Geographic Scope	Worldwide Including USA/Canada	Yes	Yes	Yes
Age Band		3 Months - 70 Years		
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 100000 per incident/loss, arising out of the same	Unlimited Sum Insured with USD 250000 per incident/loss, arising out of the same	Unlimited Sum Insured with USD 500000 per incident/loss, arising out of the same

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Emergency Medical Evacuation		illness/injury. Maximum liability - PED** up to USD 5000 Sum Insured - life threatening conditions	illness/injury. Maximum liability - PED** up to USD10000 Sum Insured - life threatening conditions	illness/injury. Maximum liability - PED** up to USD 12500 Sum Insured - life threatening conditions
		Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 10000, Disablement: 10000, Total - 10000	AD: 15000, Disablement: 15000, Total - 15000	AD: 25000, Disablement: 25000, Total - 25000
Emergency Medical Dental Expenses		400	500	1000
	Deductible	50	50	50
Delay of Checked-in Baggage		4 hours delay: USD 40	4 hours delay: USD 45	4 hours delay: USD 50
Loss of Checked-in Baggage		200	300	300
Loss of Passport		250	250	250
	Deductible	25	25	25
Flight Delay		-	4 hours delay: USD 45 For all overseas flights taken during Insured Trip	4 hours delay: USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		500	750	1000
	Deductible	50	75	100
Trip Cancellation		500	750	1000
	Deductible	50	50	100
Missed Flight/ Connection		250	500	750
Bounced Hotel/ Airline Booking		500	750	1000
	Deductible	50	75	100

Plans		Silver
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Yes, Schengen - Silver
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 50000 per incident/loss, arising out of the same illness/injury. Maximum liability- PED** up to USD 2500 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 10000, Disablement: 10000, Total - 10000
Emergency Medical Dental Expenses		300
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 40
Loss of Checked-in Baggage		200
Loss of Passport		250
	Deductible	25
Personal Liability		100000
	Deductible	200
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50
Missed Flight/Connection		250

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Bounced Hotel/Airline Booking		500
	Deductible	50
Fraudulent Charges		Per Occurrence Limit 250; Aggregate Limit 500
Emergency Extension of the Policy		7 days
Home Content Burglary (in INR)		50000
	Deductible	5000
Accommodation Extension		100 (Per Day max up to 10 days)

Plans		Silver Plus
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Yes, Schengen - Silver Plus
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US\$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 100000 per incident/loss, arising out of the same illness/injury. Maximum liability- PED** up to USD 5000 Sum Insured- life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 10000, Disablement: 10000, Total - 10000
Emergency Medical Dental Expenses		400
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 40
Loss of Checked-in Baggage		200

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Loss of Passport		250
	Deductible	25
Personal Liability		100000
	Deductible	200
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50
Missed Flight/Connection		250
Bounced Hotel/Airline Booking		500
	Deductible	50
Fraudulent Charges		Per Occurrence Limit 250; Aggregate Limit 500
Emergency Extension of the Policy		7 days
Home Content Burglary (in INR)		100000
	Deductible	5000
Hijack/Kidnap Daily Allowance		75 (Per 12 hours max 10 days)
Accommodation Extension		250 (Per Day max up to 10 days)
Loss of International Driving License		100
Flight Cancellation		75

Plans		Gold
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Gold
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes

Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 250000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 10000 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 15000, Disablement: 15000, Total - 15000
Emergency Medical Dental Expenses		500
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 45
Loss of Checked-in Baggage		300
Loss of Passport		250
	Deductible	25
Personal Liability		200000
	Deductible	200
Flight Delay		4 hours delay: USD 45 For all overseas flights taken during Insured Trip
Trip Curtailment		750
	Deductible	75
Trip Cancellation		750
	Deductible	50
Missed Flight/Connection		500
Bounced Hotel/Airline Booking		750
	Deductible	75
Fraudulent Charges		Per Occurrence Limit: 500; Aggregate Limit: 1000
Emergency Extension of the Policy		7 days

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Home Content Burglary (in INR)		150000
	Deductible	5000
Hijack/Kidnap Daily Allowance		100 (Per 12 hours max 10 days)
Accommodation Extension		300 (Per Day max up to 10 days)
Loss of International Driving License		100
Flight Cancellation		75
Loss of Personal Baggage		200
	Deductible	30
Personal Accident in India (in INR)		1500000

Plans		Platinum
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Platinum
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses-Injury and/or Illness		Unlimited Sum Insured with USD 500000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 12500 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 25000, Disablement: 25000, Total - 25000
Emergency Medical Dental Expenses		1000
	Deductible	50

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		300
Loss of Passport		250
	Deductible	25
Personal Liability		500000
	Deductible	250
Flight Delay		4 hours delay: USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		1000
	Deductible	100
Trip Cancellation		1000
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel/Airline Booking		1000
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1000; Aggregate Limit: 2000
Emergency Extension of the Policy		15 days
Home Content Burglary (in INR)		250000
	Deductible	5000
Hijack/Kidnap Daily Allowance		150 (Per 12 hours max 10 days)
Accommodation Extension		750 (Per Day max up to 10 days)
Loss of International Driving License		100
Flight Cancellation		150
Loss of Personal Baggage		300
	Deductible	30
Personal Accident in India (in INR)		2000000

Compassionate Travel/Stay		Return fare for any one company in person-Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 3500
Loss of Cash		125

Plans		Titanium
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen -Titanium
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 months - 60 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 750000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 15000 Sum Insured - life threatening condition
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 50000, Disablement: 50000, Total - 50000
Emergency Medical Dental Expenses		1000
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		400
Loss of Passport		500
	Deductible	25
Personal Liability		500000
	Deductible	250

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Flight Delay		4 hours delay: USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		1000
	Deductible	100
Trip Cancellation		1000
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel/Airline Booking		2500
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1250; Aggregate Limit: 2500
Emergency Extension of the Policy		15 days
Home Content Burglary (in INR)		500000
	Deductible	5000
Hijack/Kidnap Daily Allowance		150 (Per 12 hours max 10 days)
Accommodation Extension		1000 (Per Day max up to 10 days)
Loss of International Driving License		150
Flight Cancellation		200
Loss of Personal Baggage		400
	Deductible	30
Personal Accident in India (in INR)		2500000
Compassionate Travel/Stay		Return fare for any one company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 5000
Loss of Cash		250
Upgradation to Business Class		750
Rental Vehicle Cover		500
Rental Vehicle Return		250

Alternative Transport Expenses		750
Pandemic Cover		500

Plans		Titanium Plus
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Titanium Plus
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 Months - 60 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 1000000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 20,000 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 75000, Disablement: 75000, Total - 75000
Emergency Medical Dental Expenses		1200
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		500
Loss of Passport		500
	Deductible	25
Personal Liability		500000
	Deductible	250
Flight Delay		4 hours delay: USD 50 For all overseas flights taken during Insured Trip

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Trip Curtailment		1500
	Deductible	100
Trip Cancellation		1500
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel/Airline Booking		5000
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1250; Aggregate Limit: 2500
Emergency Extension of the Policy		15 days
Home Content Burglary (in INR)		500000
	Deductible	5000
Hijack/Kidnap Daily Allowance		200 (Per 12 hours max 10 days)
Accommodation Extension		1000 (Per Day max up to 10 days)
Loss of International driving license		150
Flight Cancellation		250
Loss of Personal Baggage		500
	Deductible	30
Personal Accident in India (in INR)		5000000
Compassionate Travel/Stay		Return fare for any one company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 5000
Loss of Cash		375
Upgradation to Business Class		1000
Rental Vehicle Cover		500
Rental Vehicle Return		500
Alternative Transport Expenses		1000

Pandemic Cover		500
Hospital Daily Cash (Per Day)		75 USD (Per Day max up to 10 days)
Missed Booking		750
Visa Rejection		100

Plans		Senior	Senior Plus	Super Senior
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45 Days	30/45 Days	NA
Geographic Scope	Schengen	Schengen - Senior Plan	Schengen - Senior Plan Plus	Schengen - Super Senior Plan
	Worldwide Including USA/Canada	Yes	Yes	Yes
	Worldwide Excluding USA/Canada	Yes	Yes	Yes
Age Band		71 - 80 years	71 - 80 years	81 Onward
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 50000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 2500 Sum Insured - life threatening conditions	Unlimited Sum Insured with USD 100000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 3000 Sum Insured - life threatening conditions	Unlimited Sum Insured with USD 50000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 1500 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 10000, Disablement: 10000, Total - 10000	AD: 10000, Disablement: 10000, Total - 10000	AD: 10000, Disablement: 10000, Total - 10000
Emergency Medical Dental Expenses		300	500	NA
	Deductible	75	75	NA
Delay of Checked - in Baggage		4 hours delay: USD 40	4 hours delay: USD 40	4 hours delay: USD 40

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Loss of Checked - in Baggage		200	200	200
Loss of Passport		250	250	250
	Deductible	25	25	25
Personal Liability		100000	100000	100000
	Deductible	200	200	200
Flight Delay		4 hours delay: USD 40 For all overseas flights taken during Insured Trip	4 hours delay: USD 40 For all overseas flights taken during Insured Trip	4 hours delay: USD 40 For all overseas flights taken during Insured Trip
Trip Curtailment		500	500	500
	Deductible	100	100	100
Trip Cancellation		250	500	250
	Deductible	50	50	50
Missed Flight/ Connection		250	250	250
Bounced Hotel/ Airline Booking		500	500	250
	Deductible	50	75	50
Emergency Extension of the Policy		7 days	7 days	7 days
Home Content Burglary (in INR)		50000	50000	50000
	Deductible	5000	5000	5000
Hijack/Kidnap Daily Allowance		75 (Per 12 hours max 10 days)	100 (Per 12 hours max 10 days)	75 (Per 12 hours max 10 days)
Accommodation Extension		50 (Per Day max up to 10 days)	100 (Per Day max up to 10 days)	50 (Per Day max up to 10 days)
Flight Cancellation		-	75	-
Loss of Personal Baggage		-	200	-
	Deductible	-	30	-

Compassionate Travel/Stay		Return fare for any one Company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 2500	Return fare for any one Company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 5000	Return fare for any one Company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 2500
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Plans				
Sublimits applicable on IPD Treatment & Day Care Treatment & OPD	Silver, Silver Plus, Silver Plus - Plan A, Silver Plus - Plan B, Senior, Senior Plus and Super Senior	Gold, Gold - Plan A, Gold - Plan B	Platinum Platinum - Plan A, Platinum - Plan B, Titanium	Titanium Plus
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 500	Up to USD 500	Up to USD 500

Cases with package rates, where Individual line item billing are not available, the below would be paid

Sublimits applicable on IPD Treatment & Day Care Treatment & OPD	Silver, Silver Plus, Silver Plus - Plan A, Silver Plus - Plan B, Senior, Senior Plus and Super Senior	Gold, Gold - Plan A, Gold - Plan B	Platinum Platinum - Plan A, Platinum - Plan B, Titanium	Titanium Plus
Emergency Room Services	USD 27500	USD 30000	USD 35000	USD 45000
Non-Surgical (Medical management cases)	USD 13000	USD 15000	USD 17500	USD 20000

Add On Bundles	Section Name	Sum Insured in US \$	Deductible
Cruise Bundle	Missed Cruise	750	-
	Common Carrier - Cruise Interruption	500	50
Travel Plus Bundle	Accompaniment of Minor Child	1000	-
	Frequent Flyer Cover	200	-
	Loss of Electronic Portable Items	500	50
Accident Bundle (Available if age between 15 years and 60 years)	Lifestyle Modification Cover	200	-
	Child Education Benefit	5000	-
	Coma Cover	5000	-
	Adventure Sports	Up to SI under Medical Expenses - Injury and/or Illness max of USD 500000	-
Optional Assistance Services	Care at Home Service		
	Automated Luggage Tracking Service	-	-
	Lost and Found Passport Service		

Plans		Copper - Non medical
Geographic Scope	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 months onwards
Coverage Details	Deductible	Sum Insured in US \$
Accidental Death & Disablement (Overseas)		AD: 20000, Disablement: 20000, Total - 20000
Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		300
Loss of Passport		250
	Deductible	25
Personal Liability		50000
	Deductible	200
Flight Delay		4 hours delay: USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50
Missed Flight/Connection		250
Bounced Hotel/ Airline Booking		500
	Deductible	50
Emergency Extension of the Policy		7 days
Hijack/Kidnap Daily Allowance		50 (Per 12 hours max 10 days)

Schengen - Silver Plan

Age Band / Travel Band	3 months-40	41-55	56-60	61-70
1-4	546	584	690	936
5-7	568	638	797	1351
8-14	777	864	1079	1821
15-21	911	992	1297	2377
22-28	1051	1271	1602	3080
29-35	1182	1466	1887	3739
36-47	1407	1801	2376	4869
48-60	1673	2050	2953	6202
61-75	2074	2880	3982	9225
76-90	2634	3461	4824	11309
91-105	2985	3655	5105	12004
106-120	3619	4487	6308	14977
121-150	4291	5727	7587	19354
151-180	5167	6954	9253	22266
181-210	5491	8587	13251	32158
211-240	6413	10080	15603	37993
241-270	7203	11359	17618	42994
271-300	7994	12639	19634	47995
301-330	8784	13918	21650	52997
331-360	9574	15198	23665	57998

Loss of International Driving License		100
Flight Cancellation		100

Plans		Instant Gratification
Geographic Scope	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 months onwards
Coverage Details	Deductible	Sum Insured in US \$
Flight Delay		1 hour, 1.5 hour, 2 and 2.5 and 3 hour - USD 50, 100,150, 200 (As per plan chosen) (For International Flight only)
Flight Cancellation		SI Options - USD 50, 100, 200, 300, 500, 750, 1000

Silver Plan								
Age Band / Travel Band	Worldwide Including US / Canada				Worldwide Excluding US / Canada			
	3 months -40	41-55	56-60	61-70	3 months -40	41-55	56-60	61-70
1-4	739	845	1166	1863	546	584	690	936
5-7	957	1170	1811	3207	568	638	797	1351
8-14	1350	1756	2976	5636	777	864	1079	1821
15-21	1656	2080	4258	7712	911	992	1297	2377
22-28	2077	2666	5204	9628	1051	1271	1602	3080
29-35	2473	3216	6374	11902	1182	1466	1887	3739
36-47	3150	4158	8381	15805	1407	1801	2376	4869
48-60	4254	6079	11576	20407	1673	2050	2953	6202
61-75	6238	9050	17513	29208	2074	2880	3982	9225
76-90	7049	10278	21535	44334	2634	3461	4824	11309
91-105	7469	10903	22878	47133	2985	3655	5105	12004
106-120	8645	12674	26572	59093	3619	4487	6308	14977
121-150	10427	14375	30101	71850	4291	5727	7587	19354
151-180	12747	17619	36998	82123	5167	6954	9253	22266
181-210	15834	23397	46168	95764	5491	8587	13251	32158
211-240	18661	27618	54583	113316	6413	10080	15603	37993
241-270	21085	31236	61797	128360	7203	11359	17618	42994
271-300	23509	34854	69009	143405	7994	12639	19634	47995
301-330	25932	38472	76223	158449	8784	13918	21650	52997
331-360	28356	42090	83436	173493	9574	15198	23665	57998

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months -40	41-55	56-60	61-70
AMT - 30	2771	3856	7125	14244
AMT - 45	3510	4958	9316	18808
AMT - 60	5702	8235	15862	32473
AMT - 90	8278	12078	23517	48434
AMT -120	10853	15920	31173	64395
AMT - 150	13061	19213	37734	78076
AMT - 180	16709	24671	48639	100846

^Premium Chart (inclusive of 18% GST)

Silver Plus Plan

Age Band / Travel Band	Worldwide Including US / Canada				Worldwide Excluding US / Canada			
	3 months -40	41-55	56-60	61-70	3 months -40	41-55	56-60	61-70
1-4	993	1114	1477	2270	668	705	937	1216
5-7	1241	1483	2210	3796	730	805	1047	1688
8-14	1689	1996	3534	6554	962	1050	1474	2541
15-21	2025	2498	4990	9586	1103	1260	1721	3229
22-28	2339	2968	6053	11858	1251	1587	2092	4143
29-35	2956	3553	7382	14625	1390	1810	2439	4998
36-47	3727	4558	9662	18082	1627	2190	3035	6035
48-60	4636	6563	13301	23309	2055	2639	3488	7650
61-75	6735	9702	20047	33296	2670	3627	4650	10611
76-90	8165	11045	22857	46895	3138	4333	5607	13844
91-105	8642	12546	24273	49847	3548	4895	5927	15737
106-120	9972	13640	28304	62460	4270	5577	7294	18292
121-150	12001	16477	34326	75913	5034	7123	9332	22133
151-180	15687	20169	42159	93409	6032	8619	11352	27131
181-210	18165	26761	52586	108902	6390	9913	15202	36693
211-240	21384	31563	62145	128836	7439	11612	17875	43324
241-270	24143	35680	70339	145921	8339	13068	20166	49008
271-300	26902	39796	78533	163007	9239	14524	22457	54693
301-330	29661	43912	86726	180093	10139	15980	24748	60377
331-360	32420	48028	94920	197178	11038	17436	27040	66061

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months -40	41-55	56-60	61-70
AMT - 30	3386	4620	8327	16411
AMT - 45	4228	5873	10816	21594
AMT - 60	6724	9602	18252	37114
AMT - 90	9655	13974	26948	55241
AMT -120	12587	18345	35644	73368
AMT - 150	15100	22091	43097	88905
AMT - 180	19253	28301	55485	114766

^Premium Chart (inclusive of 18% GST)

Schengen - Silver Plus Plan

Age Band / Travel Band	3 months-40	41-55	56-60	61-70
1-4	668	705	937	1216
5-7	730	805	1047	1688
8-14	962	1050	1474	2541
15-21	1103	1260	1721	3229
22-28	1251	1587	2092	4143
29-35	1390	1810	2439	4998
36-47	1627	2190	3035	6035
48-60	2055	2639	3488	7650
61-75	2670	3627	4650	10611
76-90	3138	4333	5607	13844
91-105	3548	4895	5927	15737
106-120	4270	5577	7294	18292
121-150	5034	7123	9332	22133
151-180	6032	8619	11352	27131
181-210	6390	9913	15202	36693
211-240	7439	11612	17875	43324
241-270	8339	13068	20166	49008
271-300	9239	14524	22457	54693
301-330	10139	15980	24748	60377
331-360	11038	17436	27040	66061

^Premium Chart (inclusive of 18% GST)

Silver Plus - Plan A

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
1-4	566	687	1050	1840
5-7	807	1048	1775	3356
8-14	1242	1579	3085	6096
15-21	1597	2095	4525	9108
22-28	1925	2576	5606	11394
29-35	2499	3149	6920	14143
36-47	3247	4132	9176	17603
48-60	4130	6047	12746	22796
61-75	6188	9141	19444	32759
76-90	7581	10484	22256	46229
91-105	8047	11932	23659	49163
106-120	9366	13053	27677	61700
121-150	11342	15836	33641	75073
151-180	14909	19457	41400	92463
181-210	17347	25902	51727	107889
211-240	20487	30618	61200	127707
241-270	23178	34660	69319	144694
271-300	25869	38702	77439	161682
301-330	28560	42744	85558	178669
331-360	31251	46786	93678	195656

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
AMT - 30	2754	3982	7688	15750
AMT - 45	3571	5208	10150	20899
AMT - 60	6014	8879	17529	36339
AMT - 90	8870	13168	26142	54357
AMT -120	11725	17456	34755	72375
AMT - 150	14173	21132	42137	87819
AMT - 180	18244	27250	54433	113551

^Premium Chart (inclusive of 18% GST)

Silver Plus - Plan B

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
1-4	765	886	1249	2039
5-7	1009	1250	1977	3559
8-14	1451	1773	3294	6305
15-21	1798	2283	4741	9324
22-28	2119	2759	5814	11603
29-35	2714	3337	7135	14358
36-47	3474	4331	9402	17814
48-60	4370	6288	13005	23020
61-75	6442	9395	19717	32982
76-90	7853	10738	22528	46500
91-105	8324	12209	23936	49440
106-120	9648	13317	27958	62002
121-150	11649	16123	33948	75401
151-180	15271	19774	41738	92825
181-210	17720	26275	52100	108262
211-240	20895	31027	61608	128116
241-270	23616	35099	69758	145133
271-300	26338	39171	77908	162151
301-330	29060	43244	86058	179169
331-360	31781	47315	94208	196186

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
AMT - 30	3040	4268	7975	16036
AMT - 45	3869	5507	10449	21198
AMT - 60	6333	9198	17848	36658
AMT - 90	9224	13522	26496	54711
AMT -120	12115	17846	35144	72765
AMT - 150	14593	21552	42557	88239
AMT - 180	18694	27700	54884	114002

^Premium Chart (inclusive of 18% GST)