


# International Travel Insurance - Policy Details

## Single Round Trip:

Planning to visit abroad for a vacation or for business meetings? Worried about ill-health\* and non-medical emergencies? Just choose Single round trip travel insurance of ICICI Lombard and travel worry-free.

### Key Benefits

- No medical test required upto 85 years of age
- No Sublimit plan available for Schengen Countries
- Avail cashless hospitalization facility worldwide
- Enjoy quality health care through our tie up with United Health International (UHI- A leading US based health care provider) 
- Original policy for 180 days and can get extension for additional 180 days
- With this policy you can get coverage for Total loss of Checked In Baggage including handbags
- Stay rest assured that your loved ones receive **Medical Concierge, Automotive Assistance and Lifestyle Services<sup>#</sup>** assistance for dependents back home (Applicable for specific plans)

Medical sum insured upto \$ 500,000

### Eligibility and Coverage:

What is covered:

Sr No	Benefits	Coverage Amount	3 months to 70 years	
			Platinum Plan	Gold Plan
1	Medical Cover (includes medical evacuation cost) **	US\$ 50,000, US\$ 100,000, US\$ 250,000, US\$ 500,000	✓	✓
2	Repatriation of Remains (Included in medical Sum Insured)	US\$ 7,500	✓	✓
3	Daily Allowance In Case of Hospitalization (franchise of 2 days)	Up to US\$ 50 per day for maximum of 5 days	✓	-
4	Dental Treatment <sup>##</sup>	US\$ 300	✓	✓
5	Total Loss of Checked in Baggage	US\$ 500	✓	✓
6	Delay of Checked in Baggages <sup>***</sup>	US\$ 100	✓	✓
7	Loss of Passport <sup>###</sup>	US\$ 300	✓	✓
8	Personal Liability <sup>^</sup>	US\$ 1,00,000	✓	✓
9	Personal Accident	US\$ 15,000	✓	✓
10	Hijack Distress Allowance \$\$	US\$ 125 per day for max. 7 days	✓	✓
11	Emergency Cash Advance	US\$ 1,000	✓	✓
12	Trip Cancellation & Interruption	US \$500	✓	✓
13	Missed Flight Connection+	US \$500	✓	✓

14	Trip Delays***	US\$ 500	✓	✓
15	Political Risk and Catastrophe Evacuation	US\$ 7,500	✓	✓
16	Accidental Death (Common Carrier)	US\$ 5,000	✓	✓
17	Fire Cover for Building	Rs. 20,00,000	✓	-
18	Fire Cover for Home Content	Rs. 10,00,000	✓	-
19	Burglary Cover for Home Content	Rs.1,00,000	✓	-
20	Bounced Booking - Hotel / Airline++	US\$ 2,000	✓	-
21	Compassionate Visit	US\$ 7,500	✓	-
22	Emergency Hotel Extension++	US\$ 5,000	✓	-
23	Loss of Baggage and Personal Effects##	US\$ 2,000	✓	-
24	Return of Minor Child(ren)	Travel cost at actual not exceeding US\$ 7,500	✓	-
<b>Value Added Services</b>			✓	-

\*\* Deductible of US\$ 100 (Total amount applicable for Medical Expenses along with the applicable extension under Medical Expenses)

## Deductible of US\$ 100 ♦

\*\*\* Delay of more than 6 Hours ♦

### Deductible of US\$ 50

^ 5 % of the actual ♦

\$\$ Hijack for more than 12 hours

+ Delay of more than 3 Hours ♦

++ Deductible of US\$ 250

**Note:**

No Sublimits plans are available for Schengen countries,

**Sub Limit A:** For policies with medical expenses sum insured over US\$ 100,000, the limit of liability of the company will be restricted to US\$ 100,000 per sickness, disease or accident sustained or contracted within the period of insurance whilst on the trip abroad, that may lead to one or more medical expenses and/or hospitalization expenses. **(This is not applicable for Platinum plan).**

**Sub-limit B:** Applicable for all plans except for schengen countries; for persons aged 51 years and above. ♦

**What is not covered:**


**Please note: Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered under the policy.**

- Addiction to alcohol, drugs
- Mental disorder, anxiety, depression
- Venereal diseases
- Sexually transmitted diseases, AIDS, HIV
- Radiation, nuclear weapons induced
- Sporting activities
- Expenses arising out of loss of valuables, money, securities and tickets
- Naturopathy treatment, ayurvedic /homeopathic therapies
- Treatment relating to removal of physical flaws-cosmetic or plastic surgery
- Costs incurred relating to rest or recuperation at a spa or health resort

## Senior Citizen Travel Insurance:

Unexpected medical and non-medical expenses can drain you of your finances if you do not have a comprehensive travel insurance plan. The Senior Citizen Travel insurance not just secures you during your International travel but also protects you abroad in times of need.

### Key Benefits:

- No medical test required upto 85 years of age
- No Sublimits plans are available for Schengen countries
- Cashless medical services across the world
- Quality health care facility for insured through UHI 
- Original policy cover for 180 days can be extended to another 180 days.
- Get Medical Concierge Services, Automotive Assistance Services and Lifestyle Services for dependents in India.. For complete list of services

### Eligibility and Coverage:

#### What is covered:

Benefits	Sum Insured	Deductibles in \$/Hrs
Medical Cover (includes medical evacuation cost)	US\$ 25,000, US\$ 50,000	US\$ 100 (Total amount applicable for Medical Expenses along with the applicable extensions under Medical Expenses)
Repatriation of Remains (Including in medical Sum Insured)	US\$ 7,500	NA
Total Loss of Checked in Baggage	US\$ 500	NA
Delay of Checked in Baggage <sup>*\$</sup>	US\$ 100	NA
Loss of Passport	US\$ 300	US\$ 50
Personal Liability	US\$ 1,00,000	5% of Actual
Personal Accident	US\$ 2,500	NA
Hijack Distress Allowance <sup>\$\$\$</sup>	US\$ 125 per day for max. 7 days	NA
Emergency Cash Advance	US\$ 1,000	NA
Trip Cancellation & Interruption	US\$ 500	NA
Missed Flight Connection <sup>*#</sup>	US\$ 500	NA
Trip Delay <sup>*\$</sup>	US\$ 500	NA
Political Risk and Catastrophe Evacuation	US\$ 7,500	NA

\*\$ Delay of more than 6 hours

\$\$\$ Delay of more than 12 hours

\*# Delay of more than 3 hours

**Note:**

No Sublimits plans are available for Schengen countries

**Sub-limit B:** Applicable for all plans except for schengen countries; for persons aged 51 years and above.

**What is not covered:**

**Please note: Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered under the policy.**

- Addiction to alcohol, drugs
- Mental disorder, anxiety, depression
- Venereal diseases
- Sexually transmitted diseases, AIDS, HIV
- Radiation, nuclear weapons induced
- Sporting activities
- Expenses arising out of loss of valuables, money, securities and tickets
- Naturopathy treatment, ayurvedic /homeopathic therapies
- Treatment relating to removal of physical flaws-cosmetic or plastic surgery
- Costs incurred relating to rest or recuperation at a spa or health resort


**Eligibility**

Any person between 71-85 years of age

## Gold Multi-Trip Travel Insurance Plan:

If you are a frequent traveler, then choosing a suitable travel policy may be a tedious task. **Gold Multi-Trip plan** is especially designed for frequent international travelers. Through this policy (travel insurance) you can secure as many as 30, 45 or 60 days per trip throughout the year.

### Key Benefits

- Plan available upto 70yrs of age
- Cashless health services available worldwide
- Get quality health care with UHI 
- During a year, you can secure as many as 30, 45 or 60 days
- Your loved ones can avail of **Medical Concierge Services** , **Automotive Assistance and Lifestyle** services even when you are away

### Eligibility and Coverage:

**Eligibility - 3 months to 70 years**

**What is covered:**

Benefits	Sum Insured	Deductibles in \$/Hrs
Medical Cover (includes medical evacuation cost)	US\$ 100,000 , US\$ 250,000 US\$ 500,000	US\$100 (Total amount applicable for Medical Expenses along with the applicable extension under Medical Expenses)
Repatriation of Remains (Including in medical Sum Insured)	US\$ 7,500	NA
Dental Treatment	US\$ 300	US\$ 100
Total Loss of Checked in Baggage	US\$ 500	NA
Delay of Checked in Baggage*\$\$	US\$ 100	NA
Loss of Passport	US\$ 300	US\$ 50
Personal Liability	US\$ 1,00,000	5% of Actual
Personal Accident	US\$ 15,000	NA
Hijack Distress Allowance*##	US\$125 per day for max. 7 days	NA
Emergency Cash Advance	US\$ 1,000	NA
Trip Cancellation & Interruption	US\$ 500	NA
Missed Flight Connection#\$\$	US\$ 500	NA
Trip Delay*\$\$	US\$ 500	NA
Political Risk and Catastrophe Evacuation	US\$ 7,500	NA
Accidental Death (Common Carrier)	US\$ 5,000	NA

#### Value Added Services

\*\$\$ Delay of more than 6 hours

\*## Delay of more than 12 hours

#\$\$ Delay of more than 3 hours

**Note:**

**Gold Multi Trip policy offers worldwide coverage. However due to the latest insurance requirements by Schengen Consulates, Gold Multi trip policy is not valid for getting Schengen Visa for customers who are above 50 yrs of age. If you are falling in the said**

age bracket and are planning to travel to Schengen countries, we would request you to buy a single trip policy by choosing "Schengen Countries" as your travel location"

Sub Limit A: For policies with medical expenses sum insured over US\$ 100,000, the limit of liability of the company will be restricted to US\$ 100,000 per sickness, disease or accident sustained or contracted within the period of insurance whilst on the trip abroad, that may lead to one or more medical expenses and/or hospitalization expenses.

Sub-limit B: Applicable for all plans; for persons aged 51 years and above.

## What is not covered

**Please note: Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered under the policy.**

- Addiction to alcohol, drugs
- Mental disorder, anxiety, depression
- Venereal diseases
- Sexually transmitted diseases, AIDS, HIV
- Radiation, nuclear weapons induced
- Sporting activities
- Expenses arising out of loss of valuables, money, securities and tickets
- Naturopathy treatment, ayurvedic /homeopathic therapies
- Treatment relating to removal of physical flaws-cosmetic or plastic surgery
- Costs incurred relating to rest or recuperation at a spa or health resort

## Eligibility

Any person between 3 months -70 years of age.

## Travel Insurance Claim Process

### Claim Process

#### International Travel Insurance

Inform our help line numbers to register a claim. You can get in touch with us at the following:

In USA and Canada : +1 844 871 1200 (Toll Free)  
From the rest of the world: + 91 124 4498778  
(Call back facility)  
In India: 1800 102 5721 (Toll Free & Accessible in India only)  
Fax : +91 124 4006674  
E-mail- icicilombard@falck.com