

## Overseas Travel Insurance

### BENEFITS UNDER THE POLICY

Section and Coverage	Sum Insured	Indemnity/Benefit	Deductible, if any	Franchise, if any	Co-pay, if any	Cover specific condition, if any
<b>Medical Expenses for Illness &amp; Accidental Injury</b>						
1. Hospitalization expenses for illness & injury	USD 50,000	Indemnity	USD 100			
1. a. Outpatient Treatment Expenses for illness & injury	Included in Hospitalization expense SI	Indemnity	USD 100			
2. Daily Allowance in case of hospitalization	USD 30 per day upto maximum 10 days	Benefit	Nil			
<b>OTHER MEDICAL COVERS</b>						
Section and Coverage	Sum Insured	Indemnity / Benefit	Deductible, if any	Franchise, if any	Co-Pay, if any	Cover-specific Condition, if any
3. Repatriation of remains	USD 5,000	Indemnity	Nil			
4. Medical evacuation	USD 50,000	Indemnity	USD 100			
5. Dental treatment	USD 200	Indemnity	USD 100			

### Overseas Travel Insurance

<b>NON-MEDICAL COVERS</b>
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Section and Coverage	Sum Insured	Indemnity / Benefit	Deductible, if any	Franchise, if any	Co-Pay, if any	Cover-specific Condition, if any
6. Loss of checked-in baggage	USD 1,500	Indemnity	Nil			
7. Delay of checked-in baggage	USD 750	Benefit	6 Hours			
8. Personal liability	USD 100,000	Indemnity	Default Copay of 5% of actual			
9. Hijack distress compensation	USD 100	Benefit	12 Hours			
10. Missed connecting common carrier/ public carrier	USD 100	Indemnity	3 Hours			
11. Burglary (Home Contents)	INR 50,000	Indemnity	Nil			
12. Loss of passport / international driving license	USD 350	Benefit	Nil			

#### SPECIAL CONDITIONS

- This Travel Insurance policy is only valid for Primary card holders who booked scheduled common carrier travel tickets through their valid American Express Platinum Corporate card while travelling overseas.
- Warranted that insured is a citizen of India and has a permanent place of residence in India and was within the territory of India at the time of issuance of the certificate and before the commencement of the trip.
- Proposed rates are the Annual Multi-trip rates for per trip limit upto 30 days and age applicable 18 to upto 70 years.
- This insurance is valid for per trip days specified in the certificate of insurance or return to republic of India whichever is earlier.
- Certificate is only valid to the customers who are travelling from India.
- Proposed benefits are for American Express platinum corporate card holders.
- All the benefits mentioned under the policy are eligible only if the ticket is purchased on a American Express Platinum Corporate card & limited to Primary card holder.

### **Overseas Travel Insurance**

- Pre-existing illness and conditions shall not be covered.
- Any claim arising out of sporting activities, involving either in training and/or participation in competitions, professional or semi-professional sports, Adventure Sports is not covered.
- The above covers will be subject to sub-limits as per Policy Wordings. (Sub-limits shall not be applicable if travelling to Schengen Countries).
- All terms and conditions of Voyager Overseas Travel Insurance policy will be applicable as per the policy wordings.

### **Process**

- The Card members can register for Overseas Medical Insurance by contacting ICICI Lombard GIC Ltd by sending email at [delhitravel@icicilombard.com](mailto:delhitravel@icicilombard.com) mentioning the card type and travel details.