

OVERSEAS PLUS ASSIST PLAN



ASSISTANCE SERVICES

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

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

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

SPECIAL SUBLIMITS APPLICABLE - FROM 61 YRS (AMOUNT IN USD)	
PLAN	SMART PLUS
Room Rent including Boarding lodging	\$1500/day up to 30 days
Intensive Care unit	\$3000/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)*	Maximum Up to USD 10000
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max \$ 75/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