

OVERSEAS PLUS ASSIST PLAN



ASSISTANCE SERVICES

ASSISTANCE SERVICES	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	STYLE PLUS
Medical Related Coverage	
Emergency Medical Expenses Emergency Medical Evacuation Repatriation of Mortal remains Deductibles	60K / 100K / 300K / 500K / 1000K
Dental Expenses Deductibles	- 500 100
Daily Allowance in case of Hospitalization Deductibles	25 per day upto 10 days -
Personal Accidental Coverage	
Personal Accident (AD, PTD, PPD)	20000
Personal Accident (Common Carrier) - AD, PTD, PPD	5000
Child Escort	1000
Hijack Distress Allowance Deductibles	75 per day upto 4 days -
Loss of Luggage & Other Coverage	
Total Loss of checked in Baggage	1000
Delay of checked-in Baggage - Benefit Deductibles	50 6 Hrs
Loss of Passport & Documents - Benefit	100
Liability tecton Coverage	
Personal Liability Deductibles	200,000 -
Home Burglary Insurance (Contents) Deductibles	INR 200000 As per erst while fire tariff
Travel Inconvenience & Other Travel Related Coverage	
Trip Cancellation and/or Interruption Deductibles	1500 100
Travel Inconvenience Deductibles	1000 -
Missed Connection Deductibles	750 3 HRS
Trip Delay - Benefit Deductibles	50 6 HRS
Flight Delay Deductible	1500 3hrs
Bounced Hotel booking Deductibles	1,000 -
Loss of International driving License	1000
Overseas Travel Service Supplier Insolvency	1000
Mugging Benefit	500
Compassionate Visit Deductibles	1500 -
Life Style Coverage	
Car Rental Excess Insurance Deductibles	1000 -
Adventure Sports	20000
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	STYLE PLUS	Rider %
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Cruise cover Deductibles	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	10%
Travel Loan Secure (In INR) Deductibles	INR 100000 -	8%
Political Risk and Catastrophe Evacuation Deductibles	5000 -	5%
Over Booked-Common Carrier Deductibles	500 6 Hrs	3%
Legal expenses Deductibles	1500 100	3%
Financial Emergency Assistance	1000	5%
Adventure Sports	Included in Medical	20%
Medical Sublimit-Wavier off 60K & 100K	Included in Medical	Excl 30% Incl 40%
Pet Care (In INR)	INR 15000	2%
Bail Bond Deductibles	5000 -	3%
Home fire Insurance (Contents) Deductibles	100000 As per erst while fire tariff	3%

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

SPECIAL SUBLIMITS APPLICABLE - FROM 61 YRS (AMOUNT IN USD)	
PLAN	STYLE PLUS
Room Rent including Boarding lodging	\$1750/day up to 30 days
Intensive Care unit	\$3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)"	Maximum Up to USD 15000
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max \$ 100/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