

SINGLE TRIP AND INBOUND TRIP

SECTION OF COVER	BENEFITS	GOLD PLAN		PREMIUM PLAN		SCHENGEN PLAN		STUDENT PLAN				
		MAX. SUM INSURED US\$		MAX. SUM INSURED US\$		MAX. SUM INSURED US\$		MAX. SUM INSURED US\$				
A	Personal Accident - DEATH/PTD	US\$27,500		US\$25,000		US\$10,000		US\$10,000				
B	Emergency Medical Expenses and Emergency Medical Evacuation	US\$150,000		US\$100,000		US\$80,000		US\$50,000				
	Emergency Dental Care	US\$750		US\$800		US\$500		US\$500				
	Repatriation of Mortal Remains	US\$12,500		US\$10,000		US\$5000		US\$5000				
	Hospital Benefits	US\$25 per day maximum of US\$250		US\$10 per day maximum of US\$100		NIL		NIL				
C	Loss of Checked Baggage	US\$1,000		US\$1,000		US\$1,000		US\$1,000				
	Delayed Baggage US\$50 per each 12 hour period of delay	US\$ 50 per 12 Hours but maximum of US\$250		US\$50 per 12 Hours but maximum of US\$250		US\$50 per 12 Hours but maximum of US\$250		US\$50 per 12 Hours but maximum of US\$250				
D	Personality Liability	US\$250,000		US\$200,000		US\$200,000		US\$100,000				
E	Hijack US\$50 per each 24 hour period of detention	US\$750		US\$500		US\$500		US\$500				
F	Loss of Passport	US\$500		US\$500		US\$500		US\$500				
G	Cancellation and Curtailment	US\$1,500		US\$1,000		US\$1,000		US\$500				
H	Travel Delay	US\$50 per 8 hrs, up to a max of US\$150		US\$10 per 12 up to a maximum of US\$100		US\$10 per 12 up to a maximum of US\$100		US\$10 per 12 up to a maximum of US\$100				
I	War & Terrorism	Included		Optional - Covered at an additional premium of 25% of the Basic premium		Optional - Covered at an additional premium of 25% of the Basic premium		Optional - Covered at an additional premium of 25% of the Basic premium				
PREMIUM												
PERIOD		SINGLE TRIP		INBOUND				Age 16 - 45				
		Age 16 - 60	61 - 70	16 - 60	61 - 70	16 - 60	61 - 70	16 - 60	61 - 70		INCLUDING USA/CANADA	EXCLUDING USA/CANADA
Up to 7 days		38	46	31	38	25	29	27	32			
Up to 8 - 10 days		66	94	53	76	38	47	39	48	Up to 90 days	257	213
Up to 11 - 15 days		94	128	76	104	53	62	50	62			
Up to 16 - 21 days		124	152	100	123	67	81	61	73	91 to 180 days	334	277
Up to 22 - 31 days		180	233	146	189	81	96	73	92			
Up to 32 - 62 days		204	273	165	222	100	124	93	105	Annual	488	362
Up to 63 - 93 days		320	349	260	284	N/A	N/A	166	186			
Up to 94 - 185 days		408	459	331	373	N/A	N/A	271	287			
ANNUAL MULTI TRIP		378	526	307	427							
GROUP PLAN		US \$ 4.50 Per day		US \$ 3.50 Per day				US \$ 3.50 Per day				

***To Calculate Your Premium, Match the Selected Plan Against the Travel Period and age Bracket**

Notes

- Ages calculated at the commencement of the trip.
- Children under 16: 50% of 16 - 60 rates if travelling with an insured adult.
- Age 71 - 74 years = 200% of 61 - 70 rates, Age 75 - 80 years = 300% of 61 - 70 rates. Rates for Age 70+ are subject to a clean medical report.
- Adults 70 years and over: to submit to a satisfactory medical examination prior to acceptance.
- Maximum age at expiry of insurance: 80 years.
- Pre-existing conditions not covered.
- Annual Multi Trip Maximum any one trip not exceeding 90 days.
- Minimum of 10 travelers with a minimum of 3 days for the group plan.
- The benefits for Group Plan are the same as for Premium Plan.