



ICICI LOMBARD GIC LTD
Overseas Travel Insurance Quotation

Details	
Name of the Client	Via
Scope	Domestic

Plan Details		
Benefits	Sum Insured	Deductibles
Hospitalization Expenses for Injury	INR 100,000	INR 500
Out-patient Expenses for Injury (Included under Hospitalization expenses for injury)	INR 25,000	INR 500
Daily allowance in case of Hospitalization due to injury	INR 500 per day for max. 7 days	24 Hours
Medical Evacuation	INR 10,000	INR 500
Repatriation of Remains	INR 10,000	Nil
Checked-In Baggage Loss	INR 7,500	Nil
Personal Accident	INR 100,000	Nil
Trip Cancellation and Interruption	INR 5,000	INR 500
Trip Delay	INR 5,000	6 Hours
Home Burglary-Contents	INR 100,000	Nil

Premium Details	
Premium (Including GST) for 30 days	INR 133

Benefits	
Benefit 1	<p style="text-align: center;">Hospitalization Expenses for Injury</p> <p>This covers hospitalization expenses due to injury sustained by the insured whilst on a trip during the period of insurance.</p>
Benefit 2	<p style="text-align: center;">Daily Allowance in case of Hospitalization</p> <p>In the event of hospitalization of the Insured for more than 2 consecutive days due to an illness or injury sustained or contracted within the period of insurance whilst on the trip, a daily allowance will be reimbursed to the Insured. The maximum benefit payable under this cover is Rs. 500 per day for maximum of 7 consecutive days. This benefit can be claimed only once during the Policy period.</p>
Benefit 3	<p style="text-align: center;">Medical Evacuation</p> <p>This covers the cost incurred for an ambulance or any other emergency transportation and evacuation services, reasonably incurred for injury sustained or illness contracted whilst on a trip during the period of insurance.</p>
Benefit 4	<p style="text-align: center;">Repatriation of Remains</p> <p>This covers the cost of transporting the remains of the deceased insured back to the City of Residence or Place of Origin or, up to an equivalent amount, for a local burial or cremation in the place where the death has occurred.</p>

Benefit 5	<p style="text-align: center;">Checked-In Baggage Loss</p> <p>This covers the compensation for permanent loss of checked-In baggage (maximum for 2 bags). In case of loss of complete checked-In baggage (1 or more), full Sum Insured will be paid. In case of loss of one out of multiple (2 or more) bags, 50% of the Sum Insured will be paid.</p>
Benefit 6	<p style="text-align: center;">Personal Accident</p> <p>Personal Accident compensates the insured in the event of the insured meeting with an accident during the policy period that results in his death or permanent total disability.</p>
Benefit 7	<p style="text-align: center;">Trip Cancellation & Interruption</p> <p>This covers the official cancellation charges and the additional transportation expenses incurred by the insured to return to the place of origin, for the trip being cancelled / interrupted due to natural perils, or death or emergency hospitalization of insured or insured's immediate family member.</p>
Benefit 8	<p style="text-align: center;">Trip Delay</p> <p>Reimbursement of additional expenses incurred, if trip is delayed for more than 6 hours due to terrorism, fog, cancellation or rescheduling of flights by Common Carrier, or any natural peril.</p>
Benefit 9	<p style="text-align: center;">Burglary - Home Contents</p> <p>This covers the loss incurred to the insured's home - contents due to burglary or attempted burglary.</p>

Conditions	
1	Proposed rates are for a single trip policy for customers of Via for air travel
2	The Insurance cover will be valid from the date of commencement of the trip till the date of return to the usual City of Residence or Place of origin or max.30 days from the date of commencement of the trip, whichever is earlier
3	The Insured should be an Indian Resident and between 1 to 70 yrs of age and should hold a valid bank account in India
4	
5	"Hospitalization" means a minimum 24 consecutive hours stay in a Hospital to avail of medical treatment for an Injury or Illness, undergone as per the advice of a Medical Practitioner.
6	
i)	Losses arising out of incident(s) arising whilst the Insured is engaging in aviation / ballooning / while mounting into or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise)
ii)	Losses arising out of incident(s) arising whilst the insured is engaging in adventurous or hazardous activities
7	Fog cover not included for Trip Cancellation and Interruption and Trip Delay
8	Losses arising out of common carrier contingencies will not be covered

i)	Strike or other job action by employees of a Common Carrier forming part of the Trip covered under the Policy.
ii)	Equipment Failure of a Common Carrier forming part of the Trip covered under the Policy
9	Checked-in baggage loss, Trip Cancellation and Interruption, Trip Delay covers are applicable only in case of airlines
10	For settlement of claims under Burglary-Home Contents, the market value of the jewellery, gold ornaments, silver articles and precious stones kept in the premises of the Insured shall be considered. Maximum value of jewellery, silver articles, precious stones covered will be 25% of total Sum Insured as specified in Part I of the Schedule or 1 lakh, whichever is lower

Please read the policy wordings for complete details of coverages & exclusions.