

BENEFITS	PREMIUM	PREMIUM + COVID	EXCESS
Emergency Medical expenses or hospitalization incurred abroad	Up to \$ 1,000,000	Up to \$ 1,000,000	\$30*
Emergency Medical expenses or hospitalization incurred abroad due to cov-19	NA	Up to \$ 35,000 for Schengen destination & Up to \$ (20,000 for non-Schengen destination)	72 hours
Emergency Medical Evacuation in case of serious illness or accident	Real Cost	Real Cost	NIL
Emergency Medical Evacuation in case of serious illness or accident due to cov-19	NA	Up to \$ 35,000 for Schengen destination & Up to \$ 20,000 for non-Schengen destination	NIL
Repatriation in case of serious illness or accident	Real Cost	Real Cost	NIL
Repatriation of Mortal remains	Real Cost	Real Cost	NIL
Emergency Dental Care expenses	Up to \$ 750	Up to \$ 750	\$30
Compassionate visit	Return economy ticket + daily allowance of \$ 100 to a max. period of 10 days	Return economy ticket + daily allowance of \$ 100 to a max. period of 10 days	NIL
Repatriation of a minor child left alone after the Insured hospitalization for a period greater than 48 hours	1 airline (economy class) or rail (regular class) ticket + an attendant, if necessary	1 airline (economy class) or rail (regular class) ticket + an attendant, if necessary	INIL
Flight cancellation	Up to \$ 200	Up to \$ 200	6 hours
24 hours assistance services	Included	Included	NIL
Delivery of medicines	Included	Included	INIL
Relay of urgent messages	Included	Included	INIL
Long distance medical information service	Included	Included	NIL
Medical referral / Appointment of local medical aspecialist	Included	Included	NIL
Connection services	Included	Included	INIL
Catastrophe	Up to \$ 1,000	Up to \$ 1,000	NIL
Legal expenses	Up to \$ 5,000	Up to \$ 5,000	INIL
Personal Liability	Up to \$ 25,000	Up to \$ 25,000	\$100
Loss of checked baggage	Up to \$ 1,200 per person / claim	Up to \$ 1,200 per person / claim	\$25
Delay of checked baggage	Up to \$ 500	Up to \$ 500	12 hours

*Excess for insured persons up to 70 years of age is \$30 per claim

Excess for insured persons aged between 71 years and 75 years is \$ 250 per claim

Excess for insured persons aged between 76 years and 80 years is \$ 1,000 per claim

Excess for insured persons aged between 81 years and 86 years is \$ 2,000 per claim

**Per policy on aggregate basis, terms and conditions apply