

Smart Travel

Your perfect partner for international travel



Hey globetrotter!

Ready to take off on another trip?

Before you zip up that suitcase and dash to the airport, ensure you tag Smart Travel along. It's your wingman, ready to assist you wherever your journey takes you.

Just focus on planning your trip and packing your essentials – we'll take care of the rest.

What's in it for you?



Medical emergencies & personal accident cover



Pick from 4 region-specific plans



Travelling inconvenience cover



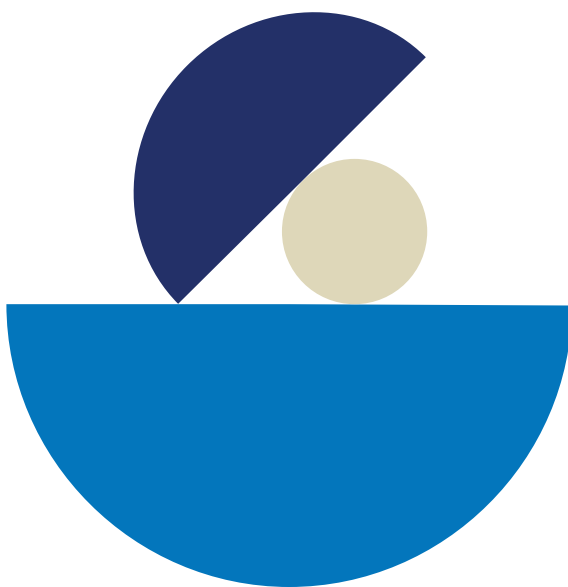
Customised plans for senior citizens aged 71 & above



Choice of single trip or annual multi-trip



Tailor-made plans for individuals and families



What's in it for you?

Travelling across the globe has its own attributes. That's why our cover caters to every stamp on your passport. So wherever you're travelling, know that you're secured throughout.



Region-wise plans available for Individual and Floater policies

- Asia
- Worldwide Including USA and Canada
- Worldwide Excluding USA and Canada
- Schengen

Sum Insured available from USD/EUR 30,000 to 10,00,000

USD/Euro 30,000 are not applicable for Floater Plan
Floater plans not applicable for Annual Multi-trip.
For Schengen Plans Sum Insured is in Euro

#InsuredOnTheGo

Coverage Details

Forget the fine print that needs a magnifying glass; our coverage is easy and breezy just like every vacation of yours.

Section 1 : Medical Covers

Base Covers



Medical Expenses - Accident and Illness

Covers expenses incurred for Inpatient Care / Day care treatment / OPD Treatment against any illness or injury



Daily Allowance

Provides daily compensation against hospitalisation caused due to an injury or illness whilst on a trip



Medical Evacuation

Covers the cost of emergency evacuation and transportation for treatment of any illness or injury



Repatriation of Mortal Remains

Covers the cost of transporting the remains of the deceased Insured back to their country of residence or local burial/cremation in the country where the death has occurred



Dental Expenses

Covers dental treatment for any injury or acute pain to Insured's sound natural teeth



Compassionate Visit

Covers air travel of a family member or relative during the period of hospitalisation of an insured



Other Covers*



Adventure Sports Cover

Covers expenses incurred against illness, injury or death occurring due to participation in adventure sports



Trip Extension (Overseas)

Covers cost incurred for remaining confined in a hospital and continued treatment overseas as an inpatient



Addition of Co-pay^

Apply co-payment on the medical covers of the policy



Medical Expenses – Accident Only^

Limits the medical expenses against accident and illness coverage to accident only



Pre-existing Disease cover

Costs incurred against pre-existing conditions and its related complications



Waiver Of Deductible

Waives off the deductible applicable on the medical covers



Waiver of Sub-Limits^

Waives off the sub-limits applicable on the coverage of medical expenses against accident and illness



Home To Home Cover

This cover extends the coverage before/beyond the period of insurance for medical expenses

^Not applicable for Schengen

*The Other covers may be available as inbuilt or optional covers (on payment of additional premium) depending on the plan chosen









Sub-Limits

- **Sub-Limit A:** Limit for any one illness/ injury -

For policies with Medical Expenses - Accident and Illness Cover sum insured over USD 100,000, the limit of liability of the Company will be restricted to USD 100,000 per sickness or disease or Accident sustained or contracted within the Period Of Insurance whilst on the trip abroad, that may lead to one or more medical expenses and/or hospitalization expenses

- **2. Sub-Limit B:** Limits applicable for various types of medical expenses -

For Insured Persons aged 56 years and above, the maximum eligible medical expenses per sickness or disease or Accident sustained or contracted within the Period Of Insurance whilst on the trip abroad, that may lead to one or more medical expenses and/or hospitalization expenses are as follows, irrespective of the plan/ option purchased

Medical Expenses	Description
 Hospital Room and boarding	Maximum USD 1,800 per day up to 30 days
 Intensive care unit	Maximum USD 3,250 per day up to 7 days
 Surgery (Includes Operation room charges, Surgeon fee and Implant charges)	Maximum up to USD 15,000
 Anaesthetist services	Up to 25% of surgical treatment
 Medical Practitioner's visit fees	Maximum USD 100 per day per visit up to 10 visits
 Diagnostic and Radiology services	Maximum USD 1000
 Ambulance services (Includes Cost of transportation to hospital and Paramedic services)	Maximum USD 500
 Miscellaneous expenses*	Maximum of USD 2,000

*Miscellaneous expenses: Includes but not limited to cost of medicines/ Pharmacy/ Drugs/ Supplies, nursing charges, External medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, Blood storage & processing charges, other medical services which are not part of any other above given heads

Note

- The maximum liability in the event of claim shall be restricted to limit under Sublimit A or Sublimit B (if applicable) or Sum Insured whichever is lower as specified in the Policy Schedule.
- Above Sub-limit A and Sub-limit B shall not be applicable if Insured/Insured Persons have opted for ""Platinum Plus"" plan
- Above Sub-limit A and Sub-limit B shall not be applicable if Insured/Insured Persons are travelling to Schengen Countries

Section 2 : Travel Inconvenience Covers

Base Covers

**Loss of Checked-in Baggage**

Reimburses the value of the lost checked-in baggage

**Delay of Checked-in Baggage**

Provides fixed allowance in case of delay in the receipt of the insured's checked-in baggage

**Trip Delay**

Provides a fixed amount for each block of 4 hours delay

**Trip Cancellation**

Reimburses the financial loss incurred due to cancellation of the trip either fully or partially

**Trip Interruption/Curtailment**

Reimburses the non-refundable expenses due to curtailment or shortening of the original trip, alteration or change in the itinerary after commencement of the trip

**Hijack Distress Allowance**

Compensation paid in the event of the common carrier being hijacked or held captive.

**Loss of Passport and other travel documents**

Covers the expenses incurred in obtaining duplicate travel documents in the event of its loss due to robbery, burglary, theft or natural disasters

**Missed Connection**

Reimburses the extra cost of accommodation and travel incurred to reach the next destination in the event of failure to access the connecting flight/connecting journey through common carrier/public carrier

Other Covers*

**Bounced Booking - Hotel/Common Carrier**

Reimburses the additional expenses incurred for alternative flight arrangements or accommodation in case of a bounced confirmed flight reservation or accommodation booking

**Loss of Personal Belongings**

Reimburses the loss or damage to personal belongings due to theft, larceny, robbery or hold-up at the international airport or anywhere outside India

*The Other covers may be available as inbuilt or optional covers (on payment of additional premium) depending on the plan chosen

Section 3 : Accident Covers

Base Covers



Personal Accident

Lump sum payment in the event of an accidental death or Permanent Total Disablement (PTD) due to an accident



Personal Accident - Common Carrier

Lump sum payment in the event of an accidental death or Permanent Total Disablement (PTD) due to an accident while travelling in a common carrier

Other Covers*



Child Education Benefit

Covers the cost of education of the insured's dependent child in the event of the insured's accidental death or Permanent Total Disablement (PTD)



Lifestyle Modification Benefit

Reimburses the expenses incurred to modify the insured's residence and/or vehicle in the event of Permanent Total Disablement (PTD)

Section 4 : Other Covers*



Personal Liability

Covers legal liability arising on account of an accident due to the insured's negligence



Automatic Extension of Policy

Extends the policy automatically in case of trip extension

*The Other covers may be available as inbuilt or optional covers (on payment of additional premium) depending on the plan chosen

**Fraudulent Charges**

Covers any fraudulent debits or card transactions established against the insured

**Home Burglary and Robbery**

Covers any loss, destruction or damage to the Insured's unattended home in India caused by burglary and/or housebreaking

**Fire and Allied Perils (Buildings and Contents)**

Covers physical loss, damage, or destruction caused to the Insured's property

**Event Cancellation**

Reimburses the costs incurred against cancellation of the covered event

**Sports Equipment Cover**

Covers the cost of renting sports equipment in the event of its damage, loss, robbery, or theft

**Rental Excess Insurance**

Covers the excess/deductible under a car rental agreement and/or additional costs to be paid

**Golfer's Hole in One**

Lump Sum paid against the expenses incurred in the celebration of achieving a hole-in-one

**Green Fees Cover**

Reimburses the green fees (non-refundable portion) in case insured's inability to participate in the prepaid golfing activity

**Visa Denial Insurance[^]**

Reimburses the visa fee in the event of trip cancellation due to visa rejection

**Return of Minor Child**

Covers the cost of air ticket incurred for sending the unattended minor child(ren) back to India in case of the Insured's death

**Pet Care**

Covers medical expenses incurred for the medical care and treatment of pets

**Piste Closure**

Covers the insured in case of lift closure for >12 hours due to high winds, inadequate or excessive snow

**Up-gradation to Business Class**

Covers the extra cost incurred in upgrading the insured's return ticket to business class in the event of hospitalisation

**Political Risk and Catastrophe Evacuation**

Reimburses the costs incurred against evacuation during political contingencies and catastrophe

[^]Not applicable for Annual Multi-trip Plans.

*The Other covers may be available as inbuilt or optional covers (on payment of additional premium) depending on the plan chosen

Section 5 : Value-added services

Being [#InsuredOnTheGo](#) means unlocking a world of added benefits that ensure you make memories on every trip



Medical Assistance

Organise a response to the medical emergency by recommending or securing services of a local physician and arranging hospital



General Assistance

Offer translation, communication, insurance coordination, payment coordination, documentation, and other general services



Medical Evacuation

Arrange evacuation through air ambulance, surface ambulance, regular airplane, railroad or other appropriate means in case of a medical emergency



Pre-Departure Services

Provide hazard information about foreign locations, information about immunisation requirements and passport or visa requirements, general information about weather, and State Department and private service warnings about travel to certain locations



Repatriation

Arrange for the return of mortal remains to India



Legal Assistance

Provide the name of an attorney who can represent the Insured in any legal matters arising out of any non-criminal action



Emergency Travel Agency

Offer travel agency service for airline and hotel reservations during an emergency



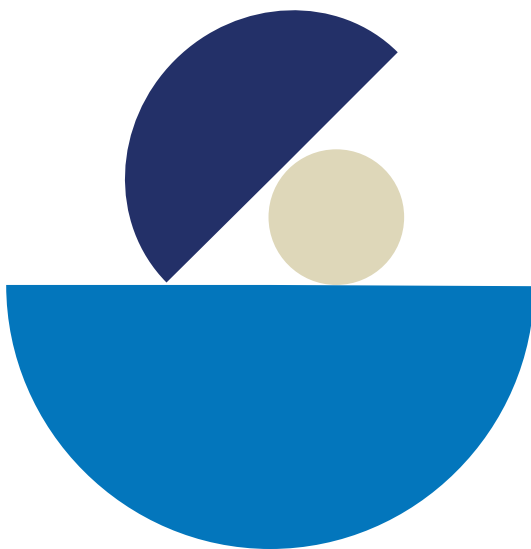
Lost Luggage or Lost Passport

Assist in contacting appropriate authorities involved and providing direction for replacement of lost luggage or passport



Emergency Cash Transfers and Advances

Provide emergency cash assistance in incidents like theft/burglary of luggage/money or hold-up



Eligibility

With Smart Travel, ensure your peace of mind passes every checkpoint and makes a safe landing Be [#InsuredOnTheGo](#) and let the journey begin!

Entry Age

- **For Single Trip**

Minimum Age - **3 months** | Maximum Age – **No Upper Limit**

- **For Annual Multi Trip**

Minimum Age - **18 years** | Maximum Age - **70 Years**

Relationships Covered

- **Individual Policy**

Self, Legally married spouse/ Partner, Natural or adopted dependent child(ren) up to age 25 Years, Parents, Parents in-law, Siblings, Grandparents, Grandchild(ren), Uncle, Aunt, Brother in Law, Sister in Law, Niece and Nephew

- **Floater Policy***

Self, legally married spouse/ Partner, Natural or adopted dependent child(ren) up to age 25 years, Parents, Parents in-laws

Duration

- **Single Trip**

Minimum Tenure - **1 day** | Maximum Tenure – **365 days**

- **Annual Multi-Trip**

Minimum Tenure - **1 year** | Maximum Tenure – **15 days, 30 days, 45 days, 60 days, 90 days**

Scan this QR code to know how to make a claim



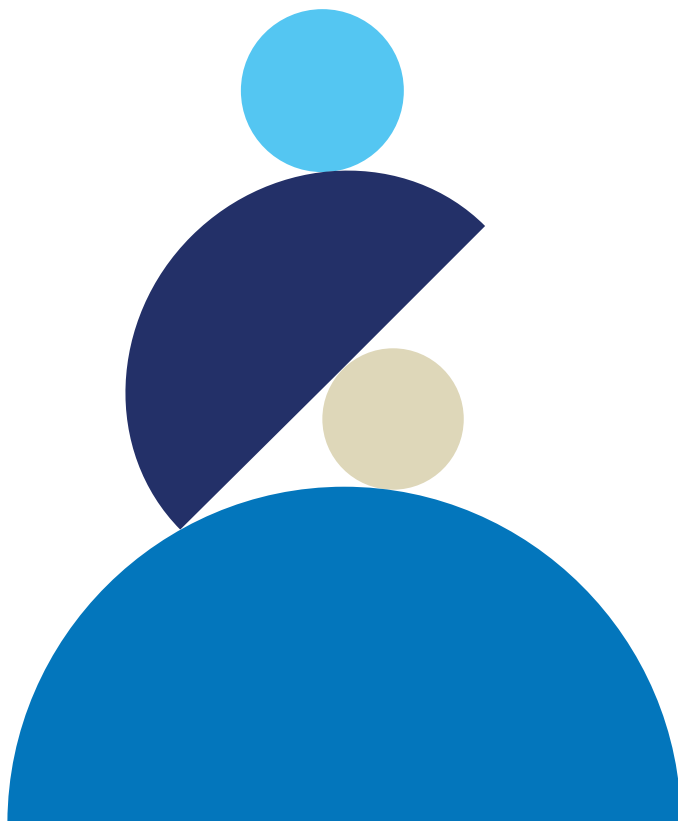
*A family floater policy can cover a maximum of 2 adults and 3 dependent children under a single policy
Floater plans not applicable for Annual Multi-trip.

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Exclusions

- Serving in any branch of the Military or Armed Forces of any country, whether in peace or War
- Where the Insured Person is travelling against the advice of a Physician; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining medical treatment; or has received a terminal prognosis for a medical condition.
- Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens, substance abuse or any addictive condition and consequences thereof
- Congenital anomalies or any complications or conditions arising therefrom
- Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft or Scheduled Airline
- Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power.

Please refer to the policy wording for the complete list of exclusions



Terms Of Cancellation

- The policyholder may cancel his/her policy at any time during the term, by giving 7 days notice in writing. The Insurer shall refund proportionate premium for unexpired policy period subject to no claim(s) were made during the policy period
- The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

Extend Policy

Scan this QR code to know how to extend your policy period



Plan Details

Asia

Cover Name	Deductible	Excel	Prime
Sum Insured		Individual Plan - USD 30,000 USD 50,000 USD 100,000 Floater Plan - USD 50,000 USD 100,000	Individual Plan - USD 100,000 USD 150,000 USD 250,000 USD 500,000 Floater Plan - USD 100,000 USD 150,000 USD 250,000 USD 500,000
Age Limit		3 Months to 70 years	
Section 1 - Medical Covers			
Medical Expenses - Accident and Illness	USD 100 / Euro 100	Up to SI (Sub-limit - as applicable)	Up to SI (Sub-limit-as applicable)
Daily Allowance	48 Hours	USD 25 per day up to 7 days	USD 50 per day up to 7 days
Medical Evacuation	NA	Up to SI	Up to SI
Repatriation of Mortal Remains	NA	USD 30,000	USD 30,000
Dental Expenses	USD 100 / Euro 100	USD 300	USD 300
Compassionate Visit	NA	USD 500	USD 1,000
Adventure Sports Cover	USD 100 / Euro 100	Optional Up to SI	Optional Up to SI
Trip Extension (Overseas)	NA	Optional Balance SI	Optional Balance SI
Pre-existing Disease cover	USD 100 / Euro 100	NA	Optional USD 2,500
Home to Home Cover	NA	NA	Optional Up to SI
Waiver Of Deductible	NA	NA	Optional
Waiver of Sub-limits	NA	Optional	Optional
Addition of Co-pay	NA	Optional 10%/ 20%	Optional 10%/ 20%
Medical Expenses - Accident Only	USD 100 / Euro 100	Optional Up to SI	Optional Up to SI
Section 2 - Travel Inconvenience Covers			
Loss of Checked-in Baggage	USD 50 / Euro 50	USD 500	USD 500
Delay of Checked-in Baggage	12 Hours	USD 100	USD 100
Trip Delay	4 Hours	USD 25 for each block of 4 hours Up to USD 100	USD 25 for each block of 4 hours Up to USD 100
Trip Cancellation	NA	USD 500	USD 500
Trip Interruption/Curtailment	NA	USD 300	USD 300
Bounced Booking - Hotel/Common Carrier	NA	Optional USD 500	Optional USD 500
Missed Connection	6 Hours	NA	USD 250
Loss of Personal Belongings	NA	Optional USD 500	Optional USD 500
Hijack Distress Allowance	6 Hours	USD 50 per day up to 7 days	USD 50 per day up to 7 days
Loss of Passport and other travel documents	NA	USD 300	USD 300
Section 3 - Accident Covers			
Personal Accident	NA	USD 15,000	USD 15,000
Personal Accident - Common Carrier	NA	USD 5,000	USD 5,000
Child Education Benefit	NA	NA	Optional USD 1,500
Lifestyle Modification Benefit	NA	NA	NA

Optional Covers are available with the payment of additional premium

Cover Name	Deductible	Excel	Prime
Section 4 - Other Covers			
Personal Liability	USD 100 / Euro 100	USD 100,000	USD 200,000
Fraudulent Charges	NA	Optional USD 500	Optional USD 500
Home Burglary and Robbery	NA	Optional INR 100,000	Optional INR 200,000
Fire and Allied Perils (Buildings and Contents)	NA	Optional Building - INR 10,00,000 Contents - INR 100,000	Optional Building - INR 20,00,000 Contents - INR 200,000
Visa Denial Insurance	NA	Optional INR 25,000	Optional INR 25,000
Return of Minor Child	NA	NA	Optional USD 1,000
Pet Care	NA	NA	NA
Event Cancellation	NA	Optional USD 250	Optional USD 250
Sports Equipment Cover	NA	NA	NA
Rental Excess Insurance	NA	NA	NA
Golfer's Hole in One	NA	NA	NA
Green Fees Cover	NA	NA	NA
Piste Closure	NA	NA	NA
Up-gradation to Business Class	NA	NA	NA
Political Risk and Catastrophe Evacuation	NA	Optional USD 500	Optional USD 500
Automatic Extension of Policy	NA	Available	Available

Value-Added Services are available for all the plans mentioned above without any deductible applicable



Worldwide Including USA and Canada / Worldwide Excluding USA and Canada

Cover Name	Deductible	Silver	Gold	Platinum	Platinum Plus	Senior
Sum Insured		<div>Individual Plan - USD 30,000 USD 50,000 USD 100,000 USD 150,000</div> <div>Floater Plan - USD 50,000 USD 100,000 USD 150,000</div>	<div>Individual & Floater Plan - USD 100,000 USD 150,000 USD 250,000 USD 500,000</div>	<div>Individual & Floater Plan - USD 250,000 USD 500,000 USD 750,000 USD 10,00,000</div>		<div>Individual & Floater Plan - USD 50,000 USD 100,000 USD 250,000</div>
Age Limit		3 Months to 70 years				71 years and above

Section 1 - Medical Covers

Medical Expenses - Accident and Illness	USD 100 / Euro 100	Up to SI (Sub-limit - as applicable)	Up to SI (Sub-limit - as applicable)	Up to SI (Sub-limit - as applicable)	Up to SI Sub-Limit- Not Applicable	Up to SI (Sub-limit - as applicable)
Daily Allowance	48 Hours	USD 50 per day up to 7 days	USD 50 per day up to 7 days	USD 75 per day up to 7 days	USD 100 per day up to 7 days	USD 50 per day up to 7 days
Medical Evacuation	NA	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Repatriation of Mortal Remains	NA	USD 30,000	USD 50,000	USD 50,000	USD 50,000	USD 50,000
Dental Expenses	USD 100 / Euro 100	USD 300	USD 400	USD 500	USD 1,000	USD 300
Compassionate Visit	NA	USD 1,000	USD 1,000	USD 1,500	USD 1,500	USD 1,000
Adventure Sports Cover	USD 100 /	Optional Up to SI	Optional Up to SI	Optional Up to SI	Optional Up to SI	Optional Up to SI
Trip Extension (Overseas)	NA	Optional Balance SI	Optional Balance SI	Optional Balance SI	Optional Balance SI	Optional Balance SI
Pre-existing Disease cover	USD 100 / Euro 100	NA	NA	Optional USD 2,500	Optional USD 5,000	NA
Home to Home Cover	NA	NA	Optional Up to SI	Optional Up to SI	Optional Up to SI	NA
Waiver Of Deductible	NA	NA	NA	Optional	Optional	NA
Waiver of Sub-limits	NA	Optional	Optional	Optional	Inbuilt	Optional
Addition of Co-pay	NA	Optional 10%/ 20%	Optional 10%/ 20%	Optional 10%/ 20%	Optional 10%/ 20%	Optional 10%/ 20%
Medical Expenses - Accident Only	USD 100 / Euro 100	Optional Up to SI	Optional Up to SI	Optional Up to SI	Optional Up to SI	Optional Up to SI

Section 2 - Travel Inconvenience Covers

Loss of Checked-in Baggage	USD 50 / Euro 50	USD 500	USD 500	USD 750	USD 1,000	USD 500
Daily of Checked-in Baggage	12 Hours	USD 100	USD 100	USD 200	USD 500	USD 100
Trip Delay	4 Hours	USD 25 for each block of 4 hours Up to USD 100	USD 25 for each block of 4 hours Up to USD 100	USD 50 for each block of 4 hours Up to USD 200	USD 50 for each block of 4 hours Up to USD 200	USD 25 for each block of 4 hours Up to USD 100
Trip Cancellation	NA	USD 1,000	USD 1,000	USD 1,000	USD 1,000	USD 1,000
Trip Interruption/Curtailment	NA	USD 500	USD 500	USD 500	USD 500	USD 500
Bounced Booking - Hotel/Common Carrier	NA	Optional USD 500	Optional USD 500	Optional USD 1000	Optional USD 1000	Optional USD 500
Missed Connection	6 Hours	USD 500	USD 500	USD 750	USD1,000	USD 500
Loss of Personal Belongings	NA	Optional USD 500	Optional USD 500	Optional USD 1000	Optional USD 1000	Optional USD 500
Hijack Distress Allowance	6 Hours	USD 50 per day up to 7 days	USD 50 per day up to 7 days	USD 100 per day up to 7 days	USD 100 per day up to 7 days	USD 50 per day up to 7 days
Loss of Passport and other travel documents	NA	USD 300	USD 300	USD 500	USD 500	USD 300

Optional Covers are available with the payment of additional premium

Cover Name	Deductible	Silver	Gold	Platinum	Platinum Plus	Senior
Section 3 - Accident Covers						
Personal Accident	NA	USD 15,000	USD 20,000	USD 25,000	USD 25,000	USD 15,000
Personal Accident - Common Carrier	NA	USD 5,000	USD 5,000	USD 5,000	USD 5,000	USD 5,000
Child Education Benefit	NA	Optional USD 1,500	Optional USD 2,000	Optional USD 2,500	Optional USD 2,500"	Optional NA
Lifestyle Modification Benefit	NA	NA	NA	Optional USD 2,000	Optional USD 2,000	Optional NA
Section 4 - Other Covers						
Personal Liability	USD 100 / Euro 100	USD 100,000	USD 200,000	USD 200,000	USD 500,000	USD 100,000
Fraudulent Charges	NA	Optional USD 1,000	Optional USD 1,000	Optional USD 2,000	Optional USD 2,500	Optional USD 1,000
Home Burglary and Robbery	NA	Optional INR 100,000	Optional INR 200,000	Optional INR 500,000	Optional INR 500,000	Optional INR 100,000
Fire and Allied Perils (Buildings and Contents)	NA	Optional Building - INR 10,00,000 Contents - INR 100,000	Optional Building - INR 20,00,000 Contents - INR 200,000	Optional Building - INR 20,00,000 Contents - INR 500,000	Optional Building - INR 20,00,000 Contents - INR 500,000	Optional Building - INR 10,00,000 Contents - INR 100,000
Visa Denial Insurance	NA	Optional INR 25,000	Optional INR 25,000	Optional INR 25,000	Optional INR 25,000	Optional INR 25,000
Return of Minor Child	NA	NA	Optional USD 2,000	Optional USD 2,000	Optional USD 2,000	NA
Pet Care	NA	NA	NA	Optional INR 25,000	Optional INR 50,000	NA
Event Cancellation	NA	Optional USD 250	Optional USD 500	Optional USD 1,000	Optional USD 1,000	Optional USD 250
Sports Equipment Cover	NA	NA	NA	Optional USD 3,000	Optional USD 5,000	NA
Rental Excess Insurance	NA	NA	NA	Optional USD 250	Optional USD 500	NA
Golfer's Hole in One	NA	NA	NA	Optional USD 1000	Optional USD 1500	NA
Green Fees Cover	NA	NA	NA	Optional USD 200	Optional USD 300	NA
Piste Closure	NA	NA	NA	Optional USD 20 per day maximum up to USD 200	Optional USD 20 per day maximum up to USD 200	NA
Up-gradation to Business Class	NA	NA	NA	Optional USD 1000	Optional USD 1500	Optional USD 1000
Political Risk and Catastrophe Evacuation	NA	Optional USD 500	Optional USD 500	Optional USD 1,000	Optional USD 1,500	Optional USD 500
Automatic Extension of Policy	NA	Available	Available	Available	Available	Available

Value-Added Services are available for all the plans mentioned above without any deductible applicable

Schengen

Cover Name	Deductible	Silver	Gold	Platinum	Platinum Plus	Senior
Sum Insured		Individual Plan - Euro 30,000 Euro 50,000 Euro 100,000 Euro 150,000 Floater Plan - Euro 50,000 Euro 100,000 Euro 150,000	Individual & Floater Plan - Euro 100,000 Euro 150,000 Euro 250,000 Euro 500,000	Individual & Floater Plan - Euro 250,000 Euro 500,000 Euro 750,000 Euro 10,00,000		Individual Plan - Euro 30,000 Euro 50,000 Euro 100,000 Euro 250,000 Floater Plan - Euro 50,000 Euro 100,000 Euro 250,000
Age Limit		3 Months to 70 years				71 years and above

Section 1 - Medical Covers

Medical Expenses - Accident and Illness	USD 100 / Euro 100	Up to SI Sub-Limit- not Applicable	Up to SI Sub-Limit- not Applicable	Up to SI Sub-Limit- not Applicable	Up to SI Sub-Limit- not Applicable	Up to SI Sub-Limit- not Applicable
Daily Allowance	48 Hours	Euro 50 per day up to 7 days	Euro 50 per day up to 7 days	Euro 75 per day up to 7 days	Euro 100 per day up to 7 days	Euro 50 per day up to 7 days
Medical Evacuation	NA	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Repatriation of Mortal Remains	NA	Euro 30,000	Euro 50,000	Euro 50,000	Euro 50,000	Euro 30,000
Dental Expenses	USD 100 / Euro 100	Euro 300	Euro 400	Euro 500	Euro 1,000	Euro 300
Compassionate Visit	NA	Euro 1,000	Euro 1,000	Euro 1,500	Euro 1,500	Euro 1,000
Adventure Sports Cover	USD 100 /	Optional Up to SI	Optional Up to SI	Optional Up to SI	Optional Up to SI	Optional Up to SI
Trip Extension (Overseas)	NA	Optional Balance SI	Optional Balance SI	Optional Balance SI	Optional Balance SI	Optional Balance SI
Pre-existing Disease cover	USD 100 / Euro 100	NA	NA	Optional Euro 2,500	Optional Euro 5,000	NA
Home to Home Cover	NA	NA	Optional Up to SI	Optional Up to SI	Optional Up to SI	NA
Waiver Of Deductible	NA	NA	NA	Optional	Optional	NA
Waiver of Sub-limits	NA	NA	NA	NA	NA	NA
Addition of Co-pay	NA	NA	NA	NA	NA	NA
Medical Expenses - Accident Only	USD 100 / Euro 100	NA	NA	NA	NA	NA

Section 2 - Travel Inconvenience Covers

Loss of Checked-in Baggage	USD 50 / Euro 50	Euro 500	Euro 500	Euro 750	Euro 1,000	Euro 500
Daily of Checked-in Baggage	12 Hours	Euro 100	Euro 100	Euro 200	Euro 500	Euro 100
Trip Delay	4 Hours	Euro 25 for each block of 4 hours Up to USD 100	Euro 25 for each block of 4 hours Up to USD 100	Euro 50 for each block of 4 hours Up to USD 200	Euro 50 for each block of 4 hours Up to USD 200	Euro 25 for each block of 4 hours Up to USD 100
Trip Cancellation	NA	Euro 1,000	Euro 1,000	Euro 1,000	Euro 1,000	USD 1,000
Trip Interruption/Curtailment	NA	Euro 500	Euro 500	Euro 500	Euro 500	Euro 500
Bounced Booking - Hotel/Common Carrier	NA	Optional Euro 500	Optional Euro 500	Optional Euro 1000	Optional Euro 1000	Optional Euro 500
Missed Connection	6 Hours	Euro 500	Euro 500	Euro 750	Euro 1,000	Euro 500
Loss of Personal Belongings	NA	Optional Euro 500	Optional Euro 500	Optional Euro 1000	Optional Euro 1000	Optional Euro 500
Hijack Distress Allowance	6 Hours	Euro 50 per day up to 7 days	Euro 50 per day up to 7 days	Euro 100 per day up to 7 days	Euro 100 per day up to 7 days	Euro 50 per day up to 7 days
Loss of Passport and other travel documents	NA	Euro 300	Euro 300	Euro 500	Euro 500	Euro 300


Optional Covers are available with the payment of additional premium

Cover Name	Deductible	Silver	Gold	Platinum	Platinum Plus	Senior
Section 3 - Accident Covers						
Personal Accident	NA	Euro 15,000	Euro 20,000	Euro 25,000	Euro 25,000	Euro 15,000
Personal Accident - Common Carrier	NA	Euro 5,000	Euro 5,000	Euro 5,000	Euro 5,000	Euro 5,000
Child Education Benefit	NA	Optional Euro 1,500	Optional Euro 2,000	Optional Euro 2,500	Optional Euro 2,500"	NA
Lifestyle Modification Benefit	NA	NA	NA	Optional Euro 2,000	Optional Euro 2,000	NA
Section 4 - Other Covers						
Personal Liability	USD 100 / Euro 100	Euro 100,000	Euro 200,000	Euro 200,000	Euro 500,000	Euro 100,000
Fraudulent Charges	NA	Optional USD 1,000	Optional Euro 1,000	Optional Euro 2,000	Optional Euro 2,500	Optional Euro 1,000
Home Burglary and Robbery	NA	Optional INR 100,000	Optional INR 200,000	Optional INR 500,000	Optional INR 500,000	Optional INR 100,000
Fire and Allied Perils (Buildings and Contents)	NA	Optional Building - INR 10,00,000 Contents - INR 100,000	Optional Building - INR 20,00,000 Contents - INR 200,000	Optional Building - INR 20,00,000 Contents - INR 500,000	Optional Building - INR 20,00,000 Contents - INR 500,000	Optional Building - INR 10,00,000 Contents - INR 100,000
Visa Denial Insurance	NA	Optional INR 25,000	Optional INR 25,000	Optional INR 25,000	Optional INR 25,000	Optional INR 25,000
Return of Minor Child	NA	NA	Optional Euro 2,000	Optional Euro 2,000	Optional Euro 2,000	NA
Pet Care	NA	NA	NA	Optional INR 25,000	Optional INR 50,000	NA
Event Cancellation	NA	Optional Euro 250	Optional Euro 500	Optional Euro 1,000	Optional Euro 1,000	Optional Euro 250
Sports Equipment Cover	NA	NA	NA	Optional Euro 3,000	Optional Euro 5,000	NA
Rental Excess Insurance	NA	NA	NA	Optional Euro 250	Optional Euro 500	NA
Golfer's Hole in One	NA	NA	NA	Optional Euro 1000	Optional Euro 1500	NA
Green Fees Cover	NA	NA	NA	Optional Euro 200	Optional Euro 300	NA
Piste Closure	NA	NA	NA	Optional Euro 20 per day maximum up to Euro 200	Optional Euro 20 per day maximum up to Euro 200	NA
Up-gradation to Business Class	NA	NA	NA	Optional Euro 1000	Optional Euro 1500	Optional Euro 1000
Political Risk and Catastrophe Evacuation	NA	Optional USD 500	Optional USD 500	Optional Euro 1,000	Optional Euro 1,500	Optional Euro 500
Automatic Extension of Policy	NA	Available	Available	Available	Available	Available

Value-Added Services are available for all the plans mentioned above without any deductible applicable

Optional Covers are available with the payment of additional premium



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Zurich Kotak General Insurance Company (India) Limited
(formerly known as Kotak Mahindra General Insurance Company Limited)

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For more details on the risk factors, terms and conditions, please read the policy document before concluding the sale.

For Optional covers offered under Smart Travel, please get in touch with the company's representative.

Statutory warning: Section 41 of the Insurance Act, 1938 states. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ₹1,000,000/-.