

# **Travel Insurance (Business and Holiday)**

## PROSPECTUS

Now you can travel overseas without worries. SBI General Insurance's Travel Insurance (Business and Holiday) gives comprehensive cover for you and your family when you globetrotting. We want your trip to be stress-free so we cover you against medical and other financial emergencies that may occur during your travel abroad

## Scope of Cover

This policy provides indemnity for expenses incurred for medical treatment of illness, disease contracted or injury sustained during overseas travel and which is primarily in the nature of an emergency and which is necessary to be undertaken immediately along with other related covered.

Section	Coverage Name
Α	Medical Expenses including Evacuation & Repatriation
A-i	Personal Accident
	Travel Support
	1. Loss of Passport
	2. Golfer's Hole-In-One
	3. Home Burglary Insurance
	4. Loss of Checked Baggage
	5. Trip Cancellation
	6. Trip Curtailment
A-ii	7. Missed Connection
	8. Delay of Checked Baggage
	9 Hijack Cover
	10. Trip Delay
	11. Hospitalisation Daily Allowance
	12. Bail Bond
	13. Emergency Cash Advance
В	Personal Liability

1. Who can take this Insurance?

- 1) Indian Residents undertaking bonafide trips abroad for: a) business and official purposes, b) holiday purpose
- 2) Foreign Nationals working in India.
  - Age Limit: 6 months to 70 years.

## 2. Geography

There are two options:

- 1. Worldwide,
- 2. Worldwide excluding USA & Canada.

#### 3. Limit of Cover

Coverage		
Section	Coverage Name	Limit of Cover
A	Medical Expenses including Evacuation & Repatriation	US \$50,000 to US \$5,00,000
A-i	Personal Accident	10% of Limit of cover under Section ( A ) subject to maximum US \$25,000
A-ii	Travel Support	US \$2000 on Floater basis

SBI General Insurance Company Limited, • Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400099. CIN: U66000MH2009PLC190546 | **\** Tollfree: 18001021111 | **(a)** customer.care(a) sbigeneral.in | **(a)** www.sbigeneral.in | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | Travel Insurance (Business and Holiday) UIN: SBITIOP14004V011314 SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products



	<ol> <li>Loss of Passport</li> <li>Golfer's Hole-In-One</li> <li>Home Burglary Insurance</li> <li>Loss of Checked Baggage</li> </ol>	
A-ii	<ul> <li>5. Trip Cancellation</li> <li>6. Trip Curtailment</li> <li>7. Missed Connection</li> <li>8. Delay of Checked Baggage (Baggage delay payment at the rate of US \$ 200 per 12 hrs)</li> <li>9. Hijack Cover (Hijack Cover at the rate of US \$ 200 per 24 hrs)</li> <li>10. Trip Delay (Trip Delay at the rate of US \$ 200 per 12 hrs)</li> <li>11. Hospitalisation Daily Allowance ( cash at the rate of US \$ 50 per day)</li> </ul>	US \$2000 on Floater basis
	12. Bail Bond 13. Emergency Cash Advance	
В	Personal Liability	50% of the Limit of cover under Section ( A ) or US \$ 2,00,000, whichever is lower.

## 4. Basis of Claim Settlement

Coverage		
Section	Coverage Name	<b>Basis of Claim Settlement</b>
А	Medical Expenses including Evacuation & Repatriation	Indemnity basis
A-i	Personal Accident	Benefit Basis
	Travel Support	
	1. Loss of Passport	Indemnity basis
	2. Golfer's Hole-In-One	Indemnity basis
	3. Home Burglary Insurance	Indemnity basis
	4. Loss of Checked Baggage	Indemnity basis
	5. Trip Cancellation	Indemnity basis
	6. Trip Curtailment	Indemnity basis
	7. Missed Connection	Indemnity basis
A-ii	8. Delay of Checked Baggage	Benefit Basis
	9. Hijack Cover	Benefit Basis
	10. Trip Delay	Benefit Basis
	11. Hospitalisation Daily Allowance	Benefit Basis
	12. Bail Bond	These are only assistance
	13. Emergency Cash Advance	services
В	Personal Liability	Indemnity basis

## 5. Deductible

Coverage		
Section	Coverage Name	<b>Basis of Claim Settlement</b>
A	Medical Expenses including Evacuation & Repatriation	US \$ 100
A-i	Personal Accident	Nil
	Travel Support	
A-ii	1. Loss of Passport	5% of claim amount
	2. Golfer's Hole-In-One	5% of claim amount



	3. Home Burglary Insurance	5% of claim amount		
	4. Loss of Checked Baggage	5% of claim amount		
	5. Trip Cancellation	5% of claim amount		
	6. Trip Curtailment	5% of claim amount		
	7. Missed Connection	5% of claim amount		
A-ii	8. Delay of Checked Baggage	First 12 hrs		
	9. Hijack Cover	First 24 Hrs		
	10. Trip Delay	First 12 hrs		
	11. Hospitalisation Daily Allowance	First one day		
	12. Bail Bond	Not Applicable		
	13. Emergency Cash Advance	Not Applicable		
В	Personal Liability	US \$ 100		

#### 6. Reinstatement of Limit of cover

There is no provision of reinstatement of Limit of cover

#### 7. Period of Insurance

- A Single Trip: Policy can be issued for minimum 1 days up to a maximum of 180 days duration.
- B Multi Trip: Policy will be issued only for one year not for shorter or longer duration.

#### 8. Extension in Policy Duration

With prior approval of the Insurer and on payment of extra premium:- Extension in Policy duration is only permissible in single trip insurance for a maximum 180 days subject to the condition that total Policy duration after extension shall not be more than 270 days.

The premium for extension of Policy duration will be difference of full extended period premium minus premium received till date.

Automatic extension: - This extension is over and above extension of the Policy duration after prior approval for a period not exceeding 7 days if necessitated by delay of public transport services beyond the control of the Insured person. This automatic extension will be free of any charge.

#### 9. Exclusions

The Insurer shall not be liable to pay under the Policy for the following as detailed against each Section -

#### Section A Medical Expenses including Evacuation & Repatriation.

- 1. Any pre-existing disease.
- 2. Any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India.
- 3. Any travel against the advice of a Physician.
- 4. Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured Person in his proposal.
- 5. Travelling for the purpose of obtaining treatment.
- 6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident.
- 7. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender, Lasik treatment for refractive error.
- 8. Any form of plastic surgery (unless necessary for the treatment of Illness or accidental bodily injury).
- 9. The cost of spectacles, contact lenses, hearing aids, crutches, wheelchairs, artificial limbs, dentures, artificial teeth and all other external appliances, rehabilitation and physiotherapy, prosthesis and/or devices whether for diagnosis or for treatment.
- 10. Surgery to correct deviated septum and hypertrophied turbinate unless necessitated by an accidental bodily injury and proved to the Insurer's satisfaction that the condition is a result of an accidental injury.
- 11.Convalescence, general debility, "Run-down" condition, rest cure, Congenital Internal and /or external illness/disease/defect.
- 12. Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these, including caesarian section. However, this exclusion will not apply to abdominal operation for extra uterine pregnancy (Ectopic Pregnancy), which is proved by submission of Ultra Sonography Report and certification by a Gynaecologist that it is life threatening.
- 13.Experimental, unproven or non-standard treatment.
- 14. Treatment by any other system other than modern medicine (also known as Allopathy).
- 15.Expenses incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescent home or similar institution.



#### Section A(i) Personal Accident

- 1. Payment in respect of death, injury or disablement of the Insured person from suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection.
- 2. Being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.
- 3. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.
- 4. Accidents due to mental disorders or disturbances of consciousness, strokes, fits, convulsions, which affect the entire body and any pathological disturbances caused by mental reaction to the same.
- 5. Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease.
- 6. Participation in winter sports, skydiving/parachuting, hand gliding, bungee jumping, scuba diving, ballooning, mountain climbing (where ropes or guides are customarily used), all forms of skiing (including but not limited to snow or water), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which Insured person is untrained.
- 7. Losses' arising from accidents on two wheeled motorized vehicles unless at the time of the accident the driver is duly qualified and is in possession of a current valid international driving license and the Insured person is wearing a safety crash helmet.
- 8. Any exclusion mentioned under the General Exclusions of the policy.

#### Section A(ii) Travel Support

#### Loss of Passport

- 1. Loss or damage to Passport due to delay or from confiscation or detention by customs, police or other authority.
- 2. Theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
- 3. Loss or theft of Passport left unattended by the Insured person unless located in a locked hotel room or apartment and an appropriate sized safety deposit box was not available for use by the Insured person.

#### Trip Delay

- 1. for any departure which is delayed as a result of the Insured person or any other person who is to travel with him failing to check-in correctly as required by the airlines.
- 2. for any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.
- 3. if the aircraft is taken out of service on the instructions of the Civil Aviation Authority or similar authority Bail Bond
- 1. for any bail amount where the Insured person has been charged for breaking the law with criminal intent.
- 2. for any bail amount where the Insured person has been charged for over speeding in a vehicle.

#### Section B Personal Liability

- 1. No claims shall be paid arising from Employers or Contractual Liability.
- 2. No claims shall be paid arising from liability to any members of the Insured person's family, travelling companion, friend or colleague.
- 3. No claims shall be paid for any liability arising directly or indirectly from or due to:
  - animals belonging to the Insured person or in their care, custody or control :
  - any willful, malicious or unlawful act;
  - pursuit of a trade, business or profession, employment or occupation;
  - ownership, possession or use of vehicles, aircraft, watercraft, parachuting, handgliding, hot air ballooning or use of firearms;
  - legal costs of any proceedings that result from any criminal or illegal act;
  - insanity, the use of any alcohol, drugs, (except as medically prescribed) or drug addiction;
  - the supply of goods or services;
  - any form of ownership or occupation of land or building (other than occupation only of any temporary residence).

#### General Exclusions

- 1. No claim will be paid where the Insured person :
  - is travelling against the advice of a Physician: or
  - is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate; or
  - is travelling for the purpose of obtaining treatment; or
  - has received a terminal prognosis for a medical condition.



- 2. No claim will be paid if arising from suicide, attempted suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the abuse of the drugs, or any loss arising directly or indirectly from any injury, illness, death, loss, expenses, or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
- 3. No claim will be paid if arising from the Insured person taking part in Naval, Military or Airforce operations.
- 4. No claim will be paid if arising from War, invasion, acts of foreign enemy, hostilities (Whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- The Insurance does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from
  - ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 6. No claim will be paid which arises from the Insured person engaging in Air Travel unless he or she flies as a passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion, Air Travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.
- 7. No claim will be paid arising from the participation of the Insured person in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, caving or potholing, hunting or equestrian, skew diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles). Further no claim will be paid in case Insured person participates in professional sports or any other hazardous sports, unless specifically covered as an extension of the Policy.
- 8. No claim will be paid for losses arising from accidents on two wheeled motorised vehicles unless at the time of the accident the driver is duly qualified, is in possession of a current full International driving license and the Insured person is wearing a safety crash helmet.
- 9. No claim will be paid for losses arising directly or indirectly from manual work or hazardous occupation, or if engaging in any criminal or illegal act.
- 10.Pre-existing Disease: The Policy is not designed to provide an indemnity in respect of medical services, the need for which arises out of a pre-existing disease.

#### **10. Termination of Policy**

The Policy terminates on the happening of any of following events whichever is earlier -

- A. cancellation by the Insured person or the Insurer as per provisions mentioned under 'Cancellation', or;
- B. expiry of the period of insurance as per provisions mentioned under 'Period of Insurance' in the Policy

#### 11. Renewal Conditions

Single Trip Insurance is non-renewable. Multi Trip Insurance may be renewed with the Insurer's consent by paying the premium in force at the time of renewal. The Insurer however, shall not be bound to give notice that it is due for renewal.

#### 12. Cancellation

#### Cancellation by Insured

A Single Trip Insurance: Cancellation of the Policy may be done only in cases where a journey is not undertaken and only on production of the Insured person's Passport as a proof that the journey has not been undertaken. Any request for cancellation will be entertained not less than 14 days after the First Day of Insurance as indicated in the Policy Schedule. Such cancellation will be subject to deduction of Rs 250/-. No refund of premium or part thereof will be allowed once the journey has commenced.

Policy can be cancelled in full and cannot be cancelled with respect to only some of insured persons. Once any of insured person starts journey, policy will not be cancelled with respect to remaining insured persons.

B Multi Trip Insurance: The Insurance may be cancelled at any time at the request of the Insured person, in which case the Insurer will refund the premium as per the Table given below, provided that no claim has been made during the Period of Insurance.

Period of Insurance in force	% of Annual Premium Refundable
Up to one month	75% of annual rate
Up to three months	50% of annual rate
Up to six months	25% of annual rate
Exceeding six months	Nil

#### Cancellation by Insurer

The Insurance may also at any time be cancelled at the option of the Insurer, on 15 days' notice to that effect being given to the Insured person, in which case the Insurer shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. Such cancellation will be on grounds of mis- representation, fraud, non-disclosure of material facts or non-cooperation of the Insured person.

#### 13. Premium

The premium shall depend upon factors like

• Limit of cover,



- Type of policy (singly trip or multi trip),
- Floater Option,
- Period of Insurance,
- Age of the Insured and
- Geographic location.

14. Payment of Premium

Premium should be received in advance and will not be accepted in installments.

#### 15. Minimum Premium

The minimum premium under all circumstances would be Rs. 250/-.

#### 16. Premium at the time of Renewal

Renewal premium will be based on the age of the Insured person at the time of renewal and charged as per the Rating Table attached. However the same is subject to change as mentioned under 'Revision of Product'.

#### 17. Revision of Product

In case of revision of this product we will communicate to you at least 3 months prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

#### 18. Premium Table

Premium for each individual will be charged as per Schedule A based on age, trip duration and Geographic location.

19. Premium Discount

Discount on premium will be given as given as per Schedule A.

#### 20. Revision in the limit of cover

Midterm revision of limit of cover is not allowed, changes in limit of Cover are allowed only on renewals.

#### 21. Multiple policies

#### a. Indemnity Policies:

A Policyholder can file for Claim settlement as per his/her choice under any Policy. The Insurer of that chosen Policy shall be treated as the primary Insurer.

In case the available coverage under the said Policy is less than the admissible Claim amount, the primary Insurer shall seek the details of other available policies of the Policyholder and shall coordinate with other Insurers to ensure settlement of the balance amount as per the Policy conditions, without causing any hassles to the Policyholder.

#### b. Benefit based Policies:

On occurrence of the Insured event, the Policyholders can Claim from all Insurers under all policies.

#### 22. Claim Intimation and documents submission

It is a condition precedent to liability under the policy that in the event of any occurrence likely to give rise to a claim under this insurance, the Insured person or his representative, must notify Insurer / Service Provider immediately. The Insured person or his representative should quote Insurer / Service Provider as much information concerning the illness, accident or occurrence as is available, including the name of the treating Doctor, name and telephone number of the Hospital, the Policy number and its date of issue.

This document, together with invoices, travel documents and any other relevant details must be sent to Insurer / Service Provider, clearly stating under which Section of this Policy a claim is being made. Please note that if medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should be forwarded to Insurer / Service Provider.

In no event should a claim will be notified and documents will be submitted to Insurer / Service Provider later than 31 days after the end of an insured trip.

However the Insurer at his sole discretion may relax this condition subject to a satisfactory proof/evidence being produced on the reasons for such a delay for maximum 60 days.

#### 23. subrogation

Insurer shall be fully and completely subrogated to the rights of the Insured person against parties who may be liable to provide indemnity or make a contribution in respect of any matter which is the subject of a claim under this insurance. The Insured person further agrees to cooperate fully with insurers in seeking such indemnity or contribution including where appropriate, insurers instituting proceedings at their own expense against such parties in the name of the Insured person.

#### 24. Penal Interest Provision

Upon acceptance of an offer of claim settlement by Insured person, the payment of amount due will be made within 7 days from the acceptance of offer by the Insured person. In the case of delay in the payment, the Insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the offer was accepted by the Insured. In all other cases no sum payable under this Policy shall carry interest.

SBI General Insurance Company Limited, 🕈 Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400099. CIN: U66000MH2009PLC190546 | 📞 Tollfree: 18001021111 | 🍩 customer.care@sbigeneral.in | 🗇 www.sbigeneral.in | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | Travel Insurance (Business and Holiday) UIN: SBITIOP14004V011314 SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products



Explanation: Bank Rate means Bank rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1st day of the financial year in which the claim has fallen due)

#### 25. Free Look Period

- i. Every Policyholder of new individual health insurance policies except those with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of Policy document, whether received electronically or otherwise, to review the terms and conditions of such Policy.
- ii. In the event a Policyholder disagrees to any of the Policy terms or conditions, or otherwise and has not made any Claim, he shall have the option to return the Policy to the Insurer for cancellation, stating the reasons for the same.
- iii. Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the Insurer on medical examination of the proposer and stamp duty charges.
- iv. A request received by Insurer for cancellation of the Policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request, as stated at sub regulation (3) above.

#### 26. Information about our Claims Services

- The Insurer's dedicated and experienced claims team aim to deliver a differentiated customer service of a fast, fair, convenient and transparent claims process for the management and settlement of your claim.
- The Insurer's philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our Claims Services will:
- Provide assistance in emergency situations
- Keep you informed of the progress of your claim
- The Insurer will act efficiently to ensure you get back to normal as quickly as possible.

#### 27. Customer Service

Our endeavour would be to resolve your queries / clarifications or grievances, at the first instance itself. But if you feel that the matter was not handled to your satisfaction, we request you to get in touch with our Customer Service Cell at the below mentioned address-Customer Service Cell / Grievance Redressal Officer SBI General Insurance Company Ltd.

SBI General Insurance Company Limited,

Address: 9th Floor, Wing A & B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099.

Email: customer.care@sbigeneral.in; seniorcitizengrievances@sbigeneral.in (for Senior Citizens) Website: www.sbigeneral.in

Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7) (Available 24\*7)

#### 28. Redressal of Grievances

**Stage 1**: If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customercare@sbigeneral.in We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in; Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7)

**Stage 2:** In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at : gro@sbigeneral.in or contact at 022-45138021.

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099. List of Grievance Redressal Officers at Branch:

https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/

**Stage 3:** In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link

https://bimabharosa.irdai.gov.in/Home/Home

**Stage 4:** If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at (https://www.cioins.co.in/Ombudsman)

#### 29. Contact Us

For any product or service related information or assistance, here's how you can reach Us.

Contact details for Policy Servicing	Contact details for Claim Servicing
SBI General Insurance Company Limited,	Accident & Health claims team,
Address: 9th Floor, Wing A & B, Fulcrum,	SBI General Insurance Company Limited,
Sahar Road, Andheri (East), Mumbai – 400 099.	Address: 9th Floor, Westport, Pan Card Club Road,
Email: customer.care@sbigeneral.in ;	Baner, Pune, Maharashtra – 411 045.
seniorcitizengrievances@sbigeneral.in (for Senior Citizens)	Email: sbig.health@sbigeneral.in
Toll free number 1800 102 1111 (Available 24/7)	Toll Free number: 1800 210 3366, 1800 210 6366
For agents and intermediaries 1800 22 1111 (Available 24/7)	
Website: www.sbigeneral.in	Website: www.sbigeneral.in
Fax No: 1800227244, 18001027244	Fax No: +91 20 49334525

SBI General Insurance Company Limited, 🕈 Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400099. CIN: U66000MH2009PLC190546 | 📞 Tollfree: 18001021111 | 🌐 customer.care@sbigeneral.in | 🕮 www.sbigeneral.in | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144 | Travel Insurance (Business and Holiday) UIN: SBITIOP14004V011314 SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products



**30. Network Provider and Service Provider** 

Please visit our website for service provider list - www.sbigeneral.in

#### 31. Premium Rate and Discount

#### Family Floater Discount:

Age of the oldest member - 0-40								
Тwo	Three	Four						
15%	22%	30%						
	Age of the oldest member - 41 - 60							
Тwo	Three	Four						
10%	17%	27%						

For example:

- If two adults are covered aged 37 and aged 42 then total premium is sum of premiums applicable for each based on rate chart.
- On the total premium, discount rate as applicable based on age of oldest member from above is applied to get final rate.

Discount In the lieu of Agency Commission:- 10%

#### **Single Trip Insurance**

Age Band 0.5 - 40 - Worldwide excluding USA & Canada													
	Limit	of Cover	under Se	ction A in	USD			[	<b>Duration</b>	is less tha	an and upt	o days	
Duration	50000	55000	60000	65000	70000	75000	80000	85000	90000	95000	100000	105000	110000
7	541	544	546	549	552	555	557	560	563	566	609	610	612
14	671	677	682	688	693	699	705	710	716	721	775	778	781
21	813	822	830	839	848	857	866	874	883	892	957	962	966
28	958	970	982	995	1,007	1,019	1,031	1,043	1,055	1,067	1,143	1,149	1,156
45	1,725	1,753	1,782	1,810	1,839	1,867	1,895	1,924	1,952	1,981	2,093	2,108	2,123
90	2,795	2,857	2,919	2,981	3,043	3,105	3,167	3,229	3,291	3,353	3,552	3,585	3,617
180	5,187	5,335	5,483	5,632	5,780	5,928	6,076	6,224	6,372	6,521	6,907	6,984	7,061
270	9,176	9,459	9,741	10,024	10,307	10,590	10,872	11,155	11,438	11,721	12,417	12,563	12,709
Age Band 41 - 60 - Worldwide excluding USA & Canada													
	Limit	of Cover	under Se	ction A in	USD			[	<b>Duration</b>	is less tha	an and upt	o days	
Duration	50000	55000	60000	65000	70000	75000	80000	85000	90000	95000	100000	105000	110000
7	568	572	575	579	582	586	589	593	596	600	646	648	650
14	728	735	742	749	756	763	770	777	784	791	852	856	859
21	902	913	924	935	947	958	969	980	991	1,003	1,077	1,083	1,089
28	1,080	1,096	1,111	1,127	1,142	1,158	1,173	1,189	1,204	1,220	1,308	1,316	1,325
45	2,015	2,051	2,088	2,125	2,161	2,198	2,234	2,271	2,307	2,344	2,480	2,499	2,518
90	3,391	3,471	3,550	3,630	3,710	3,790	3,870	3,950	4,030	4,110	4,357	4,399	4,440
180	6,493	6,685	6,877	7,068	7,260	7,452	7,643	7,835	8,027	8,219	8,711	8,809	8,908
270	11,785	12,155	12,524	12,894	13,264	13,634	14,003	14,373	14,743	15,112	16,016	16,204	16,393
				ge Band 6		orldwide e	excluding						
				ction A in							an and upt		
Duration	50000	55000	60000	65000	70000	75000	80000	85000	90000	95000	100000	105000	110000
7	931	939	947	956	964	972	980	988	997	1,005	1,066	1,071	1,075
14	1,294	1,310	1,327	1,343	1,360	1,376	1,393	1,409	1,426	1,442	1,532	1,540	1,549
21	1,686	1,712	1,738	1,763	1,789	1,815	1,840	1,866	1,892	1,917	2,035	2,049	2,062
28	2,082	2,117	2,152	2,187	2,222	2,257	2,292	2,326	2,361	2,396	2,542	2,560	2,578
45	3,537	3,607	3,676	3,745	3,815	3,884	3,954	4,023	4,093	4,162	4,394	4,430	4,465
90	6,493	6,642	6,792	6,942	7,092	7,241	7,391	7,541	7,690	7,840	8,286	8,362	8,438
180	13,537	13,896	14,256	14,616	14,975	15,335	15,694	16,054	16,414	16,773	17,704	17,885	18,067
270	26,362	27,085	27,807	28,530	29,252	29,975	30,697	31,420	32,142	32,865	34,671	35,033	35,395

Age Band 0.5 - 40 - Worldwide													
	Limi	t of Cover	under Se	ction A in	USD				Duration	is less tha	an and upt	o days	
Duration	50000	55000	60000	65000	70000	75000	80000	85000	90000	95000	100000	105000	110000
7	707	709	712	714	716	719	721	723	726	728	776	777	778
14	941	945	950	955	960	964	969	974	978	983	1,046	1,048	1,051
21	1,194	1,202	1,209	1,217	1,224	1,232	1,239	1,247	1,254	1,261	1,339	1,344	1,348
28	1,450	1,461	1,471	1,482	1,492	1,503	1,513	1,524	1,534	1,545	1,637	1,643	1,648
45	2,496	2,519	2,542	2,565	2,588	2,611	2,634	2,657	2,680	2,703	2,839	2,852	2,864
90	4,321	4,377	4,433	4,490	4,546	4,602	4,659	4,715	4,771	4,828	5,079	5,109	5,139
180	8,105	8,265	8,426	8,586	8,747	8,907	9,068	9,228	9,389	9,549	10,056	10,139	10,223
270	16,826	16,955	17,085	17,214	17,343	17,472	17,601	17,730	17,859	17,989	18,743	19,030	19,317
	Age Band 41 - 60 - Worldwide												
	Limi	t of Cover	under Se	ction A in	USD				Duration	is less tha	an and upt	o days	
Duration	50000	55000	60000	65000	70000	75000	80000	85000	90000	95000	100000	105000	110000
7	761	764	768	772	775	779	783	786	790	793	847	849	851
14	1,050	1,058	1,065	1,073	1,080	1,088	1,095	1,102	1,110	1,117	1,191	1,195	1,199
21	1,366	1,378	1,390	1,401	1,413	1,425	1,437	1,449	1,460	1,472	1,566	1,573	1,579
28	1,686	1,702	1,719	1,735	1,752	1,768	1,784	1,801	1,817	1,833	1,947	1,956	1,964
45	3,001	3,037	3,072	3,108	3,143	3,178	3,214	3,249	3,285	3,320	3,495	3,514	3,532
90	5,386	5,468	5,550	5,633	5,715	5,797	5,880	5,962	6,044	6,126	6,457	6,500	6,542
180	10,550	10,769	10,988	11,207	11,426	11,645	11,864	12,083	12,303	12,522	13,196	13,308	13,420
270	22,469	22,660	22,851	23,042	23,233	23,424	23,615	23,806	23,997	24,188	25,219	25,609	25,998
					Age B	and 61 - 7	0 - World	wide					
	Limi	t of Cover	under Se	ction A in	USD				Duration	is less tha	an and upt	o days	
Duration	50000	55000	60000	65000	70000	75000	80000	85000	90000	95000	100000	105000	110000
7	1,091	1,100	1,110	1,120	1,130	1,139	1,149	1,159	1,169	1,178	1,254	1,259	1,264
14	1,649	1,669	1,689	1,709	1,729	1,749	1,769	1,789	1,809	1,828	1,946	1,956	1,966
21	2,255	2,286	2,317	2,349	2,380	2,411	2,443	2,474	2,506	2,537	2,697	2,713	2,729
28	2,863	2,906	2,949	2,993	3,036	3,079	3,122	3,166	3,209	3,252	3,453	3,475	3,497
45	4,896	4,981	5,066	5,151	5,236	5,321	5,406	5,491	5,576	5,661	5,986	6,029	6,072
90	9,236	9,430	9,624	9,818	10,012	10,206	10,401	10,595	10,789	10,983	11,624	11,722	11,820
180	19,050	19,566	20,082	20,598	21,115	21,631	22,147	22,663	23,179	23,695	25,076	25,334	25,593
270	42,756	43,290	43,825	44,360	44,895	45,430	45,965	46,499	47,034	47,569	49,763	50,673	51,583

## Single Trip Insurance

	Age Band 0.5 - 40 - Worldwide excluding USA & Canada												
Limit of Cover under Section A in USD							Duration is less than and upto days						
Duration	115000	120000	125000	130000	135000	140000	145000	150000	155000	160000	165000		
7	614	615	617	618	620	621	623	666	668	669	671		
14	784	788	791	794	797	800	803	856	860	863	866		
21	971	976	981	986	990	995	1,000	1,064	1,069	1,074	1,079		
28	1,163	1,169	1,176	1,182	1,189	1,196	1,202	1,276	1,283	1,290	1,297		
45	2,138	2,153	2,168	2,183	2,198	2,213	2,228	2,333	2,349	2,364	2,380		
90	3,650	3,683	3,715	3,748	3,781	3,813	3,846	4,028	4,062	4,096	4,130		
180	7,138	7,216	7,293	7,370	7,447	7,524	7,602	7,943	8,023	8,103	8,183		
270	12,854	13,000	13,145	13,291	13,436	13,582	13,727	14,335	14,486	14,636	14,787		

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			Age I	3and 41 - 60	) - Worldwie	de excluding	g USA & Car	nada					
	Limit of	Cover unde	er Section A	in USD			Durati	on is less th	an and upto	o days			
Duration	115000	120000	125000	130000	135000	140000	145000	150000	155000	160000	165000		
7	652	654	656	658	660	662	664	710	712	714	716		
14	863	867	871	875	879	883	886	946	950	954	958		
21	1,095	1,101	1,107	1,113	1,119	1,125	1,131	1,204	1,211	1,217	1,223		
28	1,333	1,341	1,349	1,358	1,366	1,374	1,383	1,468	1,477	1,486	1,494		
45	2,537	2,556	2,575	2,595	2,614	2,633	2,652	2,778	2,798	2,818	2,838		
90	4,482	4,523	4,565	4,606	4,648	4,689	4,731	4,956	4,999	5,042	5,085		
180	9,007	9,105	9,204	9,302	9,401	9,401 9,500 9,598 10,031 10,134 10,236 10,							
270         16,581         16,770         16,958         17,146         17,335         17,523         17,712         18,497										18,886	19,081		
			Age I	Band 61 - 70	) - Worldwie	de excluding	g USA & Car	nada					
	Limit of	Cover unde	er Section A	in USD		Duration is less than and upto days							
Duration	115000	120000	125000	130000	135000	140000	145000	150000	155000	160000	165000		
7	1,079	1,084	1,088	1,092	1,096	1,101	1,105	1,165	1,169	1,174	1,178		
14	1,557	1,566	1,574	1,583	1,592	1,600	1,609	1,694	1,703	1,712	1,721		
21	2,075	2,088	2,102	2,115	2,128	2,141	2,155	2,266	2,280	2,294	2,308		
28	2,596	2,614	2,632	2,650	2,668	2,686	2,704	2,841	2,859	2,878	2,897		
45	4,501	4,536	4,571	4,607	4,642	4,678	4,713	4,924	4,961	4,998	5,034		
90	8,514	8,590	8,666	8,742	8,817	8,893	8,969	9,368	9,447	9,526	9,605		
180	18,248	18,429	18,611	18,792	18,973	19,155	19,336	20,147	20,334	20,521	20,708		
270	35,757	36,118	36,480	36,842	37,204	37,566	37,928	39,486	39,859	40,232	40,606		

270

26,388

26,778

27,167

27,557

	Age Band 0.5 - 40 - Worldwide											
				Age	Band 0.5 - 4	40 - Worldw	vide					
	Age	Band 0.5 - 4	40 - Worldw	vide			Age	Band 0.5 - 4	0 - Worldw	ide		
Duration	115000	120000	125000	130000	135000	140000	145000	150000	155000	160000	165000	
7	780	781	783	784	785	787	788	836	837	839	840	
14	1,054	1,056	1,059	1,062	1,064	1,067	1,070	1,132	1,135	1,138	1,140	
21	1,352	1,356	1,360	1,364	1,369	1,373	1,377	1,454	1,458	1,462	1,467	
28	1,654	1,660	1,666	1,672	1,677	1,683	1,689	1,779	1,785	1,792	1,798	
45	2,876	2,889	2,901	2,914	2,926	2,938	2,951	3,082	3,095	3,107	3,120	
90	5,169	5,198	5,228	5,258	5,288	5,318	5,347	5,584	5,615	5,646	5,677	
180	10,306	10,389	10,472	10,556	10,639	10,722	10,805	11,264	11,350	11,436	11,522	
270	19,605	19,892	20,179	20,467	20,754	21,041	21,329	22,336	22,633	22,930	23,227	
				Age	Band 41 - 6	50 - Worldw	ide					
	Limit of	Cover unde	er Section A	in USD			Duration is less than and upto days					
Duration	115000	120000	125000	130000	135000	140000	145000	150000	155000	160000	165000	
7	853	855	857	859	861	863	865	918	920	922	925	
14	1,203	1,207	1,211	1,215	1,219	1,223	1,227	1,300	1,304	1,308	1,312	
21	1,585	1,592	1,598	1,604	1,610	1,617	1,623	1,715	1,722	1,728	1,735	
28	1,973	1,982	1,991	1,999	2,008	2,017	2,026	2,136	2,145	2,154	2,163	
45	3,551	3,569	3,588	3,607	3,625	3,644	3,662	3,828	3,847	3,867	3,886	
90	6,585	6,628	6,671	6,713	6,756	6,799	6,841	7,149	7,193	7,237	7,282	
180	13,532	13,644	13,756	13,868	13,980	14,093	14,205	14,811	14,927	15,043	15,159	
				_								

SBI General Insurance Company Limited, Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400099. CIN: U66000MH2009PLC190546 | Conference Company Limited under License | IRDAI Reg No: 144 | Travel Insurance (Business and Holiday) UIN: SBITIOP14004V011314 SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

28,336

28,726

30,086

30,488

30,891

31,294

27,947



	Age Band 61 - 70 - Worldwide													
	Limit of	Cover unde	er Section A	in USD		Duration is less than and upto days								
Duration	Duration 115000 120000 125000 130000 13500						145000	150000	155000	160000	165000			
7	1,270	1,275	1,280	1,285	1,290	1,295	1,300	1,374	1,379	1,385	1,390			
14	1,977	1,987	1,997	2,007	2,018	2,028	2,038	2,151	2,162	2,173	2,184			
21	2,745	2,761	2,777	2,794	2,810	2,826	2,842	2,994	3,011	3,028	3,045			
28	3,519	3,541	3,564	3,586	3,608	3,630	3,652	3,842	3,865	3,888	3,911			
45	6,115	6,159	6,202	6,245	6,288	6,331	6,374	6,674	6,719	6,764	6,809			
90	11,918	12,016	12,115	12,213	12,311	12,409	12,507	13,090	13,191	13,293	13,395			
180 25,852 26,110 26,369 26,628 26,5						27,145	27,403	28,616	28,883	29,151	29,419			
270	52,493	53,403	54,313	55,223	56,133	57,044	57,954	60,826	61,766	62,707	63,647			

			Age E	Band 0.5 - 40	0 - Worldwi	de excludin	g USA & Cai	nada					
	Limit of	Cover und	er Section A	in USD			Durati	on is less th	an and upto	o days			
Duration	170000	175000	180000	185000	190000	195000	200000	205000	210000	215000	220000		
7	673	674	676	678	679	681	727	728	728	729	729		
14	869	873	876	879	883	886	944	945	947	948	949		
21	1,084	1,089	1,094	1,099	1,104	1,110	1,181	1,183	1,185	1,186	1,188		
28	1,304	1,311	1,318	1,325	1,331	1,338	1,423	1,425	1,427	1,430	1,432		
45	2,396	2,411	2,427	2,443	2,458	2,474	2,600	2,605	2,611	2,616	2,621		
90	4,164	4,198	4,231	4,265	4,299	4,333	4,560	4,573	4,586	4,598	4,611		
180	8,263	8,343	8,422	8,502	8,582	8,662	9,107	9,142	9,177	9,212	9,247		
270	14,937	15,088	15,238	15,388	15,539	15,689	16,493	16,557	16,621	16,685	16,749		
			Age l	3and 41 - 60	) - Worldwid	vide excluding USA & Canada							
	Limit of	Cover und	er Section A	in USD			Durati	on is less th	an and upto	o days			
Duration	170000	175000	180000	185000	190000	195000	200000	205000	210000	215000	220000		
7	718	720	722	724	726	729	778	779	780	781	782		
14	962	966	971	975	979	983	1,049	1,050	1,052	1,054	1,056		
21	1,230	1,236	1,242	1,249	1,255	1,262	1,344	1,347	1,350	1,352	1,355		
28	1,503	1,512	1,521	1,529	1,538	1,547	1,646	1,649	1,653	1,657	1,660		
45	2,857	2,877	2,897	2,917	2,937	2,957	3,110	3,118	3,126	3,135	3,143		
90	5,128	5,171	5,214	5,257	5,300	5,343	5,627	5,646	5,665	5,684	5,703		
180	10,440	10,542	10,644	10,746	10,848	10,950	11,517	11,569	11,621	11,673	11,724		
270	19,275	19,470	19,665	19,860	20,054	20,249	21,291	21,388	21,485	21,582	21,679		
			Age l	Band 61 - 70	) - Worldwid	de excluding	g USA & Car	nada					
	Limit of	Cover und	er Section A	in USD			Durati	on is less th	an and upto	o days			
Duration	170000	175000	180000	185000	190000	195000	200000	205000	210000	215000	220000		
7	1,183	1,188	1,192	1,197	1,201	1,206	1,272	1,274	1,277	1,279	1,281		
14	1,730	1,739	1,748	1,757	1,766	1,775	1,874	1,878	1,883	1,887	1,892		
21	2,322	2,336	2,350	2,363	2,377	2,391	2,523	2,530	2,537	2,544	2,551		
28	2,916	2,935	2,953	2,972	2,991	3,010	3,173	3,183	3,192	3,202	3,211		
45	5,071	5,108	5,144	5,181	5,218	5,255	5,516	5,535	5,554	5,573	5,592		
90	9,683	9,762	9,841	9,919	9,998	10,077	10,583	10,662	10,741	10,820	10,899		
180	20,896	21,083	21,270	21,457	21,644	21,832	22,891	23,009	23,127	23,246	23,364		
270	40,979	41,352	41,725	42,098	42,471	42,845	44,898	45,132	45,366	45,600	45,834		

				Age E	Band 0.5 - 4	40 - World	wide				
	Limit of (	Cover unde	er Section	A in USD			Durati	on is less t	han and u	pto days	
Duration	170000	175000	180000	185000	190000	195000	200000	205000	210000	215000	220000
7	841	843	844	846	847	849	898	899	900	900	901
14	1,143	1,146	1,149	1,152	1,154	1,157	1,223	1,224	1,225	1,227	1,228
21	1,471	1,476	1,480	1,484	1,489	1,493	1,576	1,578	1,579	1,581	1,583
28	1,804	1,810	1,816	1,822	1,828	1,834	1,933	1,935	1,938	1,940	1,942
45	3,133	3,146	3,159	3,172	3,185	3,198	3,345	3,351	3,356	3,361	3,366
90	5,708	5,739	5,769	5,800	5,831	5,862	6,140	6,154	6,168	6,182	6,196
180	11,609	11,695	11,781	11,867	11,953	12,039	12,610	12,656	12,702	12,748	12,794
270	23,524	23,821	24,118	24,415	24,712	25,009	26,416	26,511	26,607	26,703	26,798
				Age l	Band 41 - 6	50 - Worldv	wide				
	Limit of (	Cover unde	er Section	A in USD			Durati	on is less t	han and u	pto days	
Duration	170000	175000	180000	185000	190000	195000	200000	205000	210000	215000	220000
7	927	929	931	933	935	937	994	995	996	997	998
14	1,317	1,321	1,325	1,329	1,334	1,338	1,417	1,419	1,420	1,422	1,424
21	1,742	1,748	1,755	1,762	1,768	1,775	1,877	1,880	1,883	1,886	1,889
28	2,173	2,182	2,191	2,200	2,209	2,218	2,342	2,346	2,350	2,355	2,359
45	3,905	3,924	3,944	3,963	3,982	4,002	4,194	4,203	4,212	4,220	4,229
90	7,326	7,370	7,415	7,459	7,503	7,547	7,915	7,938	7,961	7,985	8,008
180	15,275	15,391	15,506	15,622	15,738	15,854	16,614	16,686	16,758	16,831	16,903
270	31,696	32,099	32,501	32,904	33,307	33,709	35,615	35,770	35,925	36,079	36,234
				Age l	Band 61 - 7	70 - World	vide				
	Limit of Q	Cover unde	er Section	A in USD			Durati	on is less t	han and u	pto days	
Duration	170000	175000	180000	185000	190000	195000	200000	205000	210000	215000	220000
7	1,395	1,401	1,406	1,412	1,417	1,422	1,504	1,507	1,509	1,512	1,514
14	2,194	2,205	2,216	2,227	2,238	2,249	2,378	2,382	2,387	2,392	2,397
21	3,062	3,079	3,096	3,113	3,129	3,146	3,324	3,331	3,339	3,347	3,354
28	3,934	3,958	3,981	4,004	4,027	4,050	4,274	4,284	4,295	4,305	4,316
45	6,854	6,899	6,944	6,989	7,034	7,078	7,442	7,463	7,485	7,506	7,527
90	13,497	13,599	13,701	13,802	13,904	14,006	14,732	14,786	14,840	14,894	14,947
180	29,686	29,954	30,221	30,489	30,756	31,024	32,603	32,767	32,932	33,097	33,262
270	64,588	65,528	66,469	67,409	68,349	69,290	73,454	73,826	74,199	74,571	74,943
Single Trin	Insurance										
Single Trip											
			Age Bar	nd 0.5 - 40	- Worldwi	de excludi	ng USA & C	Canada			

	Limit of (	Cover und	er Section	A in USD		Duration is less than and upto days								
Duration	225000	230000	235000	240000	245000	250000	255000	260000	265000	270000	275000			
7	730	731	731	732	733	776	777	777	778	778	779			
14	950	951	952	954	955	1,009	1,010	1,011	1,011	1,012	1,013			
21	1,190	1,192	1,193	1,195	1,197	1,262	1,263	1,264	1,265	1,267	1,268			
28	1,435	1,437	1,439	1,442	1,444	1,519	1,521	1,522	1,524	1,526	1,527			
45	2,627	2,632	2,638	2,643	2,648	2,752	2,756	2,760	2,763	2,767	2,771			
90	4,624	4,636	4,649	4,662	4,674	4,855	4,864	4,873	4,883	4,892	4,902			
180	9,282	9,317	9,352	9,387	9,422	9,762	9,790	9,818	9,846	9,874	9,902			
270	16,813	16,877	16,941	17,005	17,069	17,668	17,722	17,775	17,828	17,881	17,934			

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			Age l	Band 41 - 60	) - Worldwid	de excluding	g USA & Car	nada				
	Limit of	Cover unde	er Section A	in USD		Duration is less than and upto days						
Duration	225000	230000	235000	240000	245000	250000	255000	260000	265000	270000	275000	
7	783	784	784	785	786	833	834	835	836	836	837	
14												
21	1,358	1,360	1,363	1,365	1,368	1,443	1,445	1,447	1,449	1,452	1,454	
28	1,664	1,667	1,671	1,675	1,678	1,766	1,769	1,772	1,775	1,778	1,781	
45	3,151	3,159	3,168	3,176	3,184	3,311	3,317	3,324	3,331	3,338	3,344	
90	5,723	5,742	5,761	5,780	5,799	6,026	6,042	6,059	6,075	6,091	6,107	
180	11,776	11,828	11,880	11,931	11,983	12,423	12,468	12,513	12,558	12,604	12,649	
270	70 21,776 21,873 21,969 22,066 22,163 22,956 23,043 23,130 23,217 23,304 23,391											
			Age l	Band 61 - 70	) - Worldwid	de excluding	g USA & Car	nada				

	Limit of	Cover und	er Section A	in USD			Durat	ion is less tl	han and upt	o days	
Duration	225000	230000	235000	240000	245000	250000	255000	260000	265000	270000	275000
7	1,284	1,286	1,288	1,290	1,293	1,354	1,356	1,358	1,360	1,362	1,365
14	1,896	1,901	1,905	1,910	1,914	2,002	2,006	2,010	2,015	2,019	2,023
21	2,558	2,565	2,572	2,579	2,585	2,700	2,707	2,713	2,720	2,726	2,733
28	3,220	3,230	3,239	3,249	3,258	3,399	3,407	3,416	3,425	3,434	3,443
45	5,611	5,629	5,648	5,667	5,686	5,902	5,919	5,937	5,954	5,972	5,990
90	10,978	11,057	11,136	11,215	11,294	11,752	11,830	11,908	11,985	12,063	12,141
180	23,482	23,600	23,719	23,837	23,955	24,803	24,916	25,029	25,142	25,255	25,368
270	46,067	46,301	46,535	46,769	47,003	48,626	48,853	49,080	49,307	49,534	49,761

### **Single Trip Insurance**

	Age Band 0.5 - 40 - Worldwide												
	Limit of	Cover und	er Section A	in USD			Durati	ion is less th	nan and upt	o days			
Duration	225000	230000	235000	240000	245000	250000	255000	260000	265000	270000	275000		
7	901	902	903	903	904	1,000	1,000	1,001	1,001	1,002	1,002		
14	1,229	1,230	1,231	1,232	1,233	1,296	1,296	1,297	1,298	1,299	1,299		
21	1,584	1,586	1,588	1,590	1,591	1,669	1,670	1,671	1,672	1,673	1,674		
28	1,945	1,947	1,949	1,952	1,954	2,045	2,047	2,049	2,050	2,052	2,053		
45	3,371	3,376	3,381	3,387	3,392	3,523	3,526	3,530	3,533	3,537	3,540		
90	6,210	6,224	6,238	6,252	6,266	6,504	6,515	6,525	6,536	6,547	6,557		
180	12,840	12,886	12,932	12,978	13,024	13,491	13,531	13,570	13,609	13,648	13,687		
270	270         26,894         26,990         27,086         27,181         27,277         28,228         28,314         28,400         28,486         28,572         28,65								28,658				
				Age	Band 41 - 6	60 - Worldw	ide						
	Limit of	Cover und	er Section A	in USD		Duration is less than and upto days							
Duration	225000	230000	235000	240000	245000	250000	255000	260000	265000	270000	275000		
7	999	1,000	1,001	1,002	1,003	1,109	1,110	1,111	1,112	1,113	1,114		
14	1,426	1,428	1,430	1,432	1,434	1,507	1,509	1,510	1,512	1,513	1,515		
21	1,892	1,894	1,897	1,900	1,903	1,997	1,999	2,002	2,004	2,007	2,009		
28	2,363	2,367	2,371	2,375	2,379	2,492	2,495	2,498	2,502	2,505	2,508		
45	4,238	4,247	4,256	4,265	4,274	4,442	4,449	4,457	4,464	4,472	4,479		
90	8,031	8,054	8,078	8,101	8,124	8,438	8,458	8,479	8,499	8,519	8,540		
180	16,975	17,047	17,119	17,191	17,263	17,894	17,960	18,026	18,093	18,159	18,225		
270	36,389	36,544	36,699	36,853	37,008	38,324	38,471	38,618	38,765	38,911	39,058		



				Age	Band 61 - 7	'0 - Worldw	ide				
	Limit of	Cover unde	er Section A	in USD			Durati	ion is less th	nan and upt	o days	
Duration	225000	230000	235000	240000	245000	250000	255000	260000	265000	270000	275000
7	1,517	1,519	1,522	1,524	1,527	1,602	1,604	1,607	1,609	1,611	1,614
14	2,402	2,406	2,411	2,416	2,421	2,536	2,540	2,545	2,549	2,554	2,558
21	3,362	3,369	3,377	3,384	3,392	3,547	3,555	3,562	3,569	3,576	3,583
28	4,327	4,337	4,348	4,358	4,369	4,562	4,572	4,582	4,592	4,602	4,612
45	7,548	7,570	7,591	7,612	7,634	7,939	7,959	7,979	7,999	8,020	8,040
90	15,001	15,055	15,109	15,162	15,216	15,815	15,867	15,919	15,971	16,023	16,075
180	33,426	33,591	33,756	33,921	34,085	35,355	35,517	35,679	35,840	36,002	36,164
270	75,316	75,688	76,061	76,433	76,805	79,590	79,961	80,332	80,703	81,074	81,446

			Age E	Band 0.5 - 40	) - Worldwi	de excludin	g USA & Cai	nada					
	Limit of (	Cover under	r Section A	in USD			Durati	on is less th	nan and upt	o days			
Duration	280000	285000	290000	295000	300000	305000	310000	315000	320000	325000	330000		
7	779	780	780	781	781	782	782	783	783	784	784		
14	1,014	1,015	1,016	1,016	1,017	1,018	1,019	1,020	1,020	1,021	1,022		
21	1,269	1,270	1,272	1,273	1,274	1,275	1,276	1,278	1,279	1,280	1,281		
28	1,529	1,531	1,532	1,534	1,536	1,537	1,539	1,541	1,542	1,544	1,546		
45	2,775	2,779	2,782	2,786	2,790	2,794	2,798	2,801	2,805	2,809	2,813		
90	4,911	4,920	4,930	4,939	4,949	4,958	4,967	4,977	4,986	4,995	5,005		
180	9,929	9,957	9,985	10,013	10,041	10,069	10,096	10,124	10,152	10,180	10,208		
270	17,987	18,040	18,094	18,147	18,200	18,253	18,306	18,359	18,412	18,466	18,519		
			Age l	Band 41 - 60	) - Worldwid	vide excluding USA & Canada							
	Limit of (	Cover under	r Section A	in USD			Durati	on is less th	nan and upt	o days			
Duration	280000	285000	290000	295000	300000	305000	310000	315000	320000	325000	330000		
7	838	839	840	840	841	842	843	843	844	845	846		
14	1,134	1,135	1,136	1,138	1,139	1,141	1,142	1,143	1,145	1,146	1,148		
21	1,456	1,458	1,460	1,462	1,464	1,467	1,469	1,471	1,473	1,475	1,477		
28	1,784	1,787	1,790	1,793	1,796	1,799	1,802	1,804	1,807	1,810	1,813		
45	3,351	3,358	3,365	3,371	3,378	3,385	3,392	3,398	3,405	3,412	3,419		
90	6,123	6,139	6,155	6,171	6,187	6,204	6,220	6,236	6,252	6,268	6,284		
180	12,694	12,739	12,784	12,829	12,874	12,919	12,964	13,010	13,055	13,100	13,145		
270	23,478	23,565	23,652	23,739	23,826	23,913	24,000	24,087	24,174	24,262	24,349		
			Age I	3and 61 - 70	) - Worldwid	le excluding	g USA & Car	nada					
	Limit of (	Cover under	r Section A	in USD			Durati	on is less th	nan and upt	o days			
Duration	280000	285000	290000	295000	300000	305000	310000	315000	320000	325000	330000		
7	1,367	1,369	1,371	1,373	1,375	1,377	1,380	1,382	1,384	1,386	1,388		
14	2,027	2,031	2,036	2,040	2,044	2,048	2,052	2,056	2,061	2,065	2,069		
21	2,739	2,746	2,752	2,758	2,765	2,771	2,778	2,784	2,791	2,797	2,804		
28	3,451	3,460	3,469	3,478	3,487	3,496	3,504	3,513	3,522	3,531	3,540		
45	6,007	6,025	6,042	6,060	6,077	6,095	6,113	6,130	6,148	6,165	6,183		
90	12,218	12,296	12,374	12,451	12,529	12,606	12,684	12,762	12,839	12,917	12,995		
180	25,481	25,594	25,707	25,820	25,933	26,046	26,159	26,272	26,385	26,498	26,611		
270	49,988	50,215	50,442	50,669	50,896	51,123	51,350	51,577	51,804	52,031	52,258		

				Age	Band 0.5 - 4	40 - Worldw	vide				
	Limit of Co	over under S	Section A ir	USD			Durat	ion is less t	han and upt	o days	
Duration	280000	285000	290000	295000	300000	305000	310000	315000	320000	325000	330000
7	1,002	1,003	1,003	1,004	1,004	1,005	1,005	1,006	1,006	1,007	1,007
14	1,300	1,301	1,301	1,302	1,303	1,304	1,304	1,305	1,306	1,306	1,307
21	1,675	1,676	1,677	1,678	1,680	1,681	1,682	1,683	1,684	1,685	1,686
28	2,055	2,056	2,058	2,059	2,061	2,062	2,064	2,065	2,067	2,068	2,070
45	3,544	3,547	3,551	3,554	3,558	3,562	3,565	3,569	3,572	3,576	3,579
90	6,568	6,579	6,590	6,600	6,611	6,622	6,632	6,643	6,654	6,665	6,675
180	13,726	13,766	13,805	13,844	13,883	13,922	13,961	14,001	14,040	14,079	14,118
270	28,743	28,829	28,915	29,001	29,087	29,173	29,259	29,345	29,430	29,516	29,602
				Age	Band 41 - 6	60 - Worldw	ide				
	Limit of Co	over under S	Section A ir	USD			Durat	ion is less t	han and upt	o days	
Duration	280000	285000	290000	295000	300000	305000	310000	315000	320000	325000	330000
7	1,115	1,116	1,117	1,118	1,118	1,119	1,120	1,121	1,122	1,123	1,124
14	1,516	1,518	1,519	1,521	1,523	1,524	1,526	1,527	1,529	1,530	1,532
21	2,011	2,014	2,016	2,019	2,021	2,023	2,026	2,028	2,031	2,033	2,035
28	2,512	2,515	2,519	2,522	2,525	2,529	2,532	2,535	2,539	2,542	2,545
45	4,487	4,494	4,502	4,509	4,517	4,524	4,532	4,539	4,547	4,554	4,562
90	8,560	8,580	8,600	8,621	8,641	8,661	8,682	8,702	8,722	8,742	8,763
180	18,291	18,357	18,423	18,489	18,555	18,621	18,687	18,753	18,820	18,886	18,952
270	39,205	39,352	39,499	39,645	39,792	39,939	40,086	40,232	40,379	40,526	40,673
				Age	Band 61 - 7	0 - Worldw	ide				
	Limit of Co	over under S	Section A ir	USD			Durat	ion is less t	han and upt	o days	
Duration	280000	285000	290000	295000	300000	305000	310000	315000	320000	325000	330000
7	1,616	1,618	1,621	1,623	1,625	1,628	1,630	1,633	1,635	1,637	1,640
14	2,563	2,568	2,572	2,577	2,581	2,586	2,590	2,595	2,599	2,604	2,608
21	3,591	3,598	3,605	3,612	3,619	3,626	3,634	3,641	3,648	3,655	3,662
28	4,622	4,632	4,642	4,652	4,662	4,672	4,682	4,692	4,702	4,712	4,722
45	8,060	8,081	8,101	8,121	8,141	8,162	8,182	8,202	8,222	8,243	8,263
90	16,127	16,179	16,231	16,283	16,335	16,387	16,439	16,491	16,543	16,594	16,646
180	36,326	36,487	36,649	36,811	36,973	37,134	37,296	37,458	37,620	37,782	37,943
270	81,817	82,188	82,559	82,930	83,301	83,673	84,044	84,415	84,786	85,157	85,529

## **Single Trip Insurance**

	Age Band 0.5 - 40 - Worldwide excluding USA & Canada													
	Limit of Co	over under S	Section A ir	USD		Duration is less than and upto days								
Duration	335000	340000	345000	350000	000 355000 360000 365000 370000 375000 380000									
7	784	785	785	786	786	787	787	788	788	789	789			
14	1,023	1,024	1,025	1,025	1,026	1,027	1,028	1,029	1,030	1,030	1,031			
21	1,283	1,284	1,285	1,286	1,288	1,289	1,290	1,291	1,293	1,294	1,295			
28	1,547	1,549	1,551	1,552	1,554	1,556	1,557	1,559	1,561	1,562	1,564			
45	2,817	2,820	2,824	2,828	2,832	2,836	2,839	2,843	2,847	2,851	2,855			
90	5,014	5,024	5,033	5,042	5,052	5,061	5,071	5,080	5,089	5,099	5,108			
180	10,236	10,263	10,291	10,319	10,347	10,375	10,402	10,430	10,458	10,486	10,514			
270	18,572	18,625	18,678	18,731	18,784	18,838	18,891	18,944	18,997	19,050	19,103			

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	Age Band 41 - 60 - Worldwide excluding USA & Canada													
	Limit of Co	over under S	Section A in	USD			Durat	ion is less t	han and upt	o days				
Duration	335000	340000	345000	350000	355000	360000	365000	370000	375000	380000	385000			
7	846	847	848	849	850	850	851	852	853	853	854			
14	1,149	1,151	1,152	1,153	1,155	1,156	1,158	1,159	1,160	1,162	1,163			
21	1,480	1,482	1,484	1,486	1,488	1,490	1,493	1,495	1,497	1,499	1,501			
28	1,816	1,819	1,822	1,825	1,828	1,831	1,834	1,837	1,840	1,843	1,846			
45	3,425	3,432	3,439	3,446	3,452	3,459	3,466	3,473	3,479	3,486	3,493			
90	6,300	6,316	6,332	6,348	6,365	6,381	6,397	6,413	6,429	6,445	6,461			
180	13,190	13,235	13,280	13,325	13,370	13,416	13,461	13,506	13,551	13,596	13,641			
270	24,436	24,523	24,610	24,697	24,784	24,871	24,958	25,045	25,132	25,219	25,306			
			Age I	3and 61 - 70	) - Worldwid	de excluding	g USA & Car	nada						
	Limit of Co	over under S	Section A in	USD			Durat	ion is less t	han and upt	o days				
Duration	335000	340000	345000	350000	355000	360000	365000	370000	375000	380000	385000			
7	1,390	1,393	1,395	1,397	1,399	1,401	1,403	1,405	1,408	1,410	1,412			
14	2,073	2,077	2,082	2,086	2,090	2,094	2,098	2,102	2,107	2,111	2,115			
21	2,810	2,817	2,823	2,829	2,836	2,842	2,849	2,855	2,862	2,868	2,875			
28	3,548	3,557	3,566	3,575	3,584	3,592	3,601	3,610	3,619	3,628	3,637			
45	6,201	6,218	6,236	6,253	6,271	6,289	6,306	6,324	6,341	6,359	6,376			
90	13,072	13,150	13,228	13,305	13,383	13,461	13,538	13,616	13,694	13,771	13,849			
180	26,724	26,837	26,950	27,063	27,176	27,289	27,401	27,514	27,627	27,740	27,853			
270	52,485	52,713	52,940	53,167	53,394	53,621	53,848	54,075	54,302	54,529	54,756			

Age Band 0.5 - 40 - Worldwide													
	Limit of	Cover unde	r Section A	in USD		Duration is less than and upto days							
Duration	335000	340000	345000	350000	355000	360000	365000	370000	375000	380000	385000		
7	1,008	1,008	1,009	1,009	1,009	1,010	1,010	1,011	1,011	1,012	1,012		
14	1,308	1,308	1,309	1,310	1,311	1,311	1,312	1,313	1,313	1,314	1,315		
21	1,687	1,688	1,689	1,690	1,691	1,692	1,694	1,695	1,696	1,697	1,698		
28	2,071	2,073	2,075	2,076	2,078	2,079	2,081	2,082	2,084	2,085	2,087		
45	3,583	3,586	3,590	3,593	3,597	3,600	3,604	3,607	3,611	3,614	3,618		
90	6,686	6,697	6,707	6,718	6,729	6,740	6,750	6,761	6,772	6,783	6,793		
180	14,157	14,196	14,236	14,275	14,314	14,353	14,392	14,431	14,470	14,510	14,549		
270	29,688	29,774	29,860	29,946	30,032	30,117	30,203	30,289	30,375	30,461	30,547		
				Age	Band 41 - 6	50 - Worldw	ide						
	Limit of	Cover unde	r Section A	in USD			Durat	ion is less t	han and upt	to days			
Duration	335000	340000	345000	350000	355000	360000	365000	370000	375000	380000	385000		
7	1,125	1,126	1,127	1,127	1,128	1,129	1,130	1,131	1,132	1,133	1,134		
14	1,533	1,535	1,536	1,538	1,539	1,541	1,542	1,544	1,546	1,547	1,549		
21	2,038	2,040	2,043	2,045	2,047	2,050	2,052	2,055	2,057	2,059	2,062		
28	2,549	2,552	2,556	2,559	2,562	2,566	2,569	2,572	2,576	2,579	2,583		
45	4,569	4,576	4,584	4,591	4,599	4,606	4,614	4,621	4,629	4,636	4,644		
90	8,783	8,803	8,824	8,844	8,864	8,884	8,905	8,925	8,945	8,965	8,986		
180	19,018	19,084	19,150	19,216	19,282	19,348	19,414	19,480	19,547	19,613	19,679		
270	40,820	40,966	41,113	41,260	41,407	41,554	41,700	41,847	41,994	42,141	42,287		



	Age Band 61 - 70 - Worldwide													
	Limit of	Cover unde	r Section A	in USD		Duration is less than and upto days								
Duration	335000	340000	345000	350000	355000	360000	365000	370000	375000	380000	385000			
7	1,642	1,644	1,647	1,649	1,651	1,654	1,656	1,659	1,661	1,663	1,666			
14	2,613	2,618	2,622	2,627	2,631	2,636	2,640	2,645	2,649	2,654	2,658			
21	3,670	3,677	3,684	3,691	3,698	3,705	3,713	3,720	3,727	3,734	3,741			
28	4,732	4,742	4,753	4,763	4,773	4,783	4,793	4,803	4,813	4,823	4,833			
45	8,283	8,304	8,324	8,344	8,364	8,385	8,405	8,425	8,446	8,466	8,486			
90	16,698	16,750	16,802	16,854	16,906	16,958	17,010	17,062	17,114	17,166	17,218			
180	38,105	38,267	38,429	38,590	38,752	52 38,914 39,076 39,237 39,399 39,561 39,5								
270	270         85,900         86,271         86,642         87,013         87,384         87,756         88,127         88,498         88,869         89,240         89,612									89,612				

	Age Band 0.5 - 40 - Worldwide excluding USA & Canada													
	Limit of	Cover unde	r Section A	in USD			Durat	ion is less t	han and upt	o days				
Duration	390000	395000	400000	405000	410000	415000	420000	425000	430000	435000	440000			
7	790	790	791	791	791	792	792	792	793	793	793			
14	1,032	1,033	1,034	1,034	1,035	1,036	1,036	1,037	1,038	1,038	1,039			
21	1,296	1,297	1,299	1,300	1,301	1,302	1,303	1,304	1,305	1,306	1,307			
28	1,566	1,567	1,569	1,571	1,572	1,573	1,575	1,576	1,578	1,579	1,581			
45	2,858	2,862	2,866	2,869	2,873	2,876	2,880	2,883	2,887	2,891	2,894			
90	5,118	5,127	5,136	5,145	5,155	5,164	5,173	5,182	5,191	5,200	5,209			
180	10,542	10,569	10,597	10,625	10,652	10,680	10,707	10,735	10,762	10,790	10,817			
270	19,156	19,210	19,263	19,315	19,368	19,421	19,474	19,527	19,580	19,632	19,685			
Age Band 41 - 60 - Worldwide excluding USA & Canada														
	Limit of	Cover unde	r Section A	in USD			Durat	ion is less t	han and upt	o days				
Duration	390000	395000	400000	405000	410000	415000	420000	425000	430000	435000	440000			
7	855	856	856	857	858	858	859	859	860	861	861			
14	1,165	1,166	1,168	1,169	1,170	1,171	1,172	1,174	1,175	1,176	1,177			
21	1,503	1,506	1,508	1,510	1,512	1,514	1,516	1,518	1,519	1,521	1,523			
28	1,849	1,852	1,855	1,857	1,860	1,863	1,866	1,868	1,871	1,874	1,877			
45	3,500	3,506	3,513	3,520	3,526	3,533	3,539	3,546	3,552	3,558	3,565			
90	6,477	6,493	6,510	6,525	6,541	6,557	6,573	6,589	6,604	6,620	6,636			
180	13,686	13,731	13,776	13,821	13,866	13,911	13,956	14,000	14,045	14,090	14,135			
270	25,393	25,480	25,567	25,654	25,741	25,828	25,914	26,001	26,088	26,174	26,261			
			Age l	Band 61 - 70	) - Worldwid	de excluding	g USA & Cai	nada						
	Limit of	Cover unde	r Section A	in USD			Durat	ion is less t	han and upt	o days				
Duration	390000	395000	400000	405000	410000	415000	420000	425000	430000	435000	440000			
7	1,414	1,416	1,418	1,420	1,422	1,424	1,426	1,428	1,430	1,432	1,434			
14	2,119	2,123	2,128	2,131	2,135	2,139	2,143	2,147	2,151	2,155	2,159			
21	2,881	2,888	2,894	2,900	2,906	2,913	2,919	2,925	2,931	2,937	2,944			
28	3,645	3,654	3,663	3,672	3,680	3,689	3,697	3,706	3,714	3,723	3,731			
45	6,394	6,412	6,429	6,446	6,464	6,481	6,498	6,516	6,533	6,550	6,567			
90	13,927	14,004	14,082	14,159	14,237	14,314	14,391	14,469	14,546	14,623	14,701			
180	27,966	28,079	28,192	28,305	28,418	28,530	28,643	28,756	28,868	28,981	29,094			
270	54,983	55,210	55,437	55,664	55,890	56,117	56,344	56,571	56,797	57,024	57,251			



				Age	Band 0.5 - 4	40 - Worldw	ide					
	Limit o	f Cover und	er Section	A in USD			Durati	ion is less th	nan and upt	o days		
Duration	390000	395000	400000	405000	410000	415000	420000	425000	430000	435000	440000	
7	1,013	1,013	1,014	1,014	1,014	1,014	1,015	1,015	1,015	1,015	1,016	
14	1,316	1,316	1,317	1,317	1,318	1,318	1,319	1,319	1,320	1,320	1,321	
21	1,699	1,700	1,701	1,702	1,703	1,704	1,705	1,705	1,706	1,707	1,708	
28	2,088	2,090	2,091	2,093	2,094	2,095 2,097 2,098 2,099 2,100						
45	3,621	3,625	3,629	3,632	3,635	3,638	3,641	3,645	3,648	3,651	3,654	
90	6,804	6,815	6,825	6,836	6,846	6,857	6,867	6,878	6,888	6,898	6,909	
180	14,588	14,627	14,666	14,705	14,744	14,783	14,822	14,860	14,899	14,938	14,977	
270	30,633	30,719	30,804	30,890	30,975	31,061	31,147	31,232	31,318	31,403	31,489	
				Age	Band 41 - 6	60 - Worldw	ide					
	Limit o	f Cover und	er Section	A in USD			Durati	ion is less th	nan and upt	o days		
Duration	390000	395000	400000	405000	410000	415000	420000	425000	430000	435000	440000	
7	1,135	1,135	1,136	1,137	1,138	1,138	1,139	1,140	1,141	1,141	1,142	
14	1,550	1,552	1,553	1,555	1,556	1,557	1,558	1,560	1,561	1,562	1,564	
21	2,064	2,067	2,069	2,071	2,073	2,076	2,078	2,080	2,082	2,084	2,086	
28	2,586	2,589	2,593	2,596	2,599	2,602	2,605	2,608	2,611	2,615	2,618	
45	4,651	4,659	4,666	4,673	4,681	4,688	4,695	4,702	4,709	4,717	4,724	
90	9,006	9,026	9,047	9,067	9,087	9,107	9,127	9,147	9,167	9,187	9,207	
180	19,745	19,811	19,877	19,943	20,009	20,074	20,140	20,206	20,272	20,337	20,403	
270	42,434	42,581	42,728	42,874	43,021	43,167	43,314	43,460	43,606	43,753	43,899	
				Age	Band 61 - 7	'0 - Worldw	ide					
	Limit o	f Cover und	er Section	A in USD			Durati	ion is less th	nan and upt	o days		
Duration	390000	395000	400000	405000	410000	415000	420000	425000	430000	435000	440000	
7	1,668	1,670	1,673	1,675	1,677	1,679	1,681	1,683	1,686	1,688	1,690	
14	2,663	2,668	2,672	2,676	2,681	2,685	2,689	2,694	2,698	2,702	2,707	
21	3,749	3,756	3,763	3,770	3,777	3,784	3,791	3,798	3,805	3,812	3,818	
28	4,843	4,853	4,863	4,873	4,882	4,892	4,902	4,912	4,921	4,931	4,941	
45	8,506	8,527	8,547	8,567	8,587	8,607	8,627	8,647	8,667	8,687	8,707	
90	17,270	17,322	17,374	17,425	17,477	17,529	17,580	17,632	17,683	17,735	17,787	
180	39,884	40,046	40,208	40,369	40,531	40,692	40,854	41,015	41,177	41,338	41,500	
270	270         89,983         90,354         90,725         91,096         91,467         91,838         92,208         92,579         92,950         93,321         93,692											
Single Tri	p Insuranc	:e										
			Age B	and 0.5 - 40	0 - Worldwi	de excluding	g USA & Ca	nada				

	Age band 0.5 40 Montawide excluding 05A a Canada													
	Limit	of Cover u	nder Sectio	on A in USI	C		Duration is less than and upto days							
Duration	445000	450000	455000	460000	465000	470000	475000	480000	485000	490000	495000	500000		
7	793	794	794	794	795	795	795	796	796	796	796	885		
14	1,039	1,040	1,041	1,041	1,042	1,043	1,043	1,044	1,044	1,045	1,046	1,101		
21	1,308	1,309	1,310	1,311	1,312	1,313	1,314	1,315	1,316	1,317	1,318	1,385		
28	1,582	1,584	1,585	1,587	1,588	1,589	1,591	1,592	1,594	1,595	1,597	1,674		
45	2,898	2,901	2,905	2,908	2,912	2,915	2,919	2,922	2,926	2,929	2,933	3,041		
90	5,218	5,227	5,236	5,246	5,255	5,264	5,273	5,282	5,291	5,300	5,309	5,502		
180	10,845	10,872	10,900	10,927	10,955	10,982	11,010	11,037	11,065	11,092	11,120	11,496		
270	19,738	19,791	19,844	19,896	19,949	20,002	20,055	20,108	20,160	20,213	20,266	20,934		

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	Age Band 41 - 60 - Worldwide excluding USA & Canada													
	Limit	of Cover u	nder Secti	on A in USI	C		Duration is less than and upto days							
Duration	445000	450000	455000	460000	465000	470000	475000	480000	485000	490000	495000	500000		
7	862	862	863	863	864	865	865	866	866	867	868	965		
14	1,179	1,180	1,181	1,182	1,183	1,185	1,186	1,187	1,188	1,190	1,191	1,255		
21	1,525	1,527	1,529	1,531	1,533	1,535	1,537	1,539	1,541	1,543	1,545	1,624		
28	1,879	1,882	1,885	1,888	1,890	1,893	1,896	1,899	1,901	1,904	1,907	2,001		
45	3,571	3,578	3,584	3,591	3,597	3,604	3,610	3,617	3,623	3,630	3,636	3,773		
90	6,652	6,668	6,683	6,699	6,715	6,731	6,747	6,763	6,778	6,794	6,810	7,061		
180	14,179	14,224	14,269	14,314	14,359	14,403	14,448	14,493	14,538	14,583	14,627	15,131		
270	26,348	26,435	26,521	26,608	26,695	26,781	26,868	26,955	27,042	27,128	27,215	28,129		
			Ag	ge Band 61	- 70 - Wor	ldwide ex	cluding US/	A & Canada	3					
	Limit	of Cover u	nder Secti	on A in USI	C			<b>Duration</b>	s less thar	and upto	days			
Duration	445000	450000	455000	460000	465000	470000	475000	480000	485000	490000	495000	500000		
7	1,436	1,438	1,439	1,441	1,443	1,445	1,447	1,449	1,451	1,453	1,455	1,520		
14	2,163	2,167	2,171	2,175	2,179	2,183	2,187	2,191	2,194	2,198	2,202	2,298		
21	2,950	2,956	2,962	2,968	2,975	2,981	2,987	2,993	2,999	3,006	3,012	3,139		
28	3,740	3,748	3,757	3,766	3,774	3,783	3,791	3,800	3,808	3,817	3,825	3,981		
45	6,585	6,602	6,619	6,637	6,654	6,671	6,688	6,706	6,723	6,740	6,758	7,001		
90	14,778	14,855	14,933	15,010	15,087	15,165	15,242	15,319	15,397	15,474	15,551	16,133		
180	29,206	29,319	29,431	29,544	29,657	29,769	29,882	29,995	30,107	30,220	30,333	31,341		
270	57,477	57,704	57,931	58,157	58,384	58,611	58,837	59,064	59,291	59,518	59,744	61,684		

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SURAKSHA AUR BHAROSA DONO

## Single Trip Insurance

	Age Band 0.5 - 40 - Worldwide													
	Limit of	Cover un	der Sectio	n A in USD	)			<b>Duration</b>	is less thar	n and upto	days			
Duration	445000	450000	455000	460000	465000	470000	475000	480000	485000	490000	495000	500000		
7	1,016	1,016	1,017	1,017	1,017	1,017	1,018	1,018	1,018	1,018	1,019	1,164		
14	1,321	1,322	1,322	1,323	1,323	1,324	1,324	1,325	1,325	1,326	1,326	1,390		
21	1,709	1,710	1,711	1,711	1,712	1,713	1,714	1,715	1,716	1,717	1,717	1,796		
28	2,103	2,104	2,106	2,107	2,108	2,109	2,111	2,112	2,113	2,115	2,116	2,209		
45	3,658	3,661	3,664	3,667	3,671	3,674	3,677	3,680	3,684	3,687	3,690	3,825		
90	6,919	6,930	6,940	6,951	6,961	6,971	6,982	6,992	7,003	7,013	7,024	7,277		
180	15,016	15,055	15,093	15,132	15,171	15,210	15,249	15,288	15,326	15,365	15,404	15,926		
270	31,574	31,660	31,745	31,831	31,916	32,002	32,087	32,173	32,258	32,344	32,430	33,500		
				A	ge Band 0	.5 - 40 - V	/orldwide							
	Age	e Band 41 ·	- 60 - Worl	dwide				<b>Duration</b>	is less thar	n and upto	days			
Duration	445000	450000	455000	460000	465000	470000	475000	480000	485000	490000	495000	500000		
7	1,143	1,143	1,144	1,145	1,145	1,146	1,147	1,147	1,148	1,149	1,149	1,314		
14	1,565	1,566	1,568	1,569	1,570	1,572	1,573	1,574	1,576	1,577	1,578	1,655		
21	2,089	2,091	2,093	2,095	2,097	2,099	2,102	2,104	2,106	2,108	2,110	2,209		
28	2,621	2,624	2,627	2,630	2,633	2,636	2,640	2,643	2,646	2,649	2,652	2,771		
45	4,731	4,738	4,745	4,753	4,760	4,767	4,774	4,781	4,789	4,796	4,803	4,982		
90	9,227	9,247	9,266	9,286	9,306	9,326	9,346	9,366	9,386	9,406	9,426	9,772		
180	20,469	20,535	20,600	20,666	20,732	20,798	20,864	20,929	20,995	21,061	21,127	21,855		
270	44,046	44,192	44,339	44,485	44,632	44,778	44,925	45,071	45,217	45,364	45,510	47,040		



SURAKSHA AUR BHAROSA DONO

## Annual Multi Trip Insurance- Worldwide

Traveller's Age Band (in Years)	Trip Limit (in days)	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$500,000
0.5 - 40	30	2,030	2,292	2,491	2,706	2,864	3,535
0.5 - 40	45	3,369	3,833	4,160	4,516	4,756	5,355
0.5 - 40	60	5,617	6,603	7,259	7,982	8,455	9,459
41 - 60	30	2,529	2,921	3,204	3,513	3,737	4,433
41 - 60	45	3,752	4,369	4,78 5	5,242	5,552	6,476
41 - 60	60	7,001	8,394	9,293	10,289	10,970	12,704
61 - 70	30	4,581	5,525	6,147	6,838	7,299	9,468
61 - 70	45	8,813	10,775	12,013	13,396	14,290	14,826
61 - 70	60	13,854	17,436	19,635	22,098	23,723	28,562