Prospectus

This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.

Travel Insurance (Business and Holiday)

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								
A-ii	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 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								



SBI General Insurance Co Limited (SBI General) is a Joint Venture between State Bank of India (SBI) and Insurance Australia Group (IAG).

SBI is the largest commercial bank of India and traces its roots back over 200 years. SBI and its 6 associate banks have over 19,000 branches across India. Also SBI has international presence in several countries across all time zones.

IAG (Insurance Australia Group) has leading and established non life insurance brands across Australia, New Zealand and Asia. IAG has a large suite of general insurance products catering to all commercial and retail segments.

SBI General has a large range of Commercial products such as Fire, Engineering, Construction, Motor, Marine, Group Health, and Business Package.

SBI General caters for all customer segments - Corporate, Retail and SME.

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
Α	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
	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	US \$2000 on Floater basis
	8. Delay of Checked Baggage (Baggage delay payment at the rate of US \$ 200 per 12 hrs)	
	9. Hijack Cover (Hijack Cover at the rate of US \$ 200 per 24 hrs)	
	10. Trip Delay (Trip Delay at the rate of US \$ 200 per 12 hrs)	
	11. Hospitalisation Daily Allowance (cash at the rate of US \$ 50 per day)	
	12. Bail Bond	
	13. Emergency Cash Advance	
		50% of the Limit of cover under
В	Personal Liability	Section (A) or US \$ 2,00,000,
		whichever is lower.

4. Basis of Claim Settlement

	Coverage								
Section	Coverage Name	Basis of Claim Settlement							
Α	Coverage NameBasis of Claim SettlemMedical Expenses including Evacuation & RepatriationIndemnity basisPersonal AccidentBenefit BasisTravel SupportIndemnity basis1. Loss of PassportIndemnity basis2. Golfer's Hole-In-OneIndemnity basis3. Home Burglary InsuranceIndemnity basis4. Loss of Checked BaggageIndemnity basis5. Trip CancellationIndemnity basis6. Trip CurtailmentIndemnity basis7. Missed ConnectionIndemnity basis8. Delay of Checked BaggageBenefit Basis9. Hijack CoverBenefit Basis10. Trip DelayBenefit Basis11. Hospitalisation Daily AllowanceBenefit 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							
A-ii	6. Trip Curtailment	Indemnity basis							
	7. Missed Connection	Indemnity basis							
	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	Deductible							
А	Medical Expenses including Evacuation & Repatriation 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 US \$ 100 US \$ 100 US \$ 100 Sw of claim amount for claim am								
A-i	Personal Accident	Nil							
	Travel Support								
	1. Loss of Passport	5% of claim amount							
	2. Golfer's Hole-In-One	5% of claim amount							
	Home Burglary Insurance	5% of claim amount							
	4. Loss of Checked Baggage	5% of claim amount							
	5. Trip Cancellation	5% of claim amount							
A-ii	6. Trip Curtailment	5% of claim amount							
	7. Missed Connection	5% of claim amount							
	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.
- **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.
- Any form of plastic surgery (unless necessary for the treatment of Illness or accidental bodily injury).
- 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.
- 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.
- 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.
- 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.
- 5. 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 misrepresentation, 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. Contribution: If two or more policies are taken by an insured during a period from one or more insurers to indemnify treatment costs, insured shall have the right to require a settlement of his claim in terms of any of his policies.
 - a. In all such cases where insured opts the settlement of claim under this policy, we will be obliged to settle the claim without insisting on the contribution clause as long as the claim is within the limits of and according to the terms of the policy.
 - b. If the amount to be claimed exceeds the sum insured under policy issued by us after considering the deductibles or co-pay, the insured shall have the right to choose other insurers by whom the claim to be settled. In such cases, we will settle the claim with contribution clause.
 - c. Except in benefit policies, in cases where an insured person has policies from other insurer(s) to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the policy.

Contribution clause shall not be applicable where the cover/benefit offered is on benefit basis

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 co- operate 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.
- 25. Free Look Period —The insured will be allowed a period of at least 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable If the insured has not made any claim during the free look period, the insured shall be entitled to-

A refund of the premium paid less any expenses incurred by the insurer on medical examination of the insured persons and the stamp duty charges or;

where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;

Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

This is condition is not applicable in case of single trip Insurance.

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.

101-201-301, 1st Floor, Rustomjee Nataraj,

MV Road Junction, Off Western Express Highway,

Andheri - Kurla Road,, Andheri East, Mumbai - 400069

Email - customer.care@sbigeneral.in, Telephone- 1800221111, 18001021111

28. Network Provider and Service Provider:

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

29. Premium Rate and Discount:-

* Family Floater Discount:-

Age of the oldest member - 0-40											
Two Three Four											
15%	22%	30%									
Age of the olde	est member - 41 -	60									
Two Three Four											
10%	17%	25%									

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%

	Age Band 0.5 - 40 - Worldwide excluding USA & Canada													
						Vorldwide	excluding	USA & Ca						
				tion A in L							n and upto	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 Section A in USD Duration is less than and upto 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	
	•			Age Band	61 - 70 - W	/orldwide	excluding	USA & Car	nada					
	Lim	it of Cove	under Sec	tion A in U	JSD				Duration	is less tha	n and upto	days		
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	
	•			•	SINGLI	TRIP IN	SURANG	Œ	•		•			

	SINGLE TRIP INSURANCE														
	Age Band 0.5 - 40 - Worldwide														
	Limit o	f Cover	under S	ection A	in USD			Dur	ation is	less tha	n and up	to 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														
	Limit o	f Cover	under S	ection A	in USD			Dur	ation is	less tha	n and up	to 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 Ba	nd 61 - 7	70 - Wor	ldwide							

	Limit o	f Cover	under S	ection A	in USD		Duration is less than and upto 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	

			Age Band	0.5 - 40 -	Worldwi	de exclud	ling USA 8	& Canada							
L	imit of Co	over unde	r 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				
	Age Band 41 - 60 - Worldwide excluding USA & Canada														
L	imit of Co	over unde	r Section	A in USD		Duration is less than and upto 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	9,500	9,598	10,031	10,134	10,236	10,338				
270	16,581	16,770	16,958	17,146	17,335	17,523	17,712	18,497	18,691	18,886	19,081				
			Age Band	61 - 70 -	Worldwi	de exclud	ing USA 8	k Canada							
L	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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				
			,	,	,	· ·	· ·		,	,	,				

SINGLE TRIP INSURANCE

2,141

2,686

4,678

8,893

19,155

37,566

2,155

2,704

4,713

8,969

19,336

37,928

2,266

2,841

4,924

9,368

20,147

39,486

2,280

2,859

4,961

9,447

20,334

39,859

2,294

2,878

4,998

9,526

20,521

40,232

2,308

2,897

5,034

9,605

20,708

40,606

2,128

2,668

4,642

8,817

18,973

37,204

	Age Band 0.5 - 40 - Worldwide													
L	imit of Co	over unde	r Section	A in USD		Duration	is less th	an and u	pto days					
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			
		_		Δσο Β	and 41 - 6	0 - World	lwide	_						

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180

270

2,075

2,596

4,501

8,514

18,248

35,757

2,088

2,614

4,536

8,590

18,429

36,118

2,102

2,632

4,571

8,666

18,611

36,480

2,115

2,650

4,607

8,742

18,792

L	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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
270	26,388	26,778	27,167	27,557	27,947	28,336	28,726	30,086	30,488	30,891	31,294
				Age B	and 61 - 7	70 - World	dwide				
l	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto days	
Duration	115000	120000	125000	130000	135000	140000	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	26,886	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
					SINGLE :	TRIP INSU	JRANCE				
			Age Band	0.5 - 40 -	Worldwi	de exclud	ling USA 8	& Canada			
ı	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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 Band	41 - 60 -	Worldwi	de exclud	ing USA 8	Canada			
ı	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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 Band	61 - 70 -	Worldwi	de exclud	ing USA 8	Canada			
ı	Limit of Cover under Section A in USD Duration is less than and upto 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	40.070	/11 DED	/1 72E	42.009	12 171	42 04E	44 909	AE 122	4E 266	4E 600	4E 924

42,098

42,471

42,845

44,898

45,132

45,366

270

40,979

41,352

41,725

45,834

	Age Band 0.5 - 40 - Worldwide										
					ana 0.5 - 4	40 - World					
L	imit of Co	over unde	er Section	A in USD					an 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
					and 41 - 6	60 - World					
L	imit of Co	over unde	er Section	A in USD			Duration	is less th	an 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 B	and 61 - 7	70 - World	lwide				
L	imit of Co	over unde	er Section	A in USD			Duration	is less th	an 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
			_			TRIP INSU					
			Age Band	0.5 - 40 -	Worldwi	de exclud	ling USA 8				
L	imit of Co	over unde	er Section	A in USD			Duration	is less th	an and u	pto 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
					Worldwi	de exclud	ing USA 8				
L	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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	1,057	1,059	1,061	1,062	1,064	1,125	1,126	1,128	1,129	1,131	1,132
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	21,776	21,873	21,969	22,066	22,163	22,956	23,043	23,130	23,217	23,304	23,391

			Age Band	61 - 70 -	Worldwi	de exclud	ing USA 8	k Canada			
L	imit of Co	ver unde	r Section	A in USD		Duration is less than and upto 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

	Age Band 0.5 - 40 - Worldwide													
L	imit of Co	ver unde	r Section	A in USD			Duration	is less th	an and u	pto 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	26,894	26,990	27,086	27,181	27,277	28,228	28,314	28,400	28,486	28,572	28,658			
	•				1 44 4									

Age Band 41 - 60 - Worldwide

L	imit of Co	over unde	r 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 - 70 - Worldwide

L	imit of Co	ver unde	r Section	A in USD		Duration is less than and upto 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 Band 0.5 - 40 - Worldwide excluding USA & Canada													
L	imit of Co	ver unde	r Section	A in USD			Duration	is less th	an and u	pto 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 10,04						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 Band 41 - 60 - Worldwide excluding USA & Canada										
L	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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 Band	61 - 70 -	Worldwi	de exclud	ing USA 8	Canada			
L	imit of Co		r Section						an and u	nto davs	
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
270	43,388	30,213	30,442			INSURAN	· ·	31,377	31,804	32,031	32,230
					ana 0.5 - 4	40 - World					
L			r Section						an and u	-	
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 B	and 41 - 6	60 - World					
L	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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 B	and 61 - 7	70 - World	dwide				
L	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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												
			Age Band	0.5 - 40 -	Worldwi	de exclud	ling USA 8	& Canada				
L	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto days		
Duration	335000	340000	345000	350000	355000	360000	365000	370000	375000	380000	385000	
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	
			Age Band	41 - 60 -	Worldwi	de exclud	ing USA 8	k Canada				
L	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto 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	
	l .		Age Band	61 - 70 -	Worldwie	de exclud	ing USA 8	k Canada	l .	l .		
	imit of Co	over unde	r Section	A in USD			Duration	is less th	an and u	pto davs		
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	
	I	I			GLE TRIP	INSURAN	ICE	I	I	I		
					and 0.5 - 4							
	incit of Co		Caatia		1110 0.5	10 110111		. : - 4 -				
	imit of Co								an and u			
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 90	3,583	3,586	3,590	3,593	3,597	3,600	3,604	3,607	3,611	3,614	3,618	
	6,686	6,697	6,707	6,718	6,729	6,740	6,750	6,761	6,772	6,783	6,793 14,549	
180 270	14,157 29,688	14,196 29,774	14,236 29,860	14,275 29,946	14,314 30,032	14,353 30,117	14,392 30,203	14,431 30,289	14,470 30,375	14,510 30,461	30,547	
2/0	23,000	23,114	23,000			41 - 60 - Worldwide						
					and 41 - 6	ou - World						
	imit of Co								an and u			
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	

2,559

4,591

8,844

19,216

41,260

2,562

4,599

8,864

19,282

41,407

2,566

4,606

8,884

19,348

41,554

2,569

4,614

8,905

19,414

41,700

2,572

4,621

8,925

19,480

41,847

2,576

4,629

8,945

19,547

41,994

2,579

4,636

8,965

19,613

42,141

28

45

90

180

270

2,549

4,569

8,783

19,018

40,820

2,552

4,576

8,803

19,084

40,966

2,556

4,584

8,824

19,150

41,113

2,583

4,644

8,986

19,679

	Age Band 61 - 70 - Worldwide													
L	imit of Co	ver unde	r Section	A in USD			Duration	is less th	an and u	pto 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	38,914	39,076	39,237	39,399	39,561	39,723			
270	85,900	86,271	86,642	87,013	87,384	87,756	88,127	88,498	88,869	89,240	89,612			

	Age Band 0.5 - 40 - Worldwide excluding USA & Canada													
L	imit of Co	ver unde	r Section	A in USD			Duration	is less th	an and u	pto 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

L	imit of Co	over unde	er Section	A in USD			Duration	is less th	an and u	pto 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 Band 61 - 70 - Worldwide excluding USA & Canada

L	imit of Co	ver unde	r Section	A in USD		Duration is less than and upto 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 - 40 - Worldwide														
Limit of Cover under Section A in USD							Duration is less than and upto 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	2,102			
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 - 60 - Worldwide															
L	Limit of Cover under Section A in US			ISD				Duration is less tha			an and upto days				
Duration	390000	395000	400000	40500	00 41	0000	415	000	420000	4	25000	430000	435000	440000	
7	1,135	1,135	1,136	1,13	7 1,	138	1,1	L38	1,139		1,140	1,141	1,141	1,142	
14	1,550	1,552	1,553	1,55	5 1,	556	1,5	557	1,558	:	1,560	1,561	1,562	1,564	
21	2,064	2,067	2,069	2,07	1 2,	073	2,0)76	2,078	:	2,080	2,082	2,084	2,086	
28	2,586	2,589	2,593	2,59	6 2,	599	2,6	502	2,605		2,608	2,611	2,615	2,618	
45	4,651	4,659	4,666	4,67	3 4,	681	4,6	888	4,695	4	1,702	4,709	4,717	4,724	
90	9,006	9,026	9,047	9,06	7 9,	087	9,1	L07	9,127	9	9,147	9,167	9,187	9,207	
180	19,745	19,811	19,877	19,94	13 20	,009	20,	074	20,140	2	0,206	20,272	20,337	20,403	
270	42,434	42,581	42,728	42,87	74 43	,021	43,	167	43,314	4	3,460	43,606	43,753	43,899	
Age Band 61 - 70 - Worldwide															
Limit of Cover under Section A in USD							Duration is less than and upto days								
Duration	390000	395000	400000	40500	00 41	0000	415	000	420000	4	25000	430000	435000	440000	
7	1,668	1,670	1,673	1,67	5 1,	677	1,6	579	1,681	:	1,683	1,686	1,688	1,690	
14	2,663	2,668	2,672	2,67	6 2,	681	2,6	85	2,689	- :	2,694	2,698	2,702	2,707	
21	3,749	3,756	3,763	3,77		777		784	3,791	_	3,798	3,805	3,812	3,818	
28	4,843	4,853	4,863	4,87	3 4,	882	4,8	392	4,902	_	1,912	4,921	4,931	4,941	
45	8,506	8,527	8,547	8,56	7 8,	587	8,6	507	8,627		3,647	8,667	8,687	8,707	
90	17,270	17,322	17,374	17,42		,477		529	17,580		7,632	17,683	17,735	17,787	
180	39,884	40,046	40,208	40,36	69 40	,531	40,	692	40,854	4	1,015	41,177	41,338	41,500	
270	89,983	90,354	90,725	91,09	96 91	,467	91,	838	92,208	9	2,579	92,950	93,321	93,692	
	I	1	- L	I	SIN	IGLE .	TRIP	INSU	RANCE		I				
			Age Bar	nd 0.5 - 4						& C	anada				
	imit of C	over und										n and u	nto days		
Duration	445000	450000	455000	460000	465000	470	0000	4750		0000	485000	490000		500000	
7	793	794	794	794	795	_	95	79		96	796	796	796	885	
14	1,039	1,040	1,041	1,041	1,042	_	043	1,04)44	1,044	1,045	1,046	1,101	
21	1,308	1,309	1,310	1,311	1,312	_	313	1,31		315	1,316	1,317	1,318	1,385	
28	1,582	1,584	1,585	1,587	1,588	_	589	1,59		592	1,594	1,595	1,597	1,674	
45	2,898	2,901	2,905	2,908	2,912	_	915	2,91		922	2,926	2,929	2,933	3,041	
90	5,218	5,227	5,236	5,246	5,255		264	5,27		282	5,291	5,300	5,309	5,502	
180	10,845	10,872	10,900	10,927	10,955	_	,982	11,0		037	11,065	11,092	11,120	11,496	
270	19,738	19,791	19,844	19,896	19,949	_	,002	20,0			20,160	20,213		20,934	
	,	19,/91	19,044					20,0	55 20	TOS			20,266	20,934	
		19,791			0 - Wo					108 & Ca			20,266	20,934	
	limit of C		Age Ba	nd 41 - 6					ng USA	& C	anada			20,934	
Duration	Limit of C	over und	Age Ba	nd 41 - 6		rldwi			ng USA Durati	& C	anada	n and u	oto days	500000	
		over und	Age Ba	nd 41 - 6 on A in U	JSD	rldwi	de ex	cludi	ng USA Durati	& Ca	anada less tha	n and u	oto days		
Duration	445000	over und 450000	Age Bar er Section 455000	nd 41 - 6 on A in U 460000	JSD 465000	470 8	de ex	cludi 4750	ng USA Durati 00 486	& Ca on is	enada less tha 485000	n and u	oto days 495000	500000	
Duration 7	445000 862	450000 862	Age Barer Section 455000 863	nd 41 - 6 on A in U 460000 863	465000 864	470 8	de ex 0000	4750	ng USA Durati 00 480 5 8 6 1,	& Ca on is 0000 66	anada less tha 485000 866	490000 867	495000 868	500000 965	
Duration 7 14	445000 862 1,179	450000 862 1,180	Age Bar er Section 455000 863 1,181	nd 41 - 6 on A in U 460000 863 1,182	465000 864 1,183	470 8 1,	de ex 0000 665 185	4750 869	Duration 000 486 5 8 36 1, 37 1,	& Ca on is 0000 66 187	anada less tha 485000 866 1,188	490000 867 1,190	95000 868 1,191	500000 965 1,255	
Duration 7 14 21	445000 862 1,179 1,525	450000 862 1,180 1,527	Age Baler Section 455000 863 1,181 1,529	nd 41 - 6 on A in U 460000 863 1,182 1,531	465000 864 1,183 1,533	47(8 1, 1, 1,	0000 665 185 535	4750 865 1,18 1,53	ng USA Duration 000 486 5 8 36 1, 37 1, 96 1,	& Ca on is 0000 66 187 539	anada less tha 485000 866 1,188 1,541	490000 867 1,190 1,543	495000 868 1,191 1,545	500000 965 1,255 1,624	
Duration 7 14 21 28	445000 862 1,179 1,525 1,879	450000 862 1,180 1,527 1,882	Age Baler Section 455000 863 1,181 1,529 1,885	nd 41 - 6 on A in U 460000 863 1,182 1,531 1,888	465000 864 1,183 1,533 1,890	470 8 1, 1,3 3,4	0000 0000 185 535 893	4750 869 1,18 1,53	ng USA Durati 00 480 5 8 6 1, 7 1, 9 6 1, 10 3,	& Ca on is 0000 66 187 539 399	anada less tha 485000 866 1,188 1,541 1,901	490000 867 1,190 1,543 1,904	495000 868 1,191 1,545 1,907	500000 965 1,255 1,624 2,001	
Duration 7 14 21 28 45	445000 862 1,179 1,525 1,879 3,571	450000 862 1,180 1,527 1,882 3,578	Age Bar er Section 455000 863 1,181 1,529 1,885 3,584	nd 41 - 6 on A in U 460000 863 1,182 1,531 1,888 3,591	465000 864 1,183 1,533 1,890 3,597	470 8 1,: 1,: 3,: 6,:	0000 665 185 535 893 604	4750 865 1,18 1,53 1,89 3,61	ng USA Durati 000 480 5 8 36 1, 37 1, 96 1, 10 3, 47 6,	& Ca on is 0000 66 187 539 899 517	866 1,188 1,541 1,901 3,623	490000 867 1,190 1,543 1,904 3,630	9500 days 495000 868 1,191 1,545 1,907 3,636	500000 965 1,255 1,624 2,001 3,773	
Duration 7 14 21 28 45 90	445000 862 1,179 1,525 1,879 3,571 6,652	450000 862 1,180 1,527 1,882 3,578 6,668	Age Bar er Section 455000 863 1,181 1,529 1,885 3,584 6,683	nd 41 - 6 on A in U 460000 863 1,182 1,531 1,888 3,591 6,699	465000 864 1,183 1,533 1,890 3,597 6,715	470 8 1, 1, 1, 3, 6, 14,	0000 65 185 535 893 604	4750 865 1,18 1,53 1,89 3,61 6,74	Duration	& Ca 0000 66 187 539 399 617 763	866 1,188 1,541 1,901 3,623 6,778	490000 867 1,190 1,543 1,904 3,630 6,794	95000 868 1,191 1,545 1,907 3,636 6,810	500000 965 1,255 1,624 2,001 3,773 7,061	
Duration 7 14 21 28 45 90 180	445000 862 1,179 1,525 1,879 3,571 6,652 14,179	450000 862 1,180 1,527 1,882 3,578 6,668 14,224	Age Bar er Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521	460000 863 1,182 1,531 1,888 3,591 6,699 14,314	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695	470 8 1,, 1,, 3,, 6,, 14, 26,	00000 665 185 535 893 604 731 ,403	4750 869 1,18 1,53 1,89 3,61 6,74 14,4 26,8	Duration 488	& Ca on is 0000 66 187 539 399 517 763 493 955	### Association ### Associat	90000 867 1,190 1,543 1,904 3,630 6,794 14,583	### ### ##############################	500000 965 1,255 1,624 2,001 3,773 7,061 15,131	
Duration 7 14 21 28 45 90 180 270	445000 862 1,179 1,525 1,879 3,571 6,652 14,179 26,348	450000 862 1,180 1,527 1,882 3,578 6,668 14,224	Age Bales er Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521 Age Bales	460000 863 1,182 1,531 1,888 3,591 6,699 14,314 26,608 and 61 - 7	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695	470 8 1,, 1,, 3,, 6,, 14, 26,	00000 665 185 535 893 604 731 ,403	4750 869 1,18 1,53 1,89 3,61 6,74 14,4 26,8	Duration 488 148 148 148 148 148 148 148 148 148	& Ca 0000 66 187 539 399 517 763 493 955 & Ca	485000 866 1,188 1,541 1,901 3,623 6,778 14,538 27,042	90000 867 1,190 1,543 1,904 3,630 6,794 14,583	868 1,191 1,545 1,907 3,636 6,810 14,627 27,215	500000 965 1,255 1,624 2,001 3,773 7,061 15,131	
Duration 7 14 21 28 45 90 180 270	445000 862 1,179 1,525 1,879 3,571 6,652 14,179 26,348	450000 862 1,180 1,527 1,882 3,578 6,668 14,224 26,435	Age Bales er Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521 Age Bales	460000 863 1,182 1,531 1,888 3,591 6,699 14,314 26,608 and 61 - 7	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695	8 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	00000 665 185 535 893 604 731 ,403	4750 869 1,18 1,53 1,89 3,61 6,74 14,4 26,8	Durati 000 486 5 88 66 1, 87 1, 100 3, 147 6, 148 144 148 268 260 Durati	& Ca 0000 66 187 539 399 517 763 493 955 & Ca	485000 866 1,188 1,541 1,901 3,623 6,778 14,538 27,042	1,190 1,543 1,904 3,630 6,794 14,583 27,128	868 1,191 1,545 1,907 3,636 6,810 14,627 27,215	500000 965 1,255 1,624 2,001 3,773 7,061 15,131	
Duration 7 14 21 28 45 90 180 270	445000 862 1,179 1,525 1,879 3,571 6,652 14,179 26,348	450000 862 1,180 1,527 1,882 3,578 6,668 14,224 26,435 cover und	Age Baler Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521 Age Baler Section 25 25 25 25 25 25 25 25 25 25 25 25 25	41 - 6 460000 863 1,182 1,531 1,888 3,591 6,699 14,314 26,608 and 61 - 7 on A in U	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695 0 - Wo	470 8 1, 1,3 6, 14, 26, rldwid	0000 65 185 535 893 604 731 ,403 ,781 de ex	4750 869 1,18 1,53 1,89 3,61 6,74 14,4 26,8	Duration USA Duration 488 5 88 6 1, 87 1, 96 1, 10 3, 17 6, 48 14 68 26 ng USA Duration 488	& Ca 0000 666 187 539 3899 517 763 493 955 & Ca	1 485000 866 1,188 1,541 1,901 3,623 6,778 14,538 27,042 2 anada less tha	1,190 1,543 1,904 3,630 6,794 14,583 27,128	868 1,191 1,545 1,907 3,636 6,810 14,627 27,215	500000 965 1,255 1,624 2,001 3,773 7,061 15,131 28,129	
Duration 7 14 21 28 45 90 180 270 Duration	445000 862 1,179 1,525 1,879 3,571 6,652 14,179 26,348 Limit of C	450000 862 1,180 1,527 1,882 3,578 6,668 14,224 26,435 cover und	Age Baler Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521 Age Baler Section 455000	460000 863 1,182 1,531 1,888 3,591 6,699 14,314 26,608 nd 61 - 7	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695 70 - Wo	470 470 1,4	0000 665 185 535 893 604 731 ,403 ,781 de ex	4750 869 1,18 1,53 1,89 3,61 6,74 14,4 26,8 (cludi	Duration 100 480 140 1	& Ca 50000 666 187 539 539 5493 493 493 955 & Ca 50000	1,188 1,541 1,901 3,623 6,778 14,538 27,042 2 anada 1 ess tha	1,190 1,543 1,904 3,630 6,794 14,583 27,128	### Application of the image of	500000 965 1,255 1,624 2,001 3,773 7,061 15,131 28,129	
Duration 7 14 21 28 45 90 180 270 Duration 7	445000 862 1,179 1,525 1,879 3,571 6,652 14,179 26,348 Limit of C 445000 1,436	450000 862 1,180 1,527 1,882 3,578 6,668 14,224 26,435 450000 1,438	Age Baler Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521 Age Baler Section 455000 1,439	460000 863 1,182 1,531 1,888 3,591 6,699 14,314 26,608 nd 61 - 7 on A in U	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695 70 - Wo JSD	470 470 1,4 2,5 1,5 2,5	00000 185 185 535 893 604 731 403 ,781 de ex	47500 869 1,18 1,53 3,61 6,74 14,4 26,8 47500 1,44	Durati 00 486 5 8 6 1, 6 7 1, 6 6 1, 6 8 7 6, 6 148 14 6 8 26 6 8 26 6 8 26 6 8 26 6 8 26 7 1, 7 2, 8 7 2, 8 7 2, 8 7 2, 8 8 8 8 8 8 8 8 8 8 7 1, 8 7 2, 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	& Ca on is 0000 666 187 539 517 763 493 955 & Ca on is 00000 449	1,188 1,541 1,901 3,623 6,778 14,538 27,042 2000 1,451	1,190 1,543 1,904 3,630 6,794 14,583 27,128 1 and up 490000 1,453	## Application ## App	500000 965 1,255 1,624 2,001 3,773 7,061 15,131 28,129 500000 1,520	
Duration 7 14 21 28 45 90 180 270 Duration 7 14	445000 862 1,179 1,525 1,879 3,571 6,652 14,179 26,348 Limit of C 445000 1,436 2,163	450000 862 1,180 1,527 1,882 3,578 6,668 14,224 26,435 6over und 450000 1,438 2,167	Age Baler Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521 Age Baler Section 455000 1,439 2,171	1,182 1,531 1,888 3,591 6,699 14,314 26,608 146 61 - 7 100 A in U	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695 70 - Wo JSD 465000 1,443 2,179	470 88 1,1 1,3 3,6 14 26,1 1,4 2,1 1,4 2,1	00000 165 185 535 893 604 731 403 ,781 de ex	47500 86:1 1,18 1,53 3,61 6,74 14,4 26,8 4750 1,44 2,18	Duration SA Duration SA Duration SA SA SA SA SA SA SA S	& Ca on is ono 66 187 539 899 517 763 493 955 & Ca ono 189 191	### 1,541 ### 1,541 ### 1,541 ### 1,541 ### 1,543 ### 14,538 ### 27,042 ### 27,042 ### 485000 ### 1,451 ### 2,194	1,190 1,543 1,904 3,630 6,794 14,583 27,128 1 490000 1,453 2,198	## ## ## ## ## ## ## ## ## ## ## ## ##	500000 965 1,255 1,624 2,001 3,773 7,061 15,131 28,129 500000 1,520 2,298	
Duration 7 14 21 28 45 90 180 270 Duration 7 14 21	445000 862 1,179 1,525 1,879 3,571 6,652 14,179 26,348 Limit of C 445000 1,436 2,163 2,950	450000 862 1,180 1,527 1,882 3,578 6,668 14,224 26,435 450000 1,438 2,167 2,956	Age Bales er Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521 Age Bales er Section 455000 1,439 2,171 2,962	460000 863 1,182 1,531 1,888 3,591 6,699 14,314 26,608 and 61 - 7 on A in U 460000 1,441 2,175 2,968	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695 70 - Wo JSD 465000 1,443 2,179 2,975	470 1,4 26,	00000 665 1185 5335 893 604 7731 ,403 ,781 de ex	4750 86: 1,18 1,53 3,61 6,74 14,4 26,8 4750 1,44 2,18 2,98	Duration SA Duration SA SA SA SA SA SA SA S	& Ca 0000 666 187 763 899 517 763 493 955 & Ca 0000 449 191 199	### 1,541 ### 1,541 ### 1,541 ### 1,541 ### 1,543 ### 1,548 ### 27,042 ### 485000 ### 1,451 ### 2,999	1,190 1,543 1,904 3,630 6,794 14,583 27,128 1,453 2,198 3,006	## ## ## ## ## ## ## ## ## ## ## ## ##	500000 965 1,255 1,624 2,001 3,773 7,061 15,131 28,129 500000 1,520 2,298 3,139	
Duration 7 14 21 28 45 90 180 270 Duration 7 14 21 28	445000 862 1,179 1,525 1,879 3,571 6,652 14,179 26,348 	450000 862 1,180 1,527 1,882 3,578 6,668 14,224 26,435 Cover und 450000 1,438 2,167 2,956 3,748	Age Bales er Section 455000 863 1,181 1,529 1,885 3,584 6,683 14,269 26,521 Age Bales er Section 455000 1,439 2,171 2,962 3,757	460000 863 1,182 1,531 1,888 3,591 6,699 14,314 26,608 and 61 - 7 on A in U 460000 1,441 2,175 2,968 3,766	465000 864 1,183 1,533 1,890 3,597 6,715 14,359 26,695 70 - Wo JSD 465000 1,443 2,179 2,975 3,774	470 88 1,1 1,3 6,1 26,1 14,1 26,1 1,2 2,3 3,6,6	00000 65 185 535 893 604 731 ,403 ,781 00000 445 183 981 783	4750 860 1,18 1,53 1,88 3,60 6,74 14,4 26,8 4750 1,44 2,18 2,98 3,70	Duration 1,000 1,0	& Ca 5000 666 187 763 399 517 763 493 955 & Ca 5000 449 191 199 3800	485000 866 1,188 1,541 1,901 3,623 6,778 14,538 27,042 anada less that 485000 1,451 2,194 2,999 3,808	n and up 490000 867 1,190 1,543 1,904 3,630 6,794 14,583 27,128 n and up 490000 1,453 2,198 3,006 3,817	## ## ## ## ## ## ## ## ## ## ## ## ##	500000 965 1,255 1,624 2,001 3,773 7,061 15,131 28,129 500000 1,520 2,298 3,139 3,981	

270

57,477

57,704

57,931

58,157 58,384 58,611 58,837

59,064

59,291

59,518

61,684

SINGLE TRIP INSURANCE												
Age Band 0.5 - 40 - Worldwide												
L	imit of C	over und	ler Sectio	n A in U	SD		Du	ıration is	less tha	n and up	to 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
				Age	Band 4	1 - 60 - V	Vorldwid	е				
Limit of Cover under Section A in USD Duration is less than 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
				Age	Band 6	1 - 70 - V	Vorldwid	e				
L	imit of C	over und	ler Sectio	n A in U	SD		Dι	ıration is	less tha	n and up	to days	
Duration	445000	450000	455000	460000	465000	470000	475000	480000	485000	490000	495000	500000
7	1,692	1,694	1,696	1,698	1,701	1,703	1,705	1,707	1,709	1,711	1,713	1,872
14	2,711	2,715	2,720	2,724	2,728	2,732	2,737	2,741	2,745	2,750	2,754	2,878
21	3,825	3,832	3,839	3,846	3,853	3,860	3,867	3,874	3,881	3,888	3,895	4,064
28	4,951	4,960	4,970	4,980	4,990	5,000	5,009	5,019	5,029	5,039	5,048	5,260
45	8,727	8,747	8,767	8,787	8,807	8,827	8,847	8,867	8,887	8,907	8,927	9,266
90	17,838	17,890	17,942	17,993	18,045	18,097	18,148	18,200	18,252	18,303	18,355	19,041
180	41,661	41,822	41,984	42,145	42,307	42,468	42,630	42,791	42,953	43,114	43,275	44,794
270	94,063	94,433	94,804	95,175	95,546	95,917	96,288	96,659	97,029	97,400	97,771	1,01,116

ANNUAL MULTI TRIP INSURANCE- WORLDWIDE

Traveller's	Trip	¢50,000	¢100.000	¢150,000	¢200.000	¢250,000	¢500,000
Age Band (in Years)	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	4,785	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