

What are Pre-Underwritten Products?

- These are offerings for travellers to Non-Schengen countries
- Minimum no. of days per trip shall be 2 days and is extendable upto a maximum of 356 days
- Plans available are SmartTraveller Gold, SmartTraveller Silver, SmartTraveller Essential, SmartTraveller Regular and SmartTraveller Basic

Individual/Family Travel Insurance Policy – Pre-underwritten Products – Choose a plan that suits your needs the best

Section	Particulars of Benefit	Smart Traveller - Basic	Smart Traveller - Regular	Smart Traveller - Essential	Smart Traveller - Silver	Smart Traveller - Gold	Deductibles
I	Medical Expenses (incl. repatriation & Emergency Medical Evacuation)	US\$ 50000	US\$ 100000	US\$ 200000	US\$ 300000	US\$ 500000	US\$ 50
II	Dental Treatment Expenses	US\$ 500	US\$ 500	US\$ 500	US\$ 500	US\$ 1000	US\$ 50
III	Personal Accident	US\$ 15000	US\$ 20000	US\$ 25000	US\$ 30000	US\$ 40000	Nil
IV	Accidental Death and Dismemberment - Common Carrier	US\$ 2500	US\$ 2500	US\$ 2500	US\$ 5000	US\$ 5000	Nil
V	Daily Allowance in case of Hospitalisation	No Cover	US\$ 25 per day for 7 days	US\$ 25 per day for 7 days	US\$ 50 per day for 7 days	US\$ 50 per day for 10 days	First 2 days
VI	Compassionate Visit	Round trip and stay expenses of the immediate family member to visit the Insured if he/she is hospitalized for more than 7 consecutive days. Reimbursement of return fare of the Insured to visit the native place in the unfortunate event of the immediate family member being hospitalized for more than 7 consecutive days in India or in the event of death of spouse, dependent children or parents					Nil
VII	Loss of Passport and documents	US\$ 350	US\$ 350	US\$ 350	US\$ 350	US\$ 350	25
VIII	Total loss of checked baggage*	US\$ 500	US\$ 1000	US\$ 1250	US\$ 1250	US\$ 2000	Nil
IX	Delay of checked baggage	US\$ 100	US\$ 100	US\$ 100	US\$ 125	US\$ 150	6 hours
X	Trip Delay	US\$ 50	US\$ 50	US\$ 50	US\$ 50	US\$ 75	6 hours
XI	Trip Cancellation and Interruption	No Cover	US\$ 500	US\$ 500	US\$ 500	US\$ 1000	Nil
XII	Missed Connection	No Cover	US\$ 250	US\$ 300	US\$ 350	US\$ 750	Nil
XIII	Personal Liability	US\$ 50000	US\$ 100000	US\$ 200000	US\$ 250000	US\$ 300000	Nil
XIV	Financial Emergency Assistance	No Cover	No Cover	US\$ 300	US\$ 350	US\$ 750	Nil
XV	Hijack Distress Allowance	US\$ 75	US\$ 75	US\$ 75	US\$ 100	US\$ 200	12 hours
XVI	Home Fire Insurance – Contents (in INR)	No Cover	Rs. 200000	Rs. 200000	Rs. 300000	Rs. 500000	Nil
XVII	Home Burglary Insurance – Contents (in INR)	No Cover	Rs. 200000	Rs. 200000	Rs. 300000	Rs. 500000	Nil
XVIII	Loss of Deposit or cancellation - Hotel and Airline	No Cover	No Cover	US\$ 250	US\$ 500	US\$ 1000	Nil
XIX	Overbooked Flight	No Cover	No Cover	US\$ 250	US\$ 500	US\$ 1000	Nil
XX	Bail Bond	No Cover	No Cover	US\$ 2500	US\$ 2500	US\$ 5000	Nil
XXI	Legal expenses	No Cover	No Cover	US\$ 100	US\$ 200	US\$ 400	Nil
XXII	Pet Care	No Cover	No Cover	US\$ 100	US\$ 200	US\$ 400	Nil
XXIII	Emergency accommodation	No Cover	No Cover	US\$ 250	US\$ 500	US\$ 1000	Nil
*per baggage maximum 50% and per item in baggage max 10%							

What are Annual Multi-trip Products?

- These are offerings for travellers who travel multiple times abroad in a year
- Minimum no. of days per trip shall be 2 days and per trip the duration should not exceed more than 30 days, 45 days, and 60 days as per the plan chosen
- Plans available are SmartTraveller Multi-trip Silver, SmartTraveller Multi-trip Gold and SmartTraveller Multi-trip Platinum

Individual/Family Travel Insurance Policy – Annual Multi trip – Choose a plan that suits your needs the best

Section	Particulars of Benefit	Smart Traveller - Multi trip Sil ver	Smart Traveller - Multi trip Gold	Smart Traveller - Multi trip Platinum	Deductible
I	Medical Expenses (incl. repatriation & Emergency Medical Evacuation)	US\$ 100000	US\$ 250000	US\$ 500000	US\$ 50
I	Dental Treatment Expenses	US\$ 500	US\$ 500	US\$ 1000	US\$ 50
III	Personal Accident	US\$ 20000	US\$ 25000	US\$ 40000	Nil
IV	Accidental Death and Dismemberment - Common Carrier	US\$ 2500	US\$ 2500	US\$ 5000	Nil
V	Daily Allowance in case of Hospitalisation	US\$ 25 per day for 7 days	US\$ 25 per day for 7 days	US\$ 50 per day for 10 days	2 days
VI	Compassionate Visit	Round trip and stay expenses of the immediate family member to visit the Insured if he/she is hospitalized for more than 7 consecutive days. Reimbursement of return fare of the Insured to visit the native place in the unfortunate event of the immediate family member being hospitalized for more than 7 consecutive days in India or in the event of death of spouse, dependent children or parents			Nil
VII	Loss of Passport and documents	US\$ 350	US\$ 350	US\$ 350	US\$ 25
VIII	Total loss of checked baggage	US\$ 1000	US\$ 1250	US\$ 2000	Nil
IX	Delay of checked baggage	US\$ 100	US\$ 100	US\$ 150	6 hours
X	Trip Delay	US\$ 50	US\$ 50	US\$ 75	6 hours
XI	Trip Cancellation and Interruption	US\$ 500	US\$ 500	US\$ 1000	Nil
XII	Missed Connection	US\$ 250	US\$ 300	US\$ 750	Nil
XIII	Personal Liability	US\$ 100000	US\$ 200000	US\$ 300000	Nil
XV	Hijack Distress Allowance	US\$ 75	US\$ 75	US\$ 200	12 hours
XVI	Home Fire Insurance - Contents (in INR)	Rs. 100000	Rs. 200000	Rs. 500000	Nil
XVII	Home Burglary Insurance – Contents (in INR)	Rs. 100000	Rs. 200000	Rs. 500000	Nil
XVIII	Loss of Deposit or cancellation - Hotel and Airline	No Cover	US\$ 250	US\$ 1000	Nil
XIX	Overbooked Flight	No Cover	US\$ 250	US\$ 1000	Nil
XX	Bail Bond	No Cover	US\$ 2500	US\$ 5000	Nil
XXI	Legal expenses	No Cover	US\$ 100	US\$ 400	Nil
XXII	Pet Care	No Cover	US\$ 100	US\$ 400	Nil
XXIII	Emergency accommodation	No Cover	US\$ 250	US\$ 1000	Nil

General Exclusions

1. In respect of Medical Expenses (inclusive of Repatriation and Emergency Medical Evacuation), Daily Allowance in case of hospitalization, Compassionate Visit benefits, the following will not be payable for Any pre-existing condition, Routine examinations, Expenses for rest or recuperation at spa/ health resort/ sanatorium, Pregnancy (including childbirth, miscarriage, abortion or related complications) or treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery).
2. Cosmetic surgery, unless such cosmetic surgery is rendered medically necessary as part of treatment for accidents and burns whilst being abroad.
3. Suicide, attempted or wilfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the abuse of drugs, or any loss arising, directly or indirectly, from any injury, illness, death, loss, expense, or other liability attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation thereof however caused.
4. Treatment which could be reasonably delayed until the Insured's return to India, which will be decided jointly by the treating Physician and the Emergency Assistance Service Provider and shall be in accordance with accepted standards of medical care.
5. The Insured taking part in naval, military or air force operations; war and nuclear perils.
6. Insured engaging in air travel unless he or she flies as a Fare Paying passenger in an aircraft licensed to carry passengers.
7. Participation of the Insured in winter sports, mountaineering and such other professional sports or any other hazardous or potentially dangerous sport for which the Insured members are adequately trained, physically fit and using proper equipment. and that too only if specifically agreed and mentioned in the policy schedule.
8. Hazardous occupation, or if engaged in any criminal or illegal act.
9. Medical Expenses in respect of Experimental, investigational or unproven treatments or treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital. Any Illness or treatment which is a result or a consequence of undergoing such experimental or unproven treatment.
10. Naturopathy treatment.
11. Non Allopathic treatment e.g. - Ayurvedic, Yogic, Homeopathic, Unani treatment(s).
12. Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America & India.

IMPORTANT

*This leaflet is only a brief summary of the SmartTraveller Insurance Policy (Individuals and Families). Please contact our intermediary/sales officer/any of our offices for the policy wordings. **Purchase of the insurance product is purely voluntary and is not linked to availment of any other facility from the bank.**

Insurance is the subject matter of solicitation. The Insurance products are offered and underwritten by ICICI Lombard General Insurance(IRDA Regn. No. 115). The Hongkong and Shanghai Banking Corporation Limited (IRDAI Regn. No. CA0016) is a corporate Agent of ICICI General Insurance Company Limited and its registered office is 52/60, M. G. Road, Fort, Mumbai 400 001. The corporate Agent does not underwrite the risk or act as an insurer.The contract of insurance is between the insurer and the insured and not between the bank and the insured. For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale.

In case of claim or any assistance kindly contact the given numbers

For Canada (Toll Free)	844-691-8883
For USA (Toll Free)	844-691-8885
For Rest of the world excluding Canada & USA (ICICI Lombard General Insurance Call back number)	+91 11 47324403

Please visit our website www.bharti-axagi.co.in for a detailed list of claims documents.

For more information, please contact

- ☎ 1800-103-2292 (Toll Free)
- 📞 SMS <SERVICE> to 5667700
- 💻 customersupportba@icicilombard.com

www.bharti-axagi.co.in

Registered office address:
ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025, IRDAI Registration No: 115.

Prohibition of Rebates – Section 41 of the Insurance Act, 1938 1) No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. 2) If any person shall fail to comply with sub regulation (1) above, he shall be liable to payment of fine which may extend to rupees ten lakhs.

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Travel Insurance

Looking forward to a trip abroad without worries? Get complete overseas travel protection for you and your family.



Smart Traveller Insurance Policy (Individuals and Families)

UIN: IRDA/NL-HLT/BAXAGI/P-T/V.I./222/13-14

