

HIMALAYAN GENERAL INSURANCE CO.LTD.

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OVERSEAS MEDICLAIM & TRAVEL INSURANCE

STANDARD PLAN - PLAN - 'A' (World wide EXCLUDING USA & CANADA)

Age band	Medical Only - A to C		
	5 - 40	41 - 60	61 - 70
PERIOD	US\$	US\$	US\$
DAY 1 - 7	25	30	38
DAY 8 - 14	32	34	45
DAY 15 - 21	33	35	47
DAY 22 - 28	35	38	53
DAY 29 - 35	41	45	62
DAY 36 - 47	46	49	70
DAY 48 - 60	50	56	79
DAY 61 - 75	61	67	98
DAY 76 - 90	70	78	114
DAY 91 - 120	113	123	182
DAY 121 - 147	137	150	216
DAY 148 - 180	168	183	275
Annual Multi Trip			
Maximum Any			
One Trip 31 Days	102.50	112.50	185.00

Age band	Package Policy - A to N		
	5 - 40	41 - 60	61 - 70
PERIOD	US\$	US\$	US\$
DAY 1 - 7	28	32	44
DAY 8 - 14	35	37	52
DAY 15 - 21	36	39	54
DAY 22 - 28	39	43	61
DAY 29 - 35	47	51	70
DAY 36 - 47	52	57	81
DAY 48 - 60	60	66	93
DAY 61 - 75	73	80	113
DAY 76 - 90	85	95	132
DAY 91 - 120	140	147	219
DAY 121 - 147	167	175	268
DAY 148 - 180	208	220	325
Annual Multi Trip			
Maximum Any			
One Trip 31 Days	117.50	127.50	210.00

PLAN - 'B' (World wide INCLUDING USA & CANADA)

Age band	Medical Only - A to C		
	5 - 40	41 - 60	61 - 70
PERIOD	US\$	US\$	US\$
DAY 1 - 7	40	55	72
DAY 8 - 14	55	74	80
DAY 15 - 21	58	78	85
DAY 22 - 28	64	88	96
DAY 29 - 35	75	100	112
DAY 36 - 47	87	120	135
DAY 48 - 60	120	173	193
DAY 61 - 75	168	245	274
DAY 76 - 90	200	293	328
DAY 91 - 120	277	409	460
DAY 121 - 147	364	541	609
DAY 148 - 180	525	623	723
Annual Multi Trip			
Maximum Any			
One Trip 31 Days	187.50	250.00	335.00

Age band	Package Policy - A to N		
	5 - 40	41 - 60	61 - 70
PERIOD	US\$	US\$	US\$
DAY 1 - 7	50	68	80
DAY 8 - 14	63	86	95
DAY 15 - 21	66	90	100
DAY 22 - 28	74	103	113
DAY 29 - 35	87	121	134
DAY 36 - 47	101	145	162
DAY 48 - 60	143	209	232
DAY 61 - 75	202	297	333
DAY 76 - 90	242	355	399
DAY 91 - 120	337	499	561
DAY 121 - 147	444	662	746
DAY 148 - 180	641	789	886
Annual Multi Trip			
Maximum Any			
One Trip 31 Days	217.50	300.00	405.00

USD 1,000

THE ABOVE RATE IS APPLICABLE WITH EFFECT FROM 16.07.2017

SCHEDULE OF BENEFITS

Section of Cover	Benefits	Max. Sum Insured	Excess
A	Personal Accident	USD 25,000	Nil
B	Emergency Medical Expenses and	USD 100,000	USD 100
	Emergency Medical Evacuation and Air		
	Ambulance Expenses		
	Emergency Dental Care	USD 150	Nil
	Repatriation of Mortal Remains	Covered	USD 100
	Travel of one immediate family member	Covered	USD 100
C	Hospital Benefits : USD 25 per each 24 hours of Hospitalisation up to max of USD 250	USD 250	24 Hours
D / E	Loss of Checked Baggage	USD 2,000	USD 100
	Delayed Baggage USD 50 per each 12 hour period of delay	USD 250	12 Hours
F	Loss of Passport	USD 500	Nil
G	Personal Liability	USD 250,000	USD 250 In respect of property damaged only
H	Travel Delay	USD 20 per hours, up to a max of USD 100	12 Hours
I	Hi - Jack USD 50 per each 24 hr period of detention	USD 50 per day up to maximum of USD 1,500	24 Hours
J	Cancellation and Curtailment	USD 1,000	USD 100
K	Emergency return home following death of a close family member	USD 1,000	USD 100
L	Catastrophe	USD 2,500	USD 100
M	Legal Expenses	USD 10,000	USD 100
N	Repatriation of family member travelling with the participant	USD 1,000	USD 100

PLAN - 'C' ASIAN COUNTRIES EXCLUDING SAARC COUNTRIES

Age band PERIOD	Medical Only - A to C		
	5 - 40 USD	41 - 60 USD	61 - 69 USD
DAY 1 - 7	16	18	23
DAY 8 - 14	20	21	28
DAY 15 - 21	21	22	30
DAY 22 - 28	22	24	33
DAY 29 - 35	26	28	38
DAY 36 - 47	29	30	43
DAY 48 - 60	33	35	49
DAY 61 - 75	38	42	61
DAY 76 - 90	45	48	70
DAY 91 - 120	71	78	115
DAY 121 - 147	85	93	137
DAY 148 - 180	104	114	200

5 - 40 USD	Package Policy - A to I	
	41 - 60 USD	61 - 69 USD
18	20	28
22	23	32
23	25	34
25	26	38
30	31	43
33	35	50
38	41	58
45	49	71
52	57	84
85	94	138
102	111	165
125	138	206

COUNTRIES :

THAILAND, MALAYSIA, SINGAPORE, PHILLIPINES, SOUTH KOREA, INDONESIA, CHINA INCLUDING HONG KONG & TAIWAN.
JAPAN, LAOS, COMBODIA, VIETNAM, MYANMAR, MACAO, MANGOLIA, TIMOR, LETSE

PLAN - 'D' FOR SAARC COUNTRIES

Age band PERIOD	5 - 40	41 - 60	61 - 70
	USD	USD	USD
DAY 1 - 7	11	13	17
DAY 8 - 14	14	15	21
DAY 15 - 21	15	16	22
DAY 22 - 28	16	17	24
DAY 29 - 35	19	21	28
DAY 36 - 47	21	23	32
DAY 48 - 60	23	25	36
DAY 61 - 75	28	31	44
DAY 76 - 90	32	35	51
DAY 91 - 120	51	56	82
DAY 121 - 147	62	67	97
DAY 148 - 180	76	83	124

SAARC COUNTRIES :

INDIA, BANGLADESH, MALDIVES, BHUTAN, SRI LANKA, PAKISTAN & AFGHANISTAN

Section of Cover	Benefit	SAARC Plan		ASIAN Plan	
		Max. Sum Insured	Excess	Max. Sum Insured	Excess
A	Personal Accident	USD 10,000	Nil	USD 10,000	Nil
B	Emergency Medical Expenses and Emergency Medical Evacuation and Air Ambulance Expenses	USD 25,000	USD 100	USD 35,000	USD 100
	Emergency Dental Care	USD 150	Nil	USD 150	Nil
	Repatriation of Mortal Remains	Covered	USD 100	Covered	USD 100
	Travel of one immediate family member	N / A	N / A	Covered	USD 100
C	Hospital Benefits : USD 25 per each 24 hours of Hospitalisation up to max of USD 250	N / A	N / A	USD 250	24 Hours
D / E	Loss of Checked Baggage	N / A	N / A	USD 500	USD 100
	Delayed Baggage \$ 50 per each 12 hour period of delay	N / A	N / A	USD 250	12 Hours
F	Loss of passport	N / A	N / A	USD 250	Nil
G	Personal Liability	N / A	N / A	USD 100,000	USD 250 In respect of Property Damaged only
H	Travel Delay	N / A	N / A	USD 20 per hours, up to a max. of USD 100	12 hours
I	HI - Jack USD 50 per each 24 hr period of detention	N / A	N / A	USD 50 per day up to maximum USD 500	24 hours