

DETAILS OF THE INSURANCE POLICY GIVEN BY ICICI:

POLICY COVERAGE

- **Treatment for mental and nervous disorders - US\$ 1,000** - Treatment for mental and nervous disorders including alcoholism and drug dependency, is covered under this policy.
- **In-patient medical expenses related to pregnancy - US\$ 500** - In-patient medical expenses related to pregnancy are covered to a maximum limit of US\$ 500, after a waiting period of 10 months.
- **Medical expenses for inter-collegiate sports injuries:** Medical expenses for inter-collegiate sports injuries are covered under this policy as part of the medical cover. These expenses will be treated as any other medical expenses for an accident, and will be subject to the terms of conditions mentioned in the policy.
- **Cancer screening and mammography expenses - US\$ 2,000** - Cancer screening and mammography expenses examinations on recommendation from physician will be paid under this policy. Expenses would be paid for the usual and customary charges incurred for these test. Any tests done as a part of preventive health check-up is not included under this benefit.
- **Childcare benefits - US\$ 100** - If the child is above 90 days of age, and is hospitalized for more than 2 days, for any ailment, hospital cash benefit of US\$ 100 per day will be paid, subject to a maximum of 7 days.

KEY BENEFITS:

- Buy the policy in Indian rupees, which is 1/3 the cost of buying abroad
- Accepted by most of the foreign universities as a substitute for their compulsory insurance
- Medical outpatient expenses covered
- No pre-medical check-up required
- Tailor-made plans to meet varied student needs

ELIGIBILITY

- Minimum age of insured persons is 18 years.
- Maximum age of insured persons is 35 years.
- Non-insurable persons: professional and semi-professional sportsmen.
- The policy can be bought by students already studying abroad.

POLICY EXCULSIONS:

- Medical expenses arising out of
 - Pre-existing conditions
 - Addiction to alcohol, drugs
 - Mental disorder, anxiety, depression
 - Venereal diseases
 - Sexually transmitted diseases, AIDS, HIV
 - Radiation, nuclear weapons induced
 - Sporting activities
- Expenses arising out of loss valuables, money, securities and tickets
- Loss of passport in public places
- Personal liability of the insured

ICICI Lombard - Student Medical Insurance - Gold - Policy Coverage:

- **Medical Expenses (including medical evacuation)* - US \$50,000 to US \$250,000** – This covers medical costs incurred due to illness or accident including medically necessary and prescribed emergency evacuation. It covers defined outpatient, in-patient, medical aid, therapies and diagnostic tests.
- **Dental Treatment * - US \$250** – Covers acute anesthetic treatment of natural teeth.
- **Repatriation of Remains- Upto medical sum insured–** Covers the funeral expenses or expenses of repatriating the remains back to India, in case of death overseas.
- **Checked Baggage Loss- US \$1,000** - Compensation for the permanent loss of checked-in baggage.
- **Passport Loss ** - US \$200** -For expenses incurred in obtaining a fresh or new passport.
- **Personal Accident- US \$25,000** – Compensation paid in case of death or permanent total disability.
- **Personal Liability- US \$100,000** – Compensation of damages to be paid to a third party, resulting from death, injury or damage to health or property caused involuntarily by the insured.
- **Bail Bond- US \$5,000** – For the bail amount, if arrested or detained by police or judicial authorities of the place, for any bail able offence whilst abroad.
- **Study Interruption- US \$7,500** - Reimbursement for the remaining part of the current school semester fee, if studies are interrupted on account of a medical condition or compassionate reasons on the family front.

- **Sponsor Protection- US \$10,000** – Reimbursement of tuition fees in case of demise of person paying for studies due to an accident.
- **Compassionate Visit- US \$7,500** - In case of hospitalization (exceeding 7 days) of student or a family member, where a family member visits student or student visits India. Round trip economy class tickets for student/ family member, and accommodation for the family member visiting abroad, will be reimbursed.

* Deductible of US\$ 100. This deductible is applicable on per illness (complete treatment) basis and not on per visit to the doctor / hospital.* *Deductible excess US \$50.

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ICICI Lombard - Student Medical Insurance - Gold - Eligibility

- Minimum age of insured persons is 16 years.
- Maximum age of insured persons is 35 years.
- Non-insurable persons: professional and semi-professional sportsmen.
- The policy can be bought by students already studying abroad.

ICICI Lombard - Student Medical Insurance - Gold - Policy Exclusions

- Medical expenses arising out of
 - Pre-existing conditions
 - Addiction to alcohol, drugs
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 - Radiation, nuclear weapons induced
 - Sporting activities
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- Loss of passport in public places
- Personal liability of the insured

Insurance is the subject matter of the solicitation.

ICICI Lombard - Student Medical Insurance - Silver - Policy Coverage

- **Medical Expenses* - US \$50,000 to US \$250,000** – This covers medical costs incurred due to illness or accident including medically necessary and prescribed emergency evacuation. It covers defined outpatient, in-patient, medical aid, therapies and diagnostic tests.
- **Dental Treatment * - US \$250** – Covers acute anesthetic treatment of natural teeth.
- **Repatriation of Remains- Upto medical sum insured**– Covers the funeral expenses or expenses of repatriating the remains back to India, in case of death overseas. This benefit is included under the Medical Cover.

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ICICI Lombard - Student Medical Insurance - Bronze - Policy Coverage:

- **Sponsor Protection– US \$10,000** - Reimbursement of tuition fees in case of demise of person paying for studies due to an accident.
- **Study Interruption– US \$7,500** - Reimbursement for the remaining part of the current school semester fee, if studies are interrupted on account of a medical condition or compassionate reasons on the family front.
- **Compassionate Visit– US \$7,500** - In case of hospitalization (exceeding 7 days) of student or a family member, where a family member visits student or student visits India. Round trip economy class tickets for student/ family member, and accommodation for the family member visiting abroad, will be reimbursed.
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