

# Student Travel Guard - TATA-AIG Insurance

## TATA-AIG Student Guard Benefits Details

| Coverages   |           |           |           |
|---|-----------|-----------|-----------|
| Sum Insured in US\$   | Plan A    | Plan B    | Ultimate  |
| <b>Medical Insurance</b>  |           |           |           |
| Accident & Sickness Medical Expenses Reimbursement  | \$50,000  | \$100,000 | \$250,000 |
| Deductible  | \$100     | \$100     | \$100     |
| Emergency Evacuation*   | Included  | Included  | Included  |
| Repatriation of Remains*  | Included  | Included  | Included  |
| AD & D 24 Hrs   | \$10,000  | \$25,000  | \$25,000  |
| Felonious Assault (AD&D)  | \$5,000   | \$5,000   | \$25,000  |
| <b>Travel Inconvenience</b>   |           |           |           |
| Baggage Loss (CHECKED)  | \$500     | \$1,000   | \$2,000   |
| Deductible  | 10% / 50% | 10% / 50% | 10% / 50% |
| Baggage Delay (After 12 hours only)#  | \$0       | \$50      | \$150     |
| Loss of Passport  | \$250     | \$250     | \$250     |
| Deductible  | \$30      | \$30      | \$30      |
| Personal Liability  | \$100,000 | \$100,000 | \$500,000 |
| Deductible  | \$200     | \$200     | \$200     |
| Study Interruption  | \$7,500   | \$7,500   | \$15,000  |
| Sponsor Protection  | \$10,000  | \$10,000  | \$20,000  |
| Compassionate Visit (2-Way)   | \$1,500   | \$5,000   | \$7,500   |
| Bail Bond   | \$500     | \$1,000   | \$5,000   |
| Maternity Benefit for termination of Pregnancy only   | \$0       | \$500     | \$1,000   |
| Treatment for Mental and Nervous Disorders : Including Alcoholism and Drug Dependency                 | \$0       | \$500     | \$1,000   |
| Cancer Screening and Mammography Examinations   | \$250     | \$500     | \$1,500   |
| Red 24 Services   | Included  | Included  | Included  |
| Assistance Services   | Included  | Included  | Included  |
| <b>Relocation Services (Applicable only for Students covered on 365 days Including Americas Plan)</b> |           |           |           |

\* - Included under the overall limit of Accident & Services Medical Expenses Reimbursement.

# - Reimbursement of purchase of necessary personal effect, due to baggage delay overseas.

## **Study Interruption**

We'll reimburse tuition fee paid in advance for the current semester if your studies are interrupted due to medical or compassionate reasons.

## **Sponsor Protection**

In the event of accidental death or permanent disablement of your sponsor, we'll reimburse the remaining school fees up to a specified maximum limit shown in the table of benefits.

## **Accident and Sickness Medical Expenses**

We will pay you Covered Medical Expenses incurred overseas by you, which are not due to a pre-existing condition up to the maximum stated in the Policy Schedule or the Schedule of Benefits.

## **Compassionate Visit(2-way)\***

**Visit by Family Member:** - If you are hospitalized for more than seven(7) consecutive days, we will cover the cost of round-trip economy class air ticket and accommodation expenses for an immediate family member to be with you.

**Visit by Student:** In the event of death or hospitalisation of parent(s)/spouse/child(ren) for more than seven(7) consecutive days, we will cover the cost of a round trip economy class air ticket.

(\* - Subject to maximum coverage as provided in the Schedule of Benefits.)

## **Personal Accident**

Student Guard Plus provides worldwide coverage against Accidental death and permanent Disablement whilst you are abroad, upto maximum limit shown in the Schedule of Benefits.

## **Assistance Services**

Our assistance team will be available around the clock for any assistance or referral services.

### **Maternity Benefits**

Medical expenses related to termination of pregnancy are covered subject to maximum amount as provided in the Schedule of Benefits subject to a waiting period of 10 months from the effective date of policy.

### **Mental and Nervous Disorders**

Medical expenses related to treatment for mental and nervous disorders on recommendation of a physician, including alcoholism and drug dependency are covered subject to maximum amount as provided in the schedule of benefits.

### **Cancer Screening and mammography**

Medical expenses related to Cancer Screening and mammography examination on recommendation from a physician are covered subject to maximum amount as provided in the schedule of benefits.

### **Red 24 Services ( <http://srvb.red24.info> )**

Red 24 is a unique global security services providing advice to help individuals avoid and manage personal risks for themselves and their families.

### **Relocation Services**

The AIG International Services Student Support Membership provides solutions to the problems students face in the United States. Through our 24-hour multilingual services center, we offer access to a board range of benefits that are designed to make the transition easy and hassle free. In case you are opting for 1 year policy this program is already included in the plan.

### **Additional Features**

- 24 Hrs. Worldwide Emergency Assistance Service
- Emergency Medical Evacuation
- Repatriation of Remains
- Felonious Assault
- Personal Liability Abroad
- Accident and Sickness Medical Reimbursement
- US Drivers License & Social Security Application Information
- 24-Hrs Emergency Translation Services
- Personal security services from red24
- Worldwide Assistance Services

## Premium Cost

| Age 16 -35 yrs | Excluding Americas |        |          | Including Americas |         |          |
|----------------|--------------------|--------|----------|--------------------|---------|----------|
|                | Optional Benefits  |        |          | Optional Benefits  |         |          |
| Duration       | Plan A             | Plan B | Ultimate | Plan A             | Plan B  | Ultimate |
| 30 Days        | 1,137              | 1,242  | 1,475    | 2,267              | 2,638   | 2,926    |
| 60 Days        | 1,877              | 2,056  | 2,450    | 3,799              | 4,917   | 5,587    |
| 90 days        | 2,616              | 2,870  | 3,357    | 5,330              | 6,218   | 6,773    |
| 180 Days       | 4,201              | 4,614  | 5,237    | 8,611              | 9,147   | 10,463   |
| 270 days       | 6,262              | 6,880  | 7,815    | 12,877             | 15,655  | 17,253   |
| 365 days       | 8,576              | 9,426  | 10,710   | 20,576*            | 21,808* | 24,440*  |

\***Condition Apply:** Please refer to policy documents for terms and conditions.

**Other benefits include:** 24 hrs Worldwide Emergency Assistance Services, Emergency Medical Evacuation, Repatriation of Remains, Felonious Assault, Lost Luggage, Personal Liability Aboard, Accident and sickness Medical Coverage

All Rates, Tax Amounts & Total Gross Figs. Have been rounded to the Nearest Rs. Value.

## Eligibility

- Any individual, between sixteen (16) and thirty-five (35) years of age, enroll and attending a full-time registered educational institution of higher learning, outside Republic of India.
- The insured person can only be covered under one such policy for the period.

## Key Exclusions

1. Acts of war, terrorism, Participation in illegal acts, professional and/or competitive sports, pregnancy or childbirth except for termination of pregnancy, suicide or self inflicted injury, AIDS.
2. Any Pre-existing conditions or complications arising there from.
3. Any loss due to your engagement in any branch of armed forces or operating; acting as a crew member or an operator of any carrier; testing of any kind of conveyance; engagement in any kind of labor work; engagement in offshore or mining or aerial photography; handling explosives.

Also you are not covered if any expenses incurred directly or indirectly in respect of: traveling against the advice of the physician; for obtaining treatment; pre-existing ailments & complications arising out of them; Suicide or attempted suicide; war; terrorism; illegal acts; dangerous sports etc

For other exclusions please refer to the policy wordings.

Insurance is the subject matter of the solicitation.