



presents

STUDENT
explorē

International Travel & Health Insurance for students



INTERNATIONAL STUDENTS REQUIRE HEALTH INSURANCE BECAUSE

- Health Insurance is mandatory in abroad for students
- Student health insurance is a way for students to protect their savings so that they can cover unexpected accidents and illnesses that occur.
- The cost for health care Abroad is extremely high and increases annually
- Health Insurance protects student in unforeseen events
- There is limited government-funded healthcare, most of which is not accessible to international students
- Sometimes doctors charge more to an uninsured patient as they do for the insured because health insurance companies are able to negotiate drastic discounts for their patients



IS STUDENT HEALTH INSURANCE MANDATORY?

- Yes. Health Insurance is mandatory in abroad for students & its mandated by government in that country.
- Schengen countries insist Health Insurance coverage before granting their Visa
- Student can either buy comparable insurance policy from Home country or he/she needs to buy the same from their university/after reaching there

Please Note: Cost of Treatment in abroad is very high when compared to India so, it is suggested to buy this insurance policy from India. Student pays premium in 'INR' and gets coverage in 'USD'

Student Can check the mandatory insurance details from their university website or i20 document before buying policy from India.



WHAT DO UNIVERSITY MEDICAL PLAN OFFER?



➤ They offer only Medical related coverage's like :

➤ Medical Expenses

- Some of the US medical plans have co-pay & sub limits for treatment
- Coverage is restricted to on campus and only to network hospitals

➤ Repatriation of Remains and

➤ Medical Evacuation

➤ Each college/university has a tie-up with local insurance company and they charge premium in dollars

➤ On an average, it cost \$1000 per year. (In INR it will be Rs.60,000/- per year)

➤ It is included as part of the fee in i20 document or they charge separately

“Premium charged by university is in “Dollars” so, it costs them 3 times more than what they pay in Home country”

Student Can check the mandatory insurance details from their university website or i20 document before buying policy from India.



RELIGARE STUDENT EXPLORE V/S UNIVERSITY COVER

S.No	Religare Student Explore	University Cover
1	Premium paid in INR and Coverage in USD	Premium and Coverage in USD
2	It cost only 1/3rd of what you pay in abroad and covers more benefits	It cost 3 times more than Home Country cover and covers only medical benefits
3	Coverage starts from Boarding of International Flight in India	Coverage Starts from date of semester
4	Covers Medical, Travel & Study related benefits	Covers only Medical benefits
5	Optional covers available	No such options
6	Student can take treatment in any hospital	Student need to take treatment in campus clinic or only in network hospitals
7	Extended coverage in country of residence	Not Available
8	Medical Expenses (in & out-patient)	Medical Expenses
9	Repatriation of Mortal Remains	Repatriation of Mortal Remains
10	Medical Evacuation	Medical Evacuation
11	Dental Treatment	Not Available
12	Pre Existing Disease	Not Available



S.No	Religare Student Explore	University Cover
13	Loss of Checked-in Baggage	Not Available
14	Delay in Checked-in Baggage	Not Available
15	Personal Accident (Accidental Death, PPD, PTD)	Not Available
16	Personal Liability	Not Available
17	Study Interruption	Not Available
18	Sponsor Protection	Not Available
19	Bail Bond	Not Available
20	University Insolvency	Not Available
21	Trip Delay	Not Available
22	Loss of Laptop/Tablet	Not Available
23	Loss of International Driving License	Not Available
24	Coverage at Home Country	Not Available

And many more benefits as per plan chosen by student.

Good News for Students.....

Student Can try for Insurance Waiver on their university insurance by buying RHIL – Student Explore



COST OF RELIGARE HEALTH INSURANCE FOR 1 YEAR IS :

➤ Worldwide

Plan	\$50,000	\$100,000	\$300,000	\$500,000	\$1,000,000
Plus	12,611	15,470	-	-	-
Super	14,687	17,903	23,327	31,263	-
Ultra	19,458	23,620	30,590	40,860	48,864

➤ Worldwide Excluding USA & Canada

Plan	\$50,000	\$100,000	\$300,000	\$500,000	\$1,000,000
Plus	6,276	7,434	-	-	-
Super	7,516	8,818	11,357	15,123	-
Ultra	10,135	11,821	15,060	19,933	23,732

➤ Explore Start - Worldwide

1 year	Rs. 4,003
2 years	Rs. 9151

Premiums in INR and inclusive of 14% Sales Tax



Welcome to

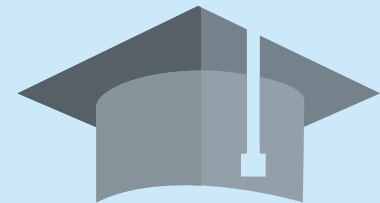
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KEY BENEFITS OF STUDENT EXPLORE

- ✈ 4 thoughtfully designed plans to suit your International student insurance needs
- ✈ Comprehensive list of medical, travel & non-medical features
- ✈ Advantage of Optional Covers to match your university's mandatory requirements
- ✈ Need based coverage tenure - 1 month to 3 years
- ✈ Flexibility to choose your geographical scope of coverage
- ✈ Host of new-age features like Loss of Laptop/Tablet, Sponsor Protection, Bail Bond, Accidental Benefits to name a few
- ✈ No pre-policy medical check-up
- ✈ Extremely low cost and relatively economical option for students going to International universities
- ✈ Extended coverage in country of residence and coverage at home country
- ✈ Pre Existing Disease covered under Life threatening condition
- ✈ University insolvency





POLICY TERMS

Geographical Scope	<ul style="list-style-type: none">• Worldwide excluding India• Worldwide excluding US, Canada and India (not available under Explore Start) <p>However, coverage is extended to India in case of below benefits:</p> <ul style="list-style-type: none">• Benefit 1 - 'Extended Cover in the Country of Residence'• Benefit 22 - 'Coverage At Home Country'
Policy Duration	1 month/3 months/6 months/9 months/12 months/15 months/18 months/24 months
Entry Age	Minimum 12 years & Maximum 40 years
Cover Type	Individual

The coverage under this product will commence only when:-

- a) The Insured Person crosses the international border of the Country of Residence to leave that country on a Common Carrier; And
- b) The travel commences within the Policy Period.



TYPE OF PLANS AVAILABLE IN STUDENT EXPLORE

EXPLORE – START

EXPLORE – PLUS

EXPLORE – SUPER

EXPLORE – ULTRA



EXPLORE START

Benefit	Deductible	Pay-out Basis	Explore Start
Accidental Death	N.A.	Benefit	US\$ 30,000
Permanent Total Disablement	N.A.	Benefit	
Permanent Partial Disablement	N.A.	Benefit	
Compassionate Visit	N.A.	Indemnity	US\$ 5,000
Loss of Checked-in Baggage	N.A.	Indemnity	US\$ 1,000
Delay of Checked-in Baggage	12 Hours	Benefit	US\$ 150
Loss of Passport	US\$ 50	Indemnity	US\$ 150
Loss of International driving license	US\$ 50	Indemnity	US\$ 100
Personal Liability	US\$ 200	Indemnity	US\$ 100,000
Study interruption	N.A.	Indemnity	US\$ 10,000
Sponsor Protection	N.A.	Indemnity	US\$ 15,000
Bail Bond	N.A.	Indemnity	US\$ 5,000

Explore Start excludes medical cover.

Bought by Students where the medical cover has to be compulsory bought from the university.



EXPLORE PLUS

Benefit	Deductible	Pay-out Basis	Explore Plus
Medical Expenses	US\$ 100	Indemnity	US\$ 50,000 / US\$ 100,000
In-patient Care	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Pre-Existing Disease Cover in Life Threatening Medical Condition	US\$ 100	Indemnity	Upto 10% Sum Insured of Medical Expenses
Extended Cover in the Country of Residence	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Out-patient Care	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Repatriation of Mortal Remains (Part of Medical Expenses)	N.A.	Indemnity	US\$ 7,500
Medical Evacuation (Part of Medical Expenses)	N.A.	Indemnity	US\$ 7,500
Dental Expenses	US\$ 50	Indemnity	US\$ 250
Accidental Death	N.A.	Benefit	
Permanent Total Disablement	N.A.	Benefit	US\$ 15,000
Permanent Partial Disablement	N.A.	Benefit	
Loss of Checked-in Baggage	N.A.	Indemnity	US\$ 500
Loss of Passport	US\$ 50	Indemnity	US\$ 150
Personal Liability	US\$ 200	Indemnity	US\$ 100,000
Study Interruption	N.A.	Indemnity	US\$ 7,500
Sponsor Protection	N.A.	Indemnity	US\$ 10,000
Bail Bond	N.A.	Indemnity	US\$ 500
Coverage at home country	US\$ 100	Indemnity	Upto 5% Sum Insured of Medical Expenses



EXPLORE SUPER

Benefit	Deductible	Pay-out Basis	Explore Super
Medical Expenses	US\$ 100	Indemnity	US\$ 50,000/US\$ 100,000/US\$ 300,000/US \$ 500,000
In-patient Care	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Pre-Existing Disease Cover in Life Threatening Medical Condition	US\$ 100	Indemnity	Upto 10% Sum Insured of Medical Expenses
Extended Cover in the Country of Residence	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Out-patient Care	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Repatriation of Mortal Remains (Part of Medical Expenses)	N.A.	Indemnity	Upto Sum Insured of Medical Expenses
Medical Evacuation (Part of Medical Expenses)	N.A.	Indemnity	Upto Sum Insured of Medical Expenses
Dental Expenses	US\$ 50	Indemnity	US\$ 500
Accidental Death	N.A.	Benefit	
Permanent Total Disablement	N.A.	Benefit	US\$ 30,000
Permanent Partial Disablement	N.A.	Benefit	
Compassionate Visit	N.A.	Indemnity	US\$ 5,000
Loss of Checked-in Baggage	N.A.	Indemnity	US\$ 1,000
Delay of Checked-in Baggage	12 Hours	Indemnity	US\$ 150
Loss of Passport	US\$ 50	Indemnity	US\$ 150
Personal Liability	US\$ 200	Indemnity	US\$ 100,000
Study Interruption	N.A.	Indemnity	US\$ 10,000
Sponsor Protection	N.A.	Indemnity	US\$ 15,000
Bail Bond	N.A.	Indemnity	US\$ 5,000
Coverage at home country	US\$ 100	Indemnity	Upto 5% Sum Insured of Medical Expenses
Treatment for Mental and Nervous disorders (Part of Medical Expenses)	N.A.	Indemnity	US\$ 1,500
Treatment for Alcoholism and Drug Dependency (Part of Medical Expenses)	N.A.	Indemnity	US\$ 1,500
Cancer screening and Mammographic Examination (Part of Medical Expenses)	N.A.	Indemnity	US\$ 2,000



EXPLORE ULTRA

Benefit	Deductible	Pay-out Basis	Explore Ultra
Medical Expenses	US\$ 100	Indemnity	US\$ 50,000/US\$ 100,000/US\$ 300,000/US\$ 500,000 / US\$ 1,000,000
In-patient Care	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Pre-Existing Disease Cover in Life Threatening Medical Condition	US\$ 100	Indemnity	Upto 10% Sum Insured of Medical Expenses
Extended Cover in the Country of Residence	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Out-patient Care	US\$ 100	Indemnity	Upto Sum Insured of Medical Expenses
Repatriation of Mortal Remains (Part of Medical Expenses)	N.A.	Indemnity	Upto Sum Insured of Medical Expenses
Medical Evacuation (Part of Medical Expenses)	N.A.	Indemnity	Upto Sum Insured of Medical Expenses
Dental Expenses	US\$ 50	Indemnity	US\$ 750
Daily Allowance	3 Days	Benefit	US \$ 30 per day, max 7 days
Accidental Death	N.A.	Benefit	US\$ 30,000
Permanent Total Disablement	N.A.	Benefit	US\$ 30,000
Permanent Partial Disablement	N.A.	Benefit	US\$ 30,000
Compassionate Visit	N.A.	Indemnity	US\$ 7,500
Loss of Checked-in Baggage	N.A.	Indemnity	US\$ 2,000
Delay of Checked-in Baggage	12 Hours	Indemnity	US\$ 150
Loss of Passport	US\$ 50	Indemnity	US\$ 200
Loss of International driving license	US\$ 50	Indemnity	US\$ 150
Personal Liability	US\$ 200	Indemnity	US\$ 100,000
Study Interruption	N.A.	Indemnity	US\$ 15,000
Sponsor Protection	N.A.	Indemnity	US\$ 15,000



EXPLORE ULTRA

Benefit	Deductible	Pay-out Basis	Explore Ultra
Bail Bond	N.A.	Indemnity	US\$ 5,000
University Insolvency	N.A.	Indemnity	US\$ 7,500
Coverage at home country	N.A.	Indemnity	US\$ 1,500
Trip Delay	12 Hours	Benefit	US\$ 200
Loss of Laptop/Tablet	N.A.	Indemnity	US\$ 250
Emergency Cash Advance	N.A.	Indemnity	US\$ 1,000
Coverage at home country	US\$ 100	Indemnity	Up to 5% of Sum Insured of Medical Expenses
Treatment for Mental and Nervous disorders (Part of Medical Expenses)	N.A.	Indemnity	US\$ 3,000
Treatment for Alcoholism and Drug Dependency (Part of Medical Expenses)	N.A.	Indemnity	US\$ 3,000
Cancer screening and Mammographic Examination (Part of Medical Expenses)	N.A.	Indemnity	US\$ 4,000



OPTIONAL COVERS

Benefit	Deductible	Explore Start	Explore Plus	Explore Super	Explore Ultra
Self-inflicted Injury	US \$ 100	-	US\$ 7,500	US\$ 7,500	US\$ 7,500
HIV / AIDS Cover	US \$ 100	-	US\$ 7,500	US\$ 7,500	US\$ 7,500
Vision Care (co-payment of 50%)	US \$ 100	-	US \$ 200	US \$ 200	US \$ 200
Maternity & New Born Cover (wait period of 10 months. Co-payment of 20%) (maximum upto Sum Insured of Medical Expenses) New Born Cover restricted to US \$ 500	US \$ 100	-	US \$ 1,000 / US \$ 5,000	US \$ 1,000 / US \$ 5,000	US \$ 1,000 / US \$ 5,000
Complete Pre-Existing Disease Cover in Life Threatening Medical Condition	US \$ 100	-	Upto SI of Medical Expenses	Upto SI of Medical Expenses	Upto SI of Medical Expenses
Special Conditions					
Adventure Sports Injury	US \$ 100	-	Upto SI of Medical Expenses	Upto SI of Medical Expenses	Upto SI of Medical Expenses

Above 5 covers are given only if the same is mandatory by university.

Adventure Sports Injury can be availed by anyone by paying additional premium along with base medical cover.



BENEFITS OFFERED

Medical Expenses

We will indemnify for the Medical Expenses reasonably incurred by the Insured for medical treatment undertaken on account of any Illness or Injury (including inter collegiate sports injuries).

- **In-patient Care**

- ~ If an Insured Person is diagnosed with an Illness or suffers an Injury that requires the Insured Person's Hospitalization, We will indemnify for the Medical Expenses incurred on Hospitalization.

- **Pre-existing disease cover in life threatening medical condition**

- ~ Medical Expenses incurred by the Insured Person up to 10% of Medical Expenses for the Emergency medical treatment rendered in case of a Life Threatening Medical Condition for any sudden, unexpected, unforeseen development attributable to any Pre-existing Disease.



- **Extended cover in the country of residence**

- ~ If a Claim is admitted under Medical Expenses ,We will indemnify for the Medical Expenses incurred on Hospitalization of the Insured Person in the Country of Residence for a maximum period of 60 days from the expiry of the Period of Insurance.
- ~ We will indemnify for the costs of direct route – economy class airfare for the Insured Person and one accompanying attendant to return to the Country of Residence from the place of occurrence of the Illness or Injury.

- **Out-patient Care**

- ~ If an Insured Person suffers an Illness or an Injury that requires the Insured Person to take Out-patient Care, then We will indemnify for the Medical Expenses incurred on that Out-patient Care.

- **Repatriation of Mortal Remains**

- ~ If the Insured Person dies solely and directly due to an insurable event, We will indemnify for the costs of repatriation of the mortal remains of the Insured Person back to the Country of Residence or for a local burial or cremation at the place where death has occurred.



- **Medical Evacuation**

- ~ We will indemnify for the reasonable cost incurred for the Medical Evacuation of the Insured Person in an Emergency through an Ambulance or any other transportation and evacuation services (including necessary medical care en-route forming part of the treatment) for any Illness contracted or Injury sustained by the Insured Person.

- **Dental Expenses**

- ~ We will indemnify for the Medical Expenses incurred in connection with any Injury to the Insured Person's Sound Natural Teeth.

- **Reparatriation of Mortal Remains**

- ~ We will pay for each continuous and completed day of Hospitalization for a period of maximum up to 7 consecutive days if the Illness or Injury suffered by the Insured Person requires Hospitalization. We will not make any payment under this Benefit in respect of the first 3 consecutive days of Hospitalization.

- **Accidental Death**

- ~ We shall pay the Sum Insured in case of death of the Insured Person on account of any Injury (including felonious assault) within twelve calendar months from the date of occurrence of the Injury during the Period of Insurance.



- **Compassionate Visit**

- ~ We will indemnify for the cost incurred by the Insured for the actual cost of a return (two-way) 'direct route – economy class' air ticket from the Country of Residence of an Immediate Family Member to the place of Hospitalization where Insured Person is hospitalized for Emergency Care of any Injury or Illness provided that treating Medical Practitioner certifies that the Insured Person is required to be hospitalized for at least 7 consecutive days.

- **Loss of Checked-in Baggage**

- ~ We will indemnify the Insured for the market value for cost of replacement of the entire baggage and its contents if the entire Checked-In Baggage is lost whilst in the custody of the Common Carrier.
- ~ In case the market value of any single item of the Contents (excluding Valuables) of a Checked-In Baggage exceeds US\$ 100, our liability shall be limited to US\$ 100 only.

- **Delay of Checked-in Baggage**

- ~ We will pay if the delivery of the Insured Person's Checked-In Baggage is delayed by more than a 12 hours.



PERMANENT TOTAL DISABLEMENT

We shall pay up to an amount as specified in the Policy Certificate in case of any permanent total disablement of the Insured Person on account of any Injury (including felonious assault) within twelve calendar months from the date of occurrence of the Injury during the Period of Insurance. The payout of the Sum Insured shall be as per the following table on the next slide.



PERMANENT TOTAL DISABLEMENT

Sr. No.	Insured Events	% of Sum Insured payable
1	Total and irrecoverable loss of sight of both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or one entire hand and one entire foot, or the total and irrecoverable loss of sight of one eye and loss by physical separation of one entire hand or one entire foot	100%
2	Total and irrecoverable loss of (a) use of two hands or two feet, or (b) one hand and one foot, or (c) sight of one eye and use of one hand or one foot	100%
3	Total and irrecoverable loss of sight of one eye, or of the actual loss by physical separation of one entire hand or one entire foot	50%
4	Total and irrecoverable loss of use of a hand or a foot without physical separation	50%
5	Paraplegia or Quadriplegia or Hemiplegia	100%

Note: For the purpose of the above Insured Events, physical separation of a hand or foot shall mean separation of the hand at or above the wrist and of the foot at or above the ankle.



PERMANENT PARTIAL DISABLEMENT

We shall pay up to an amount as specified in the Policy Certificate in case of any permanent partial disablement of the Insured Person on account of any Injury (including felonious assault) within twelve calendar months from the date of occurrence of the Injury during the Period of Insurance. The payout of the Sum Insured shall be as per the following table on the next slide.



PERMANENT PARTIAL DISABLEMENT

Sr. No.	Insured Events	% of Sum Insured payable
1	Total and irrecoverable loss of hearing in: - a) Both ears b) One ear	75% 20%
2	Loss of toes a) All b) Both phalanges of great toes bilateral c) Both phalanges of one great toe d) Both phalanges of other than great toes for each toe	20% 5% 2% 1%
3	Loss of four fingers and thumb of one hand	40%
4	Loss of four fingers of one hand	35%
5	Loss of thumb a) Two phalanges b) One phalanx	25% 10%
6	Loss of index finger a) Three phalanges b) Two phalanges c) One phalanx	10% 8% 4%



PERMANENT PARTIAL DISABLEMENT

Sr. No.	Insured Events	% of Sum Insured payable
7	Loss of middle finger	
	a) Three phalanges	6%
	b) Two phalanges	4%
8	Loss of ring finger	
	a) Three phalanges	5%
	b) Two phalanges	3%
9	Loss of little finger	
	a) Three phalanges	4%
	b) Two phalanges	3%
10	Loss of metacarpus	
	a) First or second	3%
	b) Third, fourth or fifth	2%
11	Any other Permanent partial disablement not otherwise mentioned under Sr. No. I to X.	Such percentage of the Sum Insured as determined in accordance with the medical assessment carried out by the Medical Practitioner provided that the percentage under Insured Event Sr. No.11 shall not exceed 50% of the Sum Insured.

Note: For the purpose of Insured Events II to X, loss means either actual physical separation or total and irrecoverable loss only.



BENEFITS OFFERED



Loss of Passport

If the Insured Person loses his original passport, We will indemnify for the cost incurred by the Insured Person towards obtaining a duplicate or new passport.

- Loss of International Driving License

- ~ If the Insured Person loses his original International Driving License obtained from India, We will indemnify for the cost incurred by the Insured Person towards obtaining a duplicate or new International Driving License.

- Personal Liability

- ~ We shall indemnify the Insured Person against actual legal liability for Damages for Accidental Injury or property damage to third parties arising on account of Insured Person's negligence for which civil claim is made or suit brought against the Insured Person by the third parties not later than 60 days from the expiry of the Period of Insurance.
- ~ We shall also indemnify the Insured Person towards the cost of defense maximum up to 10% of claim amount incurred.



BENEFITS OFFERED



- **Study Interruption**

- ~ We will indemnify for tuition fees which are to be paid to the Educational Institute on account of the Insured Person having to repeat the semester due to any of the following reasons:
 - Hospitalization of the Insured Person for more than 30 consecutive days or in case of Medical Evacuation to Country of Residence, or
 - Death of an Immediate Family Member due to an Injury.
- ~ Provided that no claim has already been made under Benefit 16.

- **Sponsor Protection**

- ~ We will indemnify for the balance fees for regular classroom study for the educational course in the event of the death of the Sponsor due to an Injury provided that no claim has already been made under Benefit 15.

- **Bail Bond**

- ~ We will indemnify for the legal costs of procuring a bail bond, which is required to be furnished in the event of the arrest or imminent arrest of the Insured Person by any government or statutory body or authority.



BENEFITS OFFERED



- **University Insolvency**

- ~ We will indemnify cost incurred by the Insured for the actual additional expenses / cost incurred towards accommodation expenses and Common Carrier expenses for returning back to the Country of Residence in case the University in which the Insured Person has applied has become insolvent.

- **Trip Delay**

- ~ We will pay in case the departure of a Common Carrier in which the Insured Person is scheduled to travel is delayed by more than 12 hours solely and directly due to any one of the following:
 - Earthquake, flood, rains, storm, cyclone or tempest; or
 - Terrorism

- **Loss of Laptop / Tablet**

- ~ We shall indemnify for loss incurred due to theft of Laptop / Tablet during travel in a common carrier.



- **Emergency Cash Advance**

- ~ We or the Assistance Service Provider will co-ordinate with the Insured Person's relatives in his Country of Residence for such relatives to provide emergency financial assistance to the Insured Person if the Insured Person suffers a Financial Emergency.

- **Coverage at Home Country**

- ~ If the Insured Person returns to his Country of Residence during a vacation, the scope of cover during his stay in the Country of Residence shall be restricted to
 - Benefit 1 – Medical Expenses – subject to coverage limited to Medical Expenses incurred due to Hospitalization arising due to medical emergency
 - Benefit 6 – Accidental Death
 - Benefit 7 – Permanent Total Disablement
 - Benefit 16 – Sponsor Protection

- **Cancer Screening and Mammographic Examination**

- ~ The scope of cover under Medical Expenses is extended to cover Medical Expenses incurred for cancer screening and mammographic Examination.



- **Treatment of Mental and nervous Disorder**

- ~ The scope of cover under Medical Expenses is extended to cover mental and nervous disorders Expenses incurred in respect of the Insured Person.

- **Treatment of Mental and nervous Disorder**

- ~ The scope of cover under Medical Expenses is extended to cover Medical Expenses incurred for Treatment of Alcoholism and Drug Dependency in case of Hospitalization.

- **Cancer Screening and Mammographic Examination**

- ~ The scope of cover under Medical Expenses is extended to cover Medical Expenses incurred for cancer screening and mammographic Examination.

- **Treatment of Mental and nervous Disorder**


- ~ The scope of cover under Medical Expenses is extended to cover mental and nervous disorders Expenses incurred in respect of the Insured Person.

- **Treatment of Mental and nervous Disorder**

- ~ The scope of cover under Medical Expenses is extended to cover Medical Expenses incurred for Treatment of Alcoholism and Drug Dependency in case of Hospitalization.




ADD-ON BENEFITS

-  - **Optional Covers**
 - ~ The Policy provides the following Optional Covers :
 - **ADVENTURE SPORTS INJURY**
 - ~ The scope of cover under Benefit I is extended to cover Medical Expenses incurred for the Insured Person due to any sporting Hazardous Activity injury in case of Hospitalization.
 - ~ This Optional Cover shall supersede Clause j.(xxxi) & j.(xxxii) of the General Exclusions.
 - **Loss of Laptop / Tablet**
 - ~ We shall indemnify for loss incurred due to theft of Laptop / Tablet during travel in a common carrier.



UNIVERSITY MANDATED OPTIONAL COVERS

-  **Self Inflicted Injury**
 - ~ The scope of cover under Medical Expenses is extended to cover Medical Expenses incurred due to any self- inflicted injury in case of Hospitalization after the completion of the waiting period of 30 days starting from the Period of Insurance.
 - ~ This Optional Cover shall supersede Clause j.(iv) of the General Exclusions.

- **HIV/ AIDS Cover**
 - ~ The scope of cover under Medical Expenses is extended to cover Medical Expenses incurred for the treatment of acquired immune deficiency syndrome (AIDS) whereas Claim would not be payable if the Insured Person is suffering from HIV / AIDS prior to the Period of Insurance.
 - ~ This Optional Cover shall supersede Clause j.(vi) of the General Exclusions.

- **Vision Care**
 - ~ We will indemnify the Insured Person for the actual expenses / cost incurred for Vision Check-up and Spectacles damage for the Insured Person.



- **Maternity and New Born Cover**

- ~ The scope of cover under Medical Expenses is extended to cover Medical Expenses incurred in respect of the Insured Person for Hospitalization for the delivery and vaccination of the new born after the completion of the waiting period.
- ~ Coverage for vaccination of the new born is restricted to up to US \$ 500 under this Optional Cover.
- ~ This Optional Cover shall supersede Clause j.(vii) of the General Exclusions.

- **Complete Pre-Existing Disease Cover in Life Threatening Medical Condition**

- ~ The scope of cover under Benefit I is extended to cover Medical Expenses for Pre-Existing Disease in life threatening medical condition up to 100% of Medical Expenses in case of Hospitalization.



CUSTOMER DELIGHT - ADDITIONAL SERVICES

- **Additional Services**

~ We or Assistance Service Provider will arrange for the Insured Person to avail any of the following services which have been opted by You, including but not limited to:

- **Medical Translation Service**

~ We / Assistance Service Provider will arrange for the provision of medical translation to the Insured Person over the telephone.

- **Delivery of Essential Medicine**

~ We / Assistance Service Provider will arrange to deliver to the Insured Person essential medicine, drugs and medical supplies that are necessary for a User's care and/or treatment but which are not available at the Insured Person's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. We / Assistance Service Provider will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.



- **Arrangement of Compassionate Visit**

- ~ We / Assistance Service Provider will arrange for one return airfare for an Immediate Family Member of the Insured Person wishing to join the Insured Person who, when travelling alone, is hospitalized outside the Country of Residence / City of Residence.

- **Health Risk Assessment**

- ~ Health Risk Assessment (HRA) is an online questionnaire based application, which empowers the Insured Person to analyze his / her health status and identify health risks early. HRA helps in early identification and management of risks, promotion of preventive healthcare, regular follow up and monitoring to ensure effective management of health status

- **Emergency Document Delivery**

- ~ We / Assistance Service Provider shall assist the Insured Person to arrange for emergency document to be delivered to the Insured Person's Immediate Family Member, upon the Insured Person's request to do so.

- **Tele Support**

- ~ Basic medical advice and symptom information, pre-travel advice, Details of local and national support groups, emotional stress related to foreign environs



PERMANENT EXCLUSIONS

- ~ An act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or Illness.
- ~ Any Illness or Injury directly or indirectly resulting or arising from or occurring during commission of any breach of any law by the Insured Person with any criminal intent.
- ~ Any condition directly or indirectly caused by or associated with any sexually transmitted disease.
- ~ Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these.
- ~ Any treatment arising from or traceable to any fertility, infertility, sub fertility or assisted conception procedure or sterilization or procedure, birth control procedures, hormone replacement therapy, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.
- ~ Any dental treatment or surgery unless necessitated due to an Injury.



- ~ Charges incurred in connection with cost of spectacles and contact lenses, aids, routine eye and ear examinations, laser surgery for correction of refractory errors, dentures, artificial teeth and all other similar external appliances and / or devices whether for diagnosis or treatment.
- ~ Experimental, investigational or unproven 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.
- ~ Treatment of all external Congenital Anomalies or Illnesses or defects or anomalies or treatment relating to external birth defects.
- ~ Any sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.
- ~ Any claim relating to Hazardous Activities.
- ~ Any claim relating to aviation training.
- ~ Non-allopathic treatment.
- ~ Illness or Injury attributable to the consumption, use, misuse of intoxicating drugs or alcohol.
- ~ War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.



SOURCING RULES

Sr. No.	“Student Explore” Business Sourcing Rules	
1	“Student Explore” policy is valid only for “Student Visa holders” travelling from India. Any other Visa you need to issue Retail “Explore” policy only.	<p>Age of student for “Student Explore” (completed age on date of travel from India):</p> <ul style="list-style-type: none">• Minimum Age : 12 years• Maximum Age : 40 years <p>Any customer above 41 year’s age can buy our Retail Explore policy only.</p>
2	Cover Type & Premium slabs	<p>Cover type : Individual - Indian resident with Valid “student Visa” and traveling from INDIA.</p> <p>Premium is charged on basis of tenure opted:</p> <ul style="list-style-type: none">• Minimum : 1 month• Maximum : 24 months <p>i.e 1/3/6/9/12/15/18/24 months</p>
3	Student Explore is available with 2 Geographical Scope	<ol style="list-style-type: none">1) Worldwide (Including USA & Canada)2) Worldwide (Excluding USA & Canada) <p>However, coverage is extended to India in case of below 2 Benefit 1 – ‘Extended Cover in the Country of Residence’ Benefit 22 – ‘Coverage At Home Country’</p>
4	Movement to Underwriting bucket:	<p>Any type of Pre Existing Disease (PED) disclosed by student (including Major and Minor Diseases)</p> <ul style="list-style-type: none">• Maximum Coverage (sum Insured) restricted to \$100,000 all plans for such cases. All these case will move to underwriter bucket & same will be acted within 1 hour by u/w team. <p>If the Purpose of Visit is ‘Aviation’ or ‘Professional sports and semi-professional sport</p> <ul style="list-style-type: none">• In case of aviation training - case it would be rejected• In case of professional and semi-professional sports it would be decide on case to case basis <p>If the customer opts for \$1,000,000 (1 million dollar)</p> <ul style="list-style-type: none">• U/w team will decide on case to case basis



SOURCING RULES

Sr. No.	“Student Explore” Business Sourcing Rules	
5	<p>Optional Benefits (Add-on’s):</p> <ul style="list-style-type: none">i. Optional Benefit “Adventure Sports Injury” can be opted even if it’s not university mandatory requirement.ii. All other Optional Benefits will be given only if insisted by university as mandatory cover to get waiver from compulsory Health insurance policy from university/ campus.	<p>List of optional Covers</p> <ul style="list-style-type: none">i. Self-inflicted injuryii. HIV / AIDS Coveriii. Vision Care (co-payment of 50%)iv. Maternity & New Born Cover (wait period of 10) Co-payment@20% New Born Cover restricted to US \$ 500v. Complete Pre-Existing Disease Cover in Life Threatening Medical Conditionvi. Adventure Sports Injury
6	<p>If insurance waiver is denied by university then student has option to cancel his/her policy (premium will be charged by insurance company for utilized months) and excess amount will be refunded to customer</p>	<p>In such case, if no claims made/pending on policy then Student will have option to change the policy cover from medical to non-medical cover i.e to “Student Explore-start” plan. Excess premium (if any) will be refunded back to student.</p>