

Covers	Scheme 01 (US \$) (Worldwide)
1. Medical Expenses	100,000 (Excess 85)
The following Maximum eligible expenses per sickness or disease are applicable for participants Aged 65-75, years.	
a) Room Charges	300 / day Max 30 Days
b) Intensive Care Unit	1000 / day Max 10 days
c) Surgical Treatment	Maximum 10,000
d) Anesthetic Services	Up to 25% of Surgical Treatment
e) Physician's Visit	Max 75 per day up to 10 visits
f) Diagnostic and Pre Admission Testing	Maximum 500
g) Ambulance Services	Maximum 300
2. Personal Accident & PTD	25,000 (for children below 16 years 1500)
3. Cancellation & Curtailment	1500 (Excess 50)
4. Loss Passport	250
5. Loss of Checked-in Baggage	2,000 Max (Excess 100, single item limit 150)
6. Missed departure / Connection	300 Max (75 per every 6 hrs, Excess 5 hrs)
7. Hijacking	1500 Max (75 per day, Excess 24 hrs)
8. Travel Delay of over 12 Hrs / Holiday Cancellation	1000 Max (Excess 50)
	150 per every 12 Hour Delay (after the first 12 Hours)
9. Personal Liability Benefit	4000 (Excess 200)