

**Travel Benefit Table For Leisure , Business & Pilgrimage**

Cover Name	Zone A -Plan 01	Zone B -Plan 02	Zone A -Plan 03	Zone B -Plan 04	Zone C -Plan 05	Zone D -Plan 06	Zone E -Plan 07	Excess		
	USD 100,000	USD 100,000	USD 60,000	USD 60,000	EUR 40,000	USD 30,000	USD 20,000	Zone A,B and D	Zone C	Zone E
<b>Section 1: Personal Assistance</b>										
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, due to Accident / Sudden Illness including COVID-19 until Stabilization	\$100,000.00	\$100,000.00	\$60,000.00	\$60,000.00	€ 40,000	\$30,000.00	\$20,000.00 (Excluding COVID19)	From 30 days to 70 years old - \$ 100 From 71 years to 75 years old - \$ 150 From 76 years to 80 years old - € 200	From 30 days to 70 years old - € 100 From 71 years to 75 years old - € 150 From 76 years to 80 years old - € 200	\$100.00
Emergency dental care abroad	\$300.00	\$300.00	\$250.00	\$250.00	€ 250	\$250.00	N/A	\$50	€ 50	N/A
Transport to a properly equipped medical facility/ repatriation in case of accident/ sudden illness (medical evacuation & repatriation)	\$100,000.00	\$100,000.00	\$60,000.00	\$60,000.00	€ 40,000	\$30,000.00	\$20,000.00	N/A	N/A	N/A
Repatriation of mortal remains to the country of residence	\$50,000.00	\$50,000.00	\$40,000.00	\$40,000.00	€ 30,000	\$20,000.00	\$20,000.00	N/A	N/A	N/A
Emergency return home to the country of residence following death of a close family member	Up to cost of return economy ticket	Up to cost of return economy ticket	Up to cost of return economy ticket	Up to cost of return economy ticket	N/A	N/A	N/A	N/A	N/A	N/A
Travel and stay of one immediate family member to stay with the insured in case of accident/ sudden illness (compassionate visit)	Up to cost of return economy ticket Per day \$ 100 Max up to \$ 500	Up to cost of return economy ticket Per day \$ 100 Max up to \$ 500	Up to cost of return economy ticket Per day \$ 100 Max up to \$ 600	Up to cost of return economy ticket Per day \$ 100 Max up to \$ 600	N/A	N/A	N/A	N/A	N/A	N/A
Escort of minor child in case of accident/ sudden illness of the insured	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	N/A	N/A	N/A	N/A	N/A	N/A
Out patient visit/treatment (Emergencies only)	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	€ 2,500	\$2,500.00	N/A	N/A	N/A	N/A
Sea and mountain rescue expenses	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	N/A	N/A	\$5,000.00	N/A	N/A	N/A
Travel assistance services	Covered 24/7	Covered 24/7	Covered 24/7	Covered 24/7	Covered 24/7	Covered 24/7	Covered 24/7	N/A	N/A	N/A
<b>Section 2: Trip cancellation &amp; Delay</b>										
Trip cancellation & curtailment abroad	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	€ 500	\$400.00	\$400.00	Zone A -B - \$ 100 Zone D,E - \$ 30	€ 100	N/A
Delayed departure abroad	Per hour \$ 30 Max up to \$ 750	Per hour \$ 30 Max up to \$ 750	Per hour \$ 30Max up to \$ 750	Per hour \$ 30Max up to \$ 750	N/A	Per hour 20 Max up to 400 For necessary items	N/A	6 hours	N/A	N/A
Missed flight connection abroad	Per hour \$ 30 Max up to \$300	Per hour \$ 30 Max up to \$300	Per hour \$ 30 Max up to \$200	Per hour \$ 30 Max up to \$200	N/A	N/A	N/A	3 hours	N/A	N/A
<b>Section 3: Luggage Assistance</b>										
Compensation for in-flight loss of checked-in luggage	Per bag \$ 150 Max up to \$ 600	Per bag \$ 150 Max up to \$ 600	Per bag \$ 150 Max up to \$ 600	Per bag \$ 150 Max up to \$ 600	Per bag 100 Per item 50 Max up to 400	Per bag 150 Per item 50 Max up to 600	Per bag 100 Max up to 400	N/A	N/A	N/A
Compensation for delay in the arrival of checked-in luggage abroad	Per hour \$ 30 Max up to \$ 750 For necessary items	Per hour \$ 30 Max up to \$ 750 For necessary items	Per hour \$ 30 Max up to \$ 750 For necessary items	Per hour \$ 30 Max up to \$ 750 For necessary items	Per hour 20 Max up to 400 For necessary items	Per hour \$ 30 Max up to \$ 300 For necessary items	\$200.00	6 hours	6 hours	6 hours
Locating and forwarding of delayed checked-in luggage and personal effects	Covered	Covered	Covered	Covered	N/A	Assistance only	Assistance only	N/A	N/A	N/A
Loss of credit card abroad	\$500.00	\$500.00	\$500.00	\$500.00	N/A	N/A	N/A	N/A	N/A	N/A
Loss of personal money abroad	\$500.00	\$500.00	\$500.00	\$500.00	N/A	N/A	N/A	N/A	N/A	N/A
Loss of passport, driving license, national identity card abroad	\$200.00	\$200.00	\$200.00	\$200.00	N/A	N/A	N/A	N/A	N/A	N/A
<b>Section 4: Personal Accident</b>										
Accidental death while abroad	Sum insured: 15,000 (insured up to age 18: 2,500)	Sum insured: 15,000 (insured up to age 18: 2,500)	Sum insured: 15,000 (insured up to age 18: 2,500)	Sum insured: 15,000 (insured up to age 18: 2,500)	N/A	N/A	N/A	N/A	N/A	N/A
Permanent total disability	100% of sum insured	100% of sum insured	100% of sum insured	100% of sum insured	N/A	N/A	N/A	N/A	N/A	N/A
Permanent partial disability	% of sum insured as per wording scale	% of sum insured as per wording scale	% of sum insured as per wording scale	% of sum insured as per wording scale	N/A	N/A	N/A	N/A	N/A	N/A
<b>Section 5: Personal Liability, Legal Fees and Bail Bond</b>										
Personal Liability	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	N/A	N/A	N/A	N/A	N/A	N/A
Advance of bail bond	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	N/A	N/A	N/A	N/A	N/A	N/A
Legal Assistance	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	N/A	N/A	N/A	N/A	N/A	N/A
Hijack / Kidnap	Per Hour \$ 50 Up to \$ 6,000	Per Hour \$ 50 Up to \$ 6,000	Per Hour \$ 50 Up to \$ 6,000	Per Hour \$ 50 Up to \$ 6,000	N/A	N/A	N/A	N/A	N/A	N/A

**Territorial Zones:**  
 Zone A - Worldwide including USA, Canada, Australia and Japan  
 Zone B - Worldwide excluding USA, Canada, Australia and Japan  
 Zone C - Schengen States  
 Zone D - Asian Countries excluding Japan  
 Zone E - Kingdom of Saudi Arabia

**Travel Benefit Table For Students**

Cover Name	Zone A -Plan 01	Zone B -Plan 02	Zone A -Plan 03	Excess
	USD 75,000	USD 60,000	USD 40,000	
<b><u>Section 1: Personal Assistance</u></b>				
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, due to Accident / Sudden Illness including COVID19 until Stabilization	\$75,000.00	\$60,000.00	\$40,000.00	\$100.00
Emergency dental care abroad	\$300.00	\$250.00	\$200.00	50
Transport to a properly equipped medical facility/ repatriation in case of accident / sudden illness (medical evacuation & repatriation)	\$75,000.00	\$60,000.00	\$40,000.00	N/A
Repatriation of mortal remains to the country of residence	\$40,000.00	\$30,000.00	\$15,000.00	N/A
Travel assistance services	Covered 24/7	Covered 24/7	Covered 24/7	N/A
<b><u>Section 2: Trip cancellation &amp; Delay</u></b>				
Trip cancellation & curtailment abroad	\$750.00	\$500.00	\$300.00	N/A
<b><u>Section 3: Luggage Assistance</u></b>				
Compensation For Loss of Checked-In Luggage	Per bag \$ 100 Max up to \$ 500	Per bag \$ 100 Max up to \$ 500	Per bag \$ 100 Max up to \$ 500	N/A
Compensation For Delay in The Arrival of Checked-In Luggage	\$750.00	\$500.00	\$400.00	6 hours
Locating and Forwarding of Luggage and Personal Effects	Covered	Covered	Covered	N/A
<b><u>Section 4: Civil Liability Benefits</u></b>				
Personal Liability	\$500,000.00	\$500,000.00	\$500,000.00	N/A

**Territorial Zones:**

- Zone A- Worldwide including USA, Canada, Australia and Japan
- Zone B - Worldwide excluding USA, Canada, Australia and Japan
- Zone C - Schengen States

**Travel Benefit Table For Employment**

Cover Name	Zone A -Plan 01	Zone B -Plan 02	Excess
	USD 40,000	USD 40,000	
<b>Section 1: Personal Assistance</b>			
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, due to Accident / Sudden Illness including COVID19 until Stabilization	\$40,000.00	\$40,000.00	\$100.00
Emergency dental care abroad	\$400.00	\$400.00	\$50.00
Transport to a properly equipped medical facility/ repatriation in case of accident / sudden illness (medical evacuation & repatriation)	\$40,000.00	\$40,000.00	N/A
Repatriation of mortal remains to the country of residence	\$5,000.00	\$5,000.00	N/A
Travel assistance services	Covered 24/7	Covered 24/7	N/A
<b>Section 2: Trip cancellation &amp; Delay</b>			
Trip cancellation or curtailment abroad	\$750.00	\$750.00	Zone A -Nil Zone B -\$100
Delayed departure abroad	Per hour \$ 40 Max up to \$ 200	Per hour \$ 40 Max up to \$ 200	6 hours
<b>Section 3: Luggage Assistance</b>			
Compensation For Loss of Checked-In Luggage	Per bag \$ 200 Max up to \$ 800	Per bag \$ 200 Max up to \$ 800	N/A
Compensation For Delay in The Arrival of Checked-In Luggage	Per hour \$ 40 Max up to \$ 2000 For necessary items	Per hour \$ 40 Max up to \$ 200 For necessary items	6 hours
Loss of passport	\$300.00	\$300.00	N/A
Locating and Forwarding of Luggage and Personal Effects	Covered	Covered	N/A
<b>Section 4: Personal Accident</b>			
Accidental death while abroad	\$5,000.00	\$5,000.00	N/A
Permanent total disability	100% of sum insured	100% of sum insured	N/A
Permanent partial disability	% of sum insured as per wording scale	% of sum insured as per wording scale	N/A
<b>Section 5: Civil Liability Benefits</b>			
Personal Liability	\$50,000.00	\$50,000.00	N/A

**Territorial Zones:**

Zone A-Worldwide excluding Romania

Zone B - Romania