

27

MARKETING BROCHURE FOR ICICI LOMBARD'S GLOBETROTTER

OVERSEAS GROUP TRAVEL INSURANCE POLICY

Coverage

This Policy broadly covers the insured's permanent employees and their dependants during a trip abroad, for

Basic Cover

1. The medical expenses incurred for immediate medical assistance arising out of illness or accident including extra additional costs of medically necessary and prescribed transportation to the Republic of India;
2. Dental treatment for acute anesthetic treatment;
3. In case of death overseas, extra additional costs of repatriation of remains to the Republic of India

Standard Cover

1. The medical expenses incurred for immediate medical assistance arising out of illness or accident including extra additional costs of medically necessary and prescribed transportation to the Republic of India;
2. Dental treatment for acute anesthetic treatment;
3. In case of death overseas, extra additional costs of repatriation of remains to the Republic of India.
- 2.4. Complete and permanent loss of checked in baggage
- 3.5. Reasonable expenses necessarily incurred for emergency purchase of essential items in case of a delay in checked in baggage for more than 12 hours.
- 4.6. Loss of passport
- 5.7. Accidental bodily injury
- 6.8. Personal Legal liability resulting from death, injury or damage to a third party

Main Exclusions

Medical expenses arising out of pre-existing conditions, addiction to alcohol, drugs, mental disorder, anxiety, depression, venereal disease, HIV, radiation, sporting activities, war and war like consequences,

Expenses arising out of loss of valuables, money, securities and tickets; loss of passport in public places; employer's contractual liability, personal liability of the insured person(s)

Sum Insured & Deductibles

The Sum Insured and deductibles for the various plans under the basic and standard covers are as follows:

28

Basic Cover

Basic	<u>Limits per person and per policy period</u>	<u>Deductibles per claim</u>
<u>Medical Expenses:</u>	refers to plan limit	USD 100
<u>Dental Treatment:</u>	USD 250	USD 100
<u>Repatriation of remains :</u>	USD 7,000	:

Please note:

- Maximum duration per trip: 180 days;
- Maximum age of insured persons: 70 years;
- Minimum purchase: 10 trips with 300 travel days per year
- Age loading: If the content of aged insured persons (= no. of insured persons aged 61 and above / total no. of insured lives) of the group is more than 75%, then a loading of 10% is applicable

Basic Cover – Various Plans

<u>Plan</u>	<u>Age</u>	<u>BW-50</u>	<u>BW-100</u>	<u>BW-200</u>	<u>BW-250</u>	<u>BW-300</u>	<u>BW-500</u>
<u>Limit in USD</u>	-	50,000	100,000	200,000	250,000	300,000	500,000
<u>Geographical Scope of Coverage</u>	-	world-wide	world-wide	world-wide	world-wide	world-wide	world-wide

<u>Plan</u>	<u>Age</u>	<u>BX-50</u>	<u>BX-100</u>	<u>BX-200</u>	<u>BX-250</u>	<u>BX-300</u>	<u>BX-500</u>
<u>Limit in USD</u>	-	50,000	100,000	200,000	250,000	300,000	500,000
<u>Geographical Scope of Coverage</u>	-	world-wide excl. USA and Canada	world-wide excl. USA and Canada	world-wide excl. USA and Canada	world-wide excl. USA and Canada	world-wide excl. USA and Canada	world-wide excl. USA and Canada

Standard Basic Cover Plan A

Standard	Limits per person and per policy period	Deductibles per claim
Medical Expenses:	refers to plan limit	USD 100
Dental Treatment:	USD 250	USD 100
Repatriation of remains :	USD 7,000	=
Loss of Passport:	USD 200	USD 50
Total Loss of Checked Baggage:	USD 1,000	=
Personal Accident	USD 25,000	=
Delay of Baggage	USD 100	12 hrs
Personal Liability	USD 100,000	=

Please note:

- **Maximum duration per trip: 180 days;**
- **Maximum age of insured persons: 70 years;**
- **Minimum purchase: 10 trips with 300 travel days per year**
- **Age loading: If the content of aged insured persons (= no. of insured persons aged 61 and above / total no. of insured lives) of the group is more than 75%, then a loading of 10% is applicable**

Standard Cover - Various Plans

Plan	Age	SW-50	SW-100	SW-200	SW-250	SW-300	SW-500
Limit in USD		50,000	100,000	200,000	250,000	300,000	500,000
Geographical Scope of Coverage		world-wide	world-wide	world-wide	world-wide	world-wide	world-wide

Plan	Age	SX-50	SX-100	SX-200	SX-250	SX-300	SX-500
Limit in USD		50,000	100,000	200,000	250,000	300,000	500,000
Geographical Scope of Coverage		world-wide excl. USA and Canada	world-wide excl. USA and Canada	world-wide excl. USA and Canada	world-wide excl. USA and Canada	world-wide excl. USA and Canada	world-wide excl. USA and Canada

Benefit	Limit	Deductible
Medical Expenses within which	US\$ 250,000	US\$ 100
-Transport of Mortal Remains	US\$ 7000	---
-Dental Treatment	US\$ 250	US\$ 100

~~Basic Cover Plan B~~

Benefit	Limit	Deductible
Medical Expenses within which:	US\$ 500,000	US\$ 100
-Transport of Mortal Remains	US\$ 7000	---
-Dental Treatment	US\$ 250	US\$ 100

~~Standard Cover Plan A~~

Benefit	Limit	Deductible
Medical Expenses within which	US\$ 250,000	US\$ 100
-Transport of Mortal Remains	US\$ 7000	---
-Dental Treatment	US\$ 250	US\$ 100
Loss of Checked Luggage	US\$ 1,000	---
Delay of Checked Luggage	US\$ 100	12 hrs
Loss of Passport	US\$ 200	US\$ 50
Personal Accident	US\$ 20,000	---
Personal Liability	US\$ 100,000	---

~~Standard Cover Plan B~~

* Various Plans (A and B) differ by the sum insured available for the medical expenses and personal accident benefits

Premium

Premium chargeable depends on the age profile of the insured persons, insured number of travel days, the coverage and type of plan.

COMPANY PROFILE

ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED is a joint venture company between **ICICI Bank Ltd.** and **Lombard Canada Ltd.**

ICICI Bank, a public financial institution and a diversified financial group offering by itself and through specialised subsidiaries/affiliates a variety of financial products and services, was founded in 1955 at the initiative of World Bank, Government of India and representatives of Indian Industry. Lombard ranks amongst the leading non-life insurance companies of Canada. Lombard uses up-to date technology to offer its clients a complete range of Commercial and Personal line of products.

ICICI Lombard is pleased to announce the launch of an array of insurance products to cater to different risks associated with your activities. To begin with, the following products are being made available:

- 3)
- Fire and Special Perils Policy
 - Consequential Loss (Fire) Policy
 - Public Liability (Industrial Risks) Policy
 - Public Liability (Non-Industrial Risks) Policy
 - Public Liability Insurance Act Policy
 - Inland Transit Insurance Policy
 - Electronic Equipment Policy
 - Machinery Policy
 - Burglary Policy
 - All Risks Policy
 - Group Mediclaim Policy
 - Group Personal Accident Policy
 - Boiler Explosion Policy
 - Money Insurance Policy
 - Fidelity Guarantee Policy
 - Motor Policy
 - Erection All risks Policy
 - Contractor's All risks Policy
 - Contractor's Plant and Machinery Policy
 - Industrial All Risks Policy

This prospectus contains only brief details of the policy. For further details please refer to the current policy or contact:

ICICI Lombard General Insurance Company Ltd.
ICICI Bank Towers, Bandra-Kurla Complex
Mumbai 400 051

Insurance is the subject matter of solicitation.



ICICI Lombard General Insurance Company Limited

Mailing Address: Interface Building No. 16, 601-602, 6th Floor, New Link Road, Malad (West), Mumbai - 400 064.

Registered Office Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

Visit us at www.icicilombard.com • Mail us at customersupport@icicilombard.com • Toll Free No.: 1800 2666 • Chargable No.: +91 86 55 222 666

Insurance is the subject matter of solicitation. IRDA Reg. No. 115. • CIN: L67200MH2000PLC129408

• UIN: ICITIDP08003V030708