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, ~~anxiety, depression,~~ venereal disease, radiation, sporting activites, 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:

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Basic Cover

Basic	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	-

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

Plan	Age	BW-50	BW-100	BW-200	BW-250	BW-300	BW-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	BX-50	BX-100	BX-200	BX-250	BX-300	BX-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

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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

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

Basic Cover Plan B

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

Standard Cover Plan A

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

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- 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
Nibhaye Vaade

Statutory Warning: Prohibition of Rebates (Under Section 41 of Insurance Act 1938). No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: [Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.] Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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