

Globetrotter - Overseas Individual Student Insurance Policy



Why Student Travel Insurance?

We understand that you put a lot of efforts to plan and prepare for studying abroad. To make your travel and stay risk free, you should ensure that you opt for a comprehensive overseas medical insurance along with other trip related coverages.

Insurance plans offered by schools abroad are typically very expensive. You can purchase a plan from India, where you pay the premium in rupees and get all coverages in dollars. The comprehensive coverage enables an access to critical services abroad and provides peace of mind to your parents.

ICICI Lombard Advantage

- Tie up with United Health Group and Falck to provide cashless hospitalisation worldwide
- Tailor-made plans to suit your university requirements, which enable to seek waiver from the compulsory University Insurance
- Extended coverages like two way compassionate visit, sponsor protection and study interruption

What does Student Travel Insurance Cover?

Study Interruption

We compensate for the tuition fees paid in advance in case the student is unable to continue the studies due to hospitalisation for more than 1 consecutive month due to covered injury or sickness or in case of death of an immediate family member which leads the student to discontinue his/her studies.

Bail Bond

A maximum specified amount is provided if the insured is wrongfully arrested or detained and the offence is bailable subject to the terms and conditions.

Sponsor Protection

The company shall reimburse the tuition fees in case of death of the sponsor for remaining period of education upto maximum specified Sum Insured.

Compassionate Visit

If the insured gets hospitalised for more than 7 consecutive days and requires assistance of family member, the company shall compensate for round trip economy class air ticket and cost of stay for one immediate family member.

Students Travel Insurance Plan

ICICI Lombard provides wide array of plans to cater to every travel need of students for the age group of 16yrs - 35yrs.

Gold Plan

This plan covers all the medical emergencies occurring while you are abroad along with other stay and trip related covers ensuring a risk free trip.

Gold Plan

Coverages	Sum Insured
Medical Expenses (Includes Medical Evacuation Cost)	USD 50,000 to USD 500,000
Dental Expenses*	USD 250
Repatriation of Remains	Included in Medical Expenses SI
Checked - in Baggage Loss	USD 1,000
Personal Accident	USD 25,000
Personal Liability	USD 100,000
Bail Bond	USD 5,000
Two Way Compassionate Visit	USD 7,500
Study Interruption	USD 7,500
Sponsor Protection	USD 10,000
Passport Loss**	USD 200

*Deductible of USD 100 for medical expenses

** Deductible of USD 50

Trip Duration (Days)	EXCLUDING US-CANADA COVER			
	USD 50000	USD 100000	USD 250000	USD 500000
Up to 30	1243	1553	2159	2905
31 - 60	2174	2762	4271	5734
61 - 90	3368	3908	6169	8272
91 - 120	4210	4865	7634	12176
121 - 180	5084	5853	9129	12176
181 - 270	7602	8812	13675	18233
271 - 365	11348	13131	20450	27333
366 - 456	14716	17039	26617	35605
457 - 546	16432	18984	29578	39509
547 - 636	18950	21946	34124	45566
637 - 730	22695	26264	40899	54668

All rates inclusive of 18% Gst.

Gold Plus Plan

A specially designed plan with comprehensive medical cover to cater to university requirements ensuring a risk free trip.

Gold Plus Plan

Coverages	Sum Insured
Medical Expenses (Includes Medical Evacuation Cost)*	USD 50,000 to USD 500,000
Dental Expenses*	USD 250
Repatriation of Remains	Included in Medical Expenses SI
Checked - in Baggage Loss	USD 1,000
Personal Accident	USD 25,000
Personal Liability	USD 100,000
Bail Bond	USD 5,000
Two Way Compassionate Visit	USD 7,500
Study Interruption	USD 7,500
Sponsor Protection	USD 10,000
Passport Loss**	USD 200
Treatment for Mental, Nervous Disorders	USD 1,000
In-patient medical expenses related to pregnancy, subject to a waiting period of 10 months	USD 500
Medical Expenses for inter- collegiate sports injuries	Included in Medical Expenses SI
Cancer Screening & Mammography Expenses	USD 2,000
Childcare Benefits	USD 100

*Deductible of USD 100 for medical expenses

** Deductible of USD 50

Trip Duration (Days)	WORLDWIDE COVER			
	USD 50000	USD 100000	USD 250000	USD 500000
Up to 30	3211	3988	5692	11422
31 - 60	5644	7117	10916	17521
61 - 90	8622	10173	15601	25038
91 - 120	10748	12531	19510	34924
121 - 180	12906	14919	23450	34924
181 - 270	19354	22769	35170	54997
271 - 365	25187	29064	45345	68884
366 - 456	33811	39238	60946	86104
457 - 546	38093	43982	68794	103325
547 - 636	44545	51832	80515	120545
637 - 730	50377	58126	90689	137765

All rates inclusive of 18% Gst.

Trip Duration (Days)	EXCLUDING US-CANADA COVER			
	USD 50000	USD 100000	USD 250000	USD 500000
Up to 30	1536	1923	2675	5773
31 - 60	2687	3418	5286	6749
61 - 90	4160	4833	7637	11081
91 - 120	5201	6014	9448	16704
121 - 180	6269	7225	11290	16704
181 - 270	9373	10879	16916	25373
271 - 365	14001	16219	25307	37774
366 - 456	18162	21051	32944	47218
457 - 546	20270	23444	36598	56661
547 - 636	23374	27097	42223	66105
637 - 730	28003	32437	50614	75549

All rates inclusive of 18% Gst.

General Exclusions

Without prejudice to anything contained in this Policy, the Company shall not be liable to make any payments in respect of:

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside of the Period of Insurance.
2. Any claim if the Insured
 - a. Is traveling against the advice of a physician.
 - b. Is receiving, or is on a waiting list to receive, specified medical treatment declared in a physician's report or certificate.
 - c. Has received terminal prognosis for a medical condition.
 - d. Is taking part in a naval, military or air force operation.
3. Any claim arising out of illnesses or accidents that the Insured has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol).
4. Any claim arising out of venereal disease or any loss directly or indirectly attributable to any mutant derivative or variations thereof howsoever caused.
5. Illnesses and accidents that are results of war and war-like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
6. Any act of terrorism which means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political,

religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

7. Any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
 - a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
 - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
8. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, unless declared beforehand and necessary additional premium paid.

Exclusions: War and war like consequences, venereal disease, radiation, sporting activities, medical expenses arising out of pre-existing conditions, (except in case of life threatening situations), addiction of alcohol, drugs, expenses arising out of loss of valuables, money, securities and tickets, loss of passport in public places, employer's contractual liability unless specified separately as covered under the policy.

Claim Process

Cashless

- 1 Hospitalisation / Bail Bond
- 2 Inform ASP Helpline* and register claim abroad
- 3 Validation and Authorisation
- 4 ASP settles bills directly with hospital / provides financial assistance

Reimbursement

- 1 Medical expenses and other claims
- 2 Inform ASP Helpline* and register claim abroad
- 3 Validation and Authorisation
- 4 Mail the required documents to Claims Dept. at mailing address mentioned below
- 5 ASP to check and reimburse payment within 15 days

**Please find Helpline numbers below.*

**The term ASP is used for easy understanding for customers in place of Assistance Service Provider (ASP).*

Claim Assistance

Mailing Address

Falck India Pvt. Ltd

Upper Floor

The Peach Tree, Block - C

SushantLok - I, Sector - 43, Gurgaon,

Haryana - 122015 (India)

Medical & Travel Assistance

USA & Canada Toll Free Number +18448711200

Rest of the World (Call Back Facility) +91 124 4498778

National Toll Free Number +18001025721

Fax Number +91 124 4006674

Email Address : icicilombard@falck.com



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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