International Travel



International Travel Insurance

ICICI Lombard
Nibhaye Vaade



WHY TRAVEL INSURANCE?

An ideal holiday is a balance of planning and enjoyment. Travel Insurance plan plays a pivotal role in the success of your trip and can make your journey secure and stress free.

The expenses incurred in a foreign land for availing medical/health care facilities are exorbitant. It has always been recommended to take preventive measure of insuring oneself when away from home. Many tourists travelling abroad for vacations often neglect opting for Travel Insurance assuming that unforeseen events such as natural calamities and social unrest would not take place. Unfortunately, in an individual's capacity these events cannot be controlled.

WHY TRAVEL INSURANCE OF ICICI LOMBARD ?

ICICI Lombard provides a gamut of coverages and plans to suit every individual's need. The various available plans of Travel Insurance of ICICI Lombard, covers travelers from the age of 3 months to 85 years, without any medical check-up for policy issuance. The policy covers not only your safety but also provide value added services for your family members back home.

UIN: ICITIOP22093V032122 CIN: L67200MH2000PLC129408

All about Travel Insurance policy of ICICI Lombard

Salient Features:

- Comprehensive plans with extensive coverages
- Coverage available upto 360 days(Original policy for 180 days and extension for additional 180 days)
- No medical test required upto 85 years age
- Value added services for dependents in India
- Pay per day : Slab rate for first 7 days only, then pay per day basis

Medical covers :

- Medical Cover with medical evacuation costs
  - Sum Insured from $50,000 to $5,00,000
- Repatriation of remains
  - Covers repatriating the remains back as well as local burial or cremation in the country where the death shall occur
- Daily Allowance in case of hospitalisation*
  - Covered in case of hospitalisation for more than 2 days
- Dental Treatment
  - Covers cost of treatment to natural teeth in case of injury
- Personal Accident
  - Compensation paid in case of accidental - death or permanent total/partial disability
- Personal Liability
  - Compensation for legal liability incurred by the insured for involuntarily causing bodily injury or property damage to third parties
- Accidental Death(Common Carrier)
  - Compensation paid in case of death or permanent total/partial disability while travelling in common carrier

Non-medical covers

- Total Loss of Checked-in Baggage
  - Reimbursement for the loss suffered due to permanent loss of checked-in baggage whilst in custody of the Common Carrier
- Political Risk & Catastrophe Evacuation
  - Company will pay the cost of Insured's return to the Country of Residence or the nearest place of safety, in case insured needs to immediately evacuate the country
- Compassionate Visit
  - Payment of traveling and lodging & boarding expenses for a family member or relative in case of Insured's hospitalisation for more than 5 days

* Applicable to selective plans under International Travel Insurance

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For Leisure Travel

We have a range of travel insurance plans suitable for your requirements. They cover the medical eventualities including hospitalisation due to unexpected illness or injury and other medical benefits like daily allowance for hospitalisation and dental treatment. It also offers additional benefits like fire cover, burglary cover, compassionate visit & various other value added services.

Benefits	Platinum Plan**	Gold Plan	Deductible
Medical Cover (includes medical evacuation cost)*	USD 50,000 to USD 5,00,000	USD 50,000 to USD 500,000	USD 100
Repatriation of Remains (Included in medical Sum Insured)	USD 7,500	USD 7,500	NA
Daily Allowance In Case of hospitalisation (franchise of 2 days)	USD 50 per day (Max. 5 days)	NA	NA
Dental Treatment	USD 300	USD 300	USD 100
Total Loss of Checked-in Baggage	USD 500	USD 500	NA
Delay of Checked-in Baggage	USD 100	USD 100	6 hours
Loss of Passport	USD 300	USD 300	USD 50
Personal Liability	USD 100,000	USD 100,000	5% of actuals
Personal Accident	USD 15,000	USD 15,000	NA
Hijack Distress Allowance	USD 125 per day (Max. 7 days)	USD 125 per day (Max. 7 days)	12 hours
Emergency Cash Advance	USD 1,000	USD 1,000	NA
Trip Cancellation & Interruption	USD 500	USD 500	NA
Missed Flight Connection	USD 500	USD 500	3 hours
Trip Delay	USD 500	USD 500	6 hours
Political Risk and Catastrophe Evacuation	USD 7,500	USD 7,500	NA
Accidental Death (Common Carrier)	USD 5,000	USD 5,000	NA
Fire Cover for Building	INR 20,00,000	-	NA
Fire Cover for Contents	INR 10,00,000	-	NA
Burglary Cover for Home Contents	INR 1,00,000	-	NA
Bounced Booking – Hotel / Airline	USD 2,000	-	USD 250
Compassionate Visit	USD 7,500	-	NA
Emergency Hotel Extension	USD 5,000	-	USD 250
Loss of Baggage and Personal Effects	USD 2,000	-	USD 100
Return of Minor Child(ren)	Travel cost at actuals not exceeding USD 7,500	-	NA
Value Added Services	Available	-	NA

Please Note : Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered

*Subject to sublimits, please refer to policy wordings for details • ** Only sublimit B is applicable • Available for worldwide & excluding USA & Canada

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Senior Citizen Plan



Specially designed for senior citizens aged between 71 to 85 years under International Travel Insurance product with extensive coverages to provide protection across the globe.

Benefits	Sum Insured	Deductibles
Medical Cover (includes medical evacuation cost)*	USD 25,000 to USD 50,000	USD 100
Repatriation of Remains (Included in medical Sum Insured)	USD 7,500	NA
Total Loss of Checked-in Baggage	USD 500	NA
Delay of Checked-in Baggage	USD 100	6 hours
Loss of Passport	USD 300	USD 50
Personal Liability	USD 100,000	5% of actual
Personal Accident	USD 2,500	NA
Hijack Distress Allowance	USD 125 per day (for max. 7 days)	12 hours
Emergency Cash Advance	USD 1,000	NA
Trip Cancellation & Interruption	USD 500	NA
Missed Flight Connection	USD 500	3 hours
Trip Delay	USD 500	6 hours
Political Risk and Catastrophe Evacuation	USD 7,500	NA

Please Note : Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered

* Subject to sublimits please refer policy wordings for details. Available for worldwide & excluding USA & Canada

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Gold Multi-trip Plan

This one year plan under International Travel Insurance product is specially designed for frequent fliers. We have three options of 30 days, 45 days & 60 days as maximum trip duration to choose from these comprehensive coverages.

Benefits	Sum Insured	Deductibles
Medical Cover (includes medical evacuation cost)*	USD 1,00,000, USD 2,50,000 & USD 5,00,000	USD 100
Repatriation of Remains (included in medical Sum Insured)	USD 7,500	NA
Dental Treatment	USD 300	USD 100
Total Loss of Checked-in Baggage	USD 500	NA
Delay of Checked-in Baggage	USD 100	6 hours
Loss of Passport	USD 300	USD 50
Personal Liability	USD 100,000	5% of actual
Personal Accident	USD 15,000	NA
Hijack Distress Allowance	USD 125 per day (for max. 7 days)	12 hours
Emergency Cash Advance	USD 1,000	NA
Trip Cancellation & Interruption	USD 500	NA
Missed Flight Connection	USD 500	3 hours
Trip Delay	USD 500	6 hours
Political Risk and Catastrophe Evacuation	USD 7,500	NA
Accidental Death (Common Carrier)	USD 5,000	
Value Added Services		

Please Note : Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered

*Subject to sublimits please refer policy wordings for details. Available for worldwide



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Asia Plan#

This is a travel insurance plan exclusively designed under International Travel Insurance product to cater to the needs of the customers travelling to neighbouring countries. Along with the basic medical coverages it also provides special coverages like financial emergency assistance and personal liability.

Benefits	Sum Insured	Deductibles
Medical Cover (includes medical evacuation cost)*	USD 25,000	USD 100
Repatriation of Remains (Included in medical Sum Insured)	USD 7,500	NA
Dental Treatment	USD 300	USD 100
Total Loss of Checked-in Baggage	USD 500	NA
Delay of Checked-in Baggage	USD 100	6 hours
Loss of Passport	USD 300	USD 50
Personal Liability	USD 100,000	5% of actual
Personal Accident	USD 15,000	NA
Hijack Distress Allowance	USD 125 per day (for max. 7 days)	12 hours
Emergency Cash Advance	USD 1,000	NA
Trip Cancellation & Interruption	USD 500	NA
Missed Flight Connection	USD 500	3 hours
Trip Delay	USD 500	6 hours
Political Risk and Catastrophe Evacuation	USD 7,500	NA
Accidental Death (Common Carrier)	USD 5,000	NA

Please Note : Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered

* Subject to sublimits please refer policy wordings for details

#Applicable only for the following neighbouring countries - Pakistan, Nepal, Bangladesh, Sri Lanka, Bhutan, Singapore, Hong Kong, China, Myanmar, Thailand, Philippines, Korea, Malaysia, Taiwan, Vietnam, Laos, Cambodia, UAE, Saudi Arabia, Kuwait, Qatar, Bahrain, Oman and Yemen



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Value Added Services*



With International Travel Insurance of ICICI Lombard you are made to feel secure because your loved ones back home enjoy a bundle of concierge services when you are on the move.

Medical Concierge Services for dependents in India

- Telephone Medical Information
- Medical Service Provider Referral
- Appointments with Local Doctors for Treatment
- Home Nursing Care Assistance
- Monitoring Assistance
- Evacuation/Repatriation Services

Automotive Assistance Services for dependents in India

- Minor on the spot repair
- Breakdown Services & Towing
- Flat tyre service
- Jumpstart

Lifestyle Services for dependents in India

- Gift/Flowers Delivery Assistance
- Dining Referral and Reservation Assistance
- Business Services
- Special Events and Performance Assistance
- Home Movers Assistance
- Plumbing Assistance
- Electrical Assistance
- Pest Control Assistance
- Home Cleaning Assistance
- Electrical Gadget Repair Assistance

Note: Applicable to selective plans under International Travel Insurance

For the above mentioned services, the liability of the Company would always remain limited to providing assistance in terms of arranging the above mentioned services. All charges towards such services would be borne by the Insured Person.

To avail above services please call:

- USA & Canada Toll Free Number +18448711200
- National Toll Free Number +18001025721
- Fax: +91 124 4006674
- IRest Of The World (Call Back Facility) +91 124 4498778 in India only)
- E-mail: icicilombard@falck.com

Please Note : Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered

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Under International Travel Insurance product, at the request of the Insured, the Policy will be cancelled any time prior to the date of expiry mentioned in the Policy subject to the following conditions :

- Cancellation shall be effected only in case of a no claim and /or before the expiry period of the cover is equal or more than 30 days
- In case of Single Trip Policy: In the event of cancellation of the Policy, the Company in addition to retaining the premium on proportionate basis for the expired portion of the cover shall also retain a sum of ₹ 300 towards cancellation charges for the Policy before refunding the premium which the Insured is eligible under the Policy
- For the cancellation clause for Multi-Trip policies, please refer to the Policy Wordings
- No cancellation of this Policy will be allowed in case the Insured has reported a claim under any of the sections of this Policy prior to the date of notice of cancellation and such claim is either in the process of decision or stands admitted by the Insurer for any amount whatsoever
- Disclosure to information norm :
  - The policy shall be void and all premium paid hereon shall be forfeited to the company, in the event of misrepresentation, mis-description or non disclosure of any material
  - Insured may cancel this Policy by giving us 15 days written notice and in such case company shall refund premium on short term basis for the unexpired Policy Period, provided no claim has been payable on insured's behalf

Terms of Renewal :

- The Policy can be renewed under the then prevailing International Travel Insurance product or its nearest substitute (in case the product International Travel Insurance product is withdrawn by the Company) approved by IRDA
- This policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured
- Renewal Premium - Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA
- The policy shall be renewed subject to the presence of the insured in Indian geographical location
- Extension under the policy shall only be possible 30 days prior to the expiry of the policy period

Limit of Covered Expenses :

Sub-limit A : Limit for any one illness and/or injury

The maximum liability of the Company applicable for any one Illness and / or Injury is USD 100,000 or Sum Insured, whichever is lesser

Sub-limit B: Limits applicable for various types of medical expenses

In case of persons aged 51 years and above, following limits are applicable for any one Illness and / or Injury :

- Hospital Room and boarding- maximum USD 1,800 per day up to 30 days
- Intensive care unit - maximum USD 3,250 per day up to 7 days
- Surgery* - maximum up to USD 15,000

- Anaesthetist services - up to 25% of surgical treatment
- Medical Practitioner's visit fees - maximum USD 100 per day per visit up to 10 visits
- Diagnostic and Radiology services - maximum USD 1,000
- Ambulance services** - maximum USD 500
- Miscellaneous expenses*** – maximum of USD 2,000

For the purpose of application of the above sub-limits :

*Surgery : Includes Operation room charges, Surgeon fee and Implant charges

**Ambulance Services: Includes Cost of transportation to hospital and Paramedic services

***Miscellaneous expenses: Includes but not limited to cost of medicines/ Pharmacy/ Drugs/ Supplies, nursing charges, External medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actual, Blood storage & processing charges, other services which are not part of any other above given heads

Exclusions:

- Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered under the policy
- Any claim relating to Hazardous Activities, unless specifically covered in the Policy
- Any claim relating to events occurring before the commencement of the Trip covered hereunder and any time after the completion of the Trip at any port at the Country of Residence of the Insured mentioned hereunder

For full list of exclusions please refer policy wordings at www.icicilombard.com

Please Note : Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered

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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

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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