

# Globetrotter - Overseas Individual Student Insurance Policy



 **ICICI Lombard**  
*Nibhaye Vaade*

## 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 Europ Assistance to provide cashless hospitalisation worldwide
- Tailor-made plans to suit your university requirements, which enable to seek waiver from the compulsory University Insurance
- Issuance of a 2 year policy in one go and option of online extension in case of a 1 year policy
- 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.

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

# Bronze Plan

This plan is specially designed for students with the requirement of only trip related coverages with other benefits excluding the medical cover.

## Bronze Plan

Coverages	Sum Insured
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 50

## Premium Table

Trip Duration (In days)	Price (₹)
Up to 30	804
31 - 60	1,588
61 - 90	2,295
91 - 120	2,843
121 - 180	3,413
181 - 270	5,112
271 - 365	7,630
366 - 456	9,925
457 - 546	11,043
547 - 636	12,742
637 - 730	15,261

Premium inclusive of Service Tax @ 12.36% subject to change as per applicable Service tax laws.

# 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)	*SI USD 50,000		*SI USD 100,000	
	Including US & Canada	Excluding US & Canada	Including US & Canada	Excluding US & Canada

### Premium Table (₹)

Up to 30	1,762	846	2,188	1,057
31 - 60	3,100	1,478	3,906	1,879
61 - 90	4,734	2,291	5,583	2,658
91 - 120	5,902	2,863	6,879	3,309
121 - 180	7,093	3,458	8,196	3,981
181 - 270	10,637	5,171	12,507	5,994
271 - 365	13,844	7,718	15,966	8,931
366 - 456	18,578	10,009	21,549	11,589
457 - 546	20,937	11,176	24,162	12,912
547 - 636	24,481	12,889	28,472	14,926
637 - 730	27,688	15,436	31,931	17,863

Premium inclusive of Service Tax @ 12.36% subject to change as per applicable Service tax laws.

Trip Duration (Days)	*SI USD 250,000		*SI USD 500,000	
	Including US & Canada	Excluding US & Canada	Including US & Canada	Excluding US & Canada

### Premium Table (₹)

Up to 30	3,121	1,469	4,214	1,976
31 - 60	5,986	2,905	8,145	3,900
61 - 90	8,555	4,196	11,627	5,626
91 - 120	10,700	5,192	17,389	8,281
121 - 180	12,866	6,209	17,389	8,281
181 - 270	19,298	9,301	26,046	12,401
271 - 365	24,881	13,909	33,460	18,591
366 - 456	33,437	18,104	45,087	24,217
457 - 546	37,747	20,117	50,849	26,872
547 - 636	44,180	23,209	59,506	30,992
637 - 730	49,763	27,817	66,920	37,182

Premium inclusive of Service Tax @ 12.36% subject to change as per applicable Service tax laws.

\*SI equals to Sum Insured.

# 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)	*SI USD 50,000		*SI USD 100,000	
	Including US & Canada	Excluding US & Canada	Including US & Canada	Excluding US & Canada

### Premium Table (₹)

Up to 30	2,184	1045	2,712	1,308
31 - 60	3,839	1,827	4,840	2,325
61 - 90	5,864	2,830	6,919	3,287
91 - 120	7,310	3,537	8,523	4,090
121 - 180	8,778	4,264	10,147	4,914
181 - 270	13,164	6,375	15,486	7,399
271 - 365	17,131	9,523	19,767	11,031
366 - 456	22,996	12,353	26,687	14,318
457 - 546	25,909	13,787	29,914	15,945
547 - 636	30,297	15,898	35,253	18,430
637 - 730	34,264	19,046	39,534	22,062

Premium inclusive of Service Tax @ 12.36% subject to change as per applicable Service tax laws.

Trip Duration (Days)	*SI USD 250,000		*SI USD 500,000	
	Including US & Canada	Excluding US & Canada	Including US & Canada	Excluding US & Canada

### Premium Table (₹)

Up to 30	3,871	1,819	7,769	3,927
31 - 60	7,425	3,596	11,917	4,590
61 - 90	10,611	5,194	17,029	7,537
91 - 120	13,269	6,426	23,753	11,361
121 - 180	15,949	7,679	23,753	11,361
181 - 270	23,921	11,505	37,406	17,257
271 - 365	30,841	17,213	46,851	25,692
366 - 456	41,452	22,407	58,563	32,115
457 - 546	46,790	24,892	70,276	38,538
547 - 636	54,762	28,718	81,988	44,961
637 - 730	61,682	34,425	93,700	51,384

Premium inclusive of Service Tax @ 12.36% subject to change as per applicable Service tax laws.

\*SI equals to Sum Insured.



# 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 mental disorder, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immuno Deficiency Virus) and/or any HIV related illness including AIDS (Acquired Immuno Deficiency Syndrome) and/or 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, HIV, radiation, sporting activities, medical expenses arising out of pre - existing conditions (except in case of life threatening situations), addiction of alcohol, drugs, mental disorder, anxiety, depression, 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 / Financial Emergency / 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).*

For reimbursement kindly send required documents to

**Claim Department** : ICICI Lombard General Insurance Company Limited C/O Europ Assistance India Pvt. Ltd.  
301, C Wing, Business Square, Andheri Kurla Road, Chakala, Andheri (East), Mumbai - 400 093, Maharashtra, India.

# Claim Assistance

## Claim Department

ICICI Lombard General Insurance Company Limited  
C/O Europ Assistance India Pvt. Ltd., 301, C Wing,  
Business Square, Andheri Kurla Road, Chakala, Andheri  
(East), Mumbai - 400 093, Maharashtra, India.

## 24X7 Helpline Numbers for Claims Registration

In USA +1 877 352 7706 (Toll Free)

In Canada +1 877 352 7693 (Toll Free)

For the rest of the world +91 22 6787 2010

(Call back facility)

In India 1800 209 8889 (Toll Free and accessible  
in India only)

Customer Support Number : 1800 2666

Fax: +91 226734 7888

Email: [icicilombard@europ-assistance.in](mailto:icicilombard@europ-assistance.in)

