

Travel Insurance: Key Terms & Conditions

Single Trip Travel Insurance: Key Terms & Conditions

(Product underwritten by ICICI Lombard General Insurance Company Limited)

Key Features:

- High coverages of up to USD 500,000
- Instant policy issuance
- Cashless claim settlement worldwide with global medical network of preferred hospitals
- No health checkups required
- Priority Claim processing

Eligibility Criteria:

- The applicant should be a basic Cardmember/family member of basic Cardmember of American Express
- Trip Duration: 2 days – 182 days (extendable up to 356 days)
- Age:
 - Non – Schengen Plan: 3 months – 85 years
 - Schengen Plan: 3 months – 85 years

Inclusions:

- All the medical expenses also include returning to India and evacuation in case of medical emergencies.
- Death, permanent total disability, and permanent partial disability due to accident
- Additional benefit in the event of an accidental death or permanent total disability, if traveling in a common carrier
- Reimbursement of the actual expenses paid by you for loss of passport, traveler cheques, tickets or documents
- Benefits for loss or delay of checked-in baggage
- Refund of the expenses in case of trip delay or cancellation
- Loss due to burglary or fire at your home in India while you are traveling abroad

Exclusions:

- Pre-existing diseases are not covered unless under it becomes a life threatening situation
- Cosmetic surgery, unless the surgery is medically necessary as part of treatment for accidents or burns while traveling
- Injuries due to hazardous activity or sports
- Loss due to terrorist activities
- Partial loss of items in checked-in baggage

- Loss of passport if it is left unattended in public and not reported to police within 24 hours
- Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature

Multi Trip Travel Insurance: Key Terms & Conditions

(Product underwritten by ICICI Lombard General Insurance Company Limited)

Key Features:

- High coverages of up to USD 500,000
- Instant policy issuance
- Cashless claim settlement worldwide with global medical network of preferred hospitals
- No health checkups required
- Priority Claim processing

Eligibility Criteria:

- The applicant should be a basic Cardmember/family member of basic Cardmember of American Express
- Minimum age of entry is 3 months and maximum is 60 years.

Inclusions:

- All the medical expenses also include returning to India and evacuation in case of medical emergencies.
- Death, permanent total disability, and permanent partial disability due to accident
- Additional benefit in the event of an accidental death or permanent total disability, if traveling in a common carrier
- Reimbursement of the actual expenses paid by you for loss of passport, traveler cheques, tickets or documents
- Benefits for loss or delay of checked-in baggage
- Refund of the expenses in case of trip delay or cancellation
- Loss due to burglary or fire at your home in India while you are traveling abroad

Exclusions:

- Pre-existing diseases are not covered unless under it becomes a life threatening situation
- Cosmetic surgery, unless the surgery is medically necessary as part of treatment for accidents or burns while traveling
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