

PREMIUM DETAILS

Inclusive of 12.36% Service Tax

PLAN OPTION	PLATINUM		GOLD		SILVER		BRONZE		STANDARD
SUM INSURED \$	500000	500000	250000	250000	100000	100000	50000	50000	
TRIP DURATION	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	Worldwide
30 days	4127	1997	3244	1527	2274	1099	2043	988	768
60 days	8903	4308	6221	3019	4060	1953	3453	1757	1517
90 days	11758	5689	8891	4361	5803	2763	5417	2577	2191
120 days	14671	7099	11121	5396	7150	3439	6079	2790	2715
180 days	17584	8374	13372	6453	8518	4138	7195	3165	3259
270 days	25710	12244	20057	9667	12999	6230	11403	5067	4882
365 days	33836	18800	25860	13447	16593	8628	13059	5645	7287
456 days	44833	24910	34752	18071	22397	11646	18362	8555	9479
546 days	55829	31020	39232	20400	25112	13058	20836	9958	10547
636 days	61750	34309	45918	23877	29592	15388	25048	11941	12169
2 years	67671	37600	51720	26894	33188	17258	28193	13946	14574

Inclusive of 12.36% Service Tax

PLAN OPTION	PLATINUM PLUS		GOLD PLUS		SILVER PLUS		BRONZE PLUS	
SUM INSURED \$	500000	500000	250000	250000	100000	100000	50000	50000
TRIP DURATION	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>	<i>Inc. USA/Canada</i>	<i>Exc. USA/Canada</i>
30 days	5076	2456	3990	1878	2797	1351	2662	1339
60 days	10950	5299	7652	3714	4993	2402	4718	2380
90 days	14462	6998	10937	5364	7137	3398	6878	3312
120 days	18045	8732	13679	6637	8794	4230	8616	3780
180 days	21629	10300	16448	7937	10478	5089	10328	4331
270 days	31624	15060	24670	11890	15989	7663	14837	7128
365 days	41618	23124	31807	16540	20409	10613	18697	8276
456 days	55144	30639	42745	22227	27548	14325	26931	12370
546 days	68670	38154	48255	25093	30888	16062	30605	14452
636 days	75953	42201	56479	29369	36398	18927	32775	17237
2 years	83236	46248	63616	33080	40821	21227	37038	20186

HDFC ERGO General Insurance Company Limited

6th Floor, Leela Business Park, Andheri-Kurla Road
Andheri (East), Mumbai 400 059.

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Fax: 91-22-6638 3699

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For more details on risk factors, please read the terms & conditions before concluding a sale. Insurance is the subject matter of solicitation. IRDA Reg No. 125, UID No. 883

STUDENT SURAKSHA
STUDENT OVERSEAS TRAVEL

**HDFC
ERGO**

GENERAL INSURANCE

Har pal aapke saath

Safeguard your dreams.
Secure your aspirations.



While you pursue your dreams of studying abroad, leave your worries to us. At HDFC ERGO we understand your need for safety and security while studying abroad. With HDFC ERGO Student Suraksha - Student Overseas Travel Insurance we safeguard you from unforeseen circumstances.

It is a comprehensive package policy for all students who are Indian residents and are traveling overseas for higher studies. The existing Indian students who are studying abroad can also be covered under this policy.

ELIGIBILITY

- Indian students traveling abroad to pursue higher studies
- The existing Indian students who are studying abroad can also be covered
- Age Limit – From 16 years to 35 years

SALIENT PRODUCT FEATURES

- Composite coverage in a single policy
- Caters to all Indian students travelling abroad
- No medicals / health check up required
- The policy provides worldwide cover from 30 days to 2 years
- Option to include covers like maternity, childcare benefits, cancer screening & mammography examinations and mental & nervous disorders

GENERAL CONDITIONS

- For any insured, if there is any adverse history, as per the proposal form, then health reports are required irrespective of age & travel duration
- No refund is allowed for curtailment of risk
- No refund is allowed after journey commencement

OUR INTERNATIONAL EMERGENCY SERVICE PROVIDER ISOS 24-HOUR HELPLINE CENTRE - JUST A CALL AWAY

E-mail: hdfcergo@internationalsos.com
Service Provider Contact No.: 011-41898872
Fax No.: 011-41898801

Note: Coverages, terms and conditions are only outlined briefly in this brochure. For complete details, please refer to the policy wordings available in the Policy Jacket.

COVERAGE PLAN DETAILS

BENEFITS	PLATINUM	GOLD	SILVER	BRONZE	STANDARD
Emergency Medical Expenses (EME)	5,00,000	2,50,000	1,00,000	50,000	NIL
Deductibles	100	100	100	100	NIL
Accidental Death	25,000	20,000	20,000	20,000	20,000
Permanent Total Disability	25,000	20,000	20,000	20,000	20,000
Emergency Dental Treatment	500	500	250	250	250
Deductibles	100	100	100	100	100
Loss of Passport	250	250	200	200	200
Deductibles	50	50	50	50	50
Medical Evacuation	Included in EME	Included in EME	Included in EME	Included in EME	NIL
Deductibles	NIL	NIL	NIL	NIL	NIL
Repatriation	Included in EME	Included in EME	Included in EME	Included in EME	NIL
Deductibles	NIL	NIL	NIL	NIL	NIL
Loss of Checked Baggage*	2000	2000	1000	1000	1000
Deductibles	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	* Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI
Delay of Checked Baggage	200	200	150	100	Not Applicable
Deductibles	12 hours, \$10 per, 8 hours	12 hours, \$10 per, 8 hours	12 hours, \$10 per, 8 hours	12 hours, \$10 per, 8 hours	Not Applicable
Personal Liability	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Deductibles	NIL	NIL	NIL	NIL	NIL
Compassionate Visit (2 way)	7500	7500	7500	7500	7500
Deductibles	NIL	NIL	NIL	NIL	NIL
Study Interruption	7500	7500	7500	7500	7500
Sponsor Protection	10,000	10,000	10,000	10,000	10,000
Bail Bond	5,000	5,000	5,000	5,000	5,000
Deductibles	NIL	NIL	NIL	NIL	NIL

ADDITIONAL COVERAGE FOR ALL PLUS PLAN

Inpatient medical expenses related to pregnancy*	500
Deductibles	NIL
Treatment of Mental & Nervous Disorders including alcoholism & drug Dependency	1000
Deductibles	NIL
Cancer Screening & Mammography Examinations	2000
Childcare Benefits	100 per day/max. 7 days
Deductibles	2 days

*Waiting Period of 10 months is applicable for Pregnancy to be covered

Coverage benefits are in US Dollars