

Sum Insured & Table of Benefits

Insured Event	Plan Type		
	Platinum (Sum Insured/ Benefit)	Gold (Sum Insured/ Benefit)	Silver (Sum Insured/ Benefit)
Section 1 - Personal Accident Benefits	\$150,000	\$25,000	\$25,000
Accidental Death	100% of Sum Insured	100% of Sum Insured	Not Covered
Accidental Death (Common Carrier)	Covered	Covered	100% of Sum Insured
Permanent Partial Disability	% Sum Insured per scale	% Sum Insured per scale	Not Covered
Permanent Total Disability	100% of Sum Insured	100% of Sum Insured	Not Covered
Section 2 - Medical and Related Benefits**			
Emergency Medical Expenses (Accident & Sickness)	\$500,000	\$100,000	\$50,000
Deductible	\$100	\$100	\$100
Dental Expenses*** (Accident & Sickness)	\$1,000	\$1,000	\$1,000
Per Tooth Limit	\$200	\$200	\$200
Emergency Medical Evacuation***	Included under Emergency Medical Expenses		
Repatriation of Remains	\$10,000	\$7,000	\$5,000
Section 3 - Travel Inconvenience Benefits**			
Baggage / Personal Effects	\$2,500	\$1,000	Not Covered
Per Bag	\$1,250	\$500	
Per Item	\$125	\$50	
Personal Money	Included under Baggage/ Personal Effects and up to \$1,000 5% of claimed amount	Included under Baggage/ Personal Effects and up to \$500 5% of claimed amount	Not Covered
Deductible			
Baggage Delay	\$50 per hour up to \$1,000	\$50 per hour up to \$500	Not Covered
Excess	4 Hours	4 Hours	
Trip Delay	\$50 per hour up to \$1,000	\$50 per hour up to \$500	Not Covered
Excess	4 Hours	4 Hours	
Personal Liability	\$1,000,000	\$500,000	Not Covered
Hijacking	\$250 per hour up to \$10,000	Not Covered	Not Covered
Emergency Family Travel	\$2,500	Not Covered	Not Covered
Legal Fees	\$5,000	Not Covered	Not Covered
Bail Bond	\$10,000	Not Covered	Not Covered
Loss of Passport	\$500	\$300	Not Covered
Trip Cancellation or Curtailment	\$5,000	\$2,500	Not Covered
Missed Departure	\$1,000	Not Covered	Not Covered
24 hours worldwide assistance services	Covered	Covered	Covered
Section 4 - Secure Wallet (Children Excl.)**			
Credit Card Fraud	\$1,000	\$500	Not Covered
Papers (excluding Passport)	\$100	Not Covered	Not Covered
Keys	\$100	Not Covered	Not Covered
Mugging	\$100	Not Covered	Not Covered
Section 5 - Additional Optional Coverage**			
Hazardous Sports Benefits	Section 1 & 2 (Above Limits)	Section 1 & 2 (Above Limits)	Section 1 & 2 (Above Limits)
Additionally:			
Piste Closure	\$150	\$150	\$150
Avalanche Closure	\$150	\$150	\$150
Skis and Ski Equipment	\$300	\$300	\$300
Excess	\$50	\$50	\$50
Ski Hire	\$500	\$500	\$500
Unused Ski Packs	\$300	\$300	\$300
Terrorism Extension			
Section 1 (Above)	\$100,000	\$25,000	Not Covered
Section 2 (Above)	\$100,000	\$50,000	Not Covered

* All amounts in USD unless other wise indicated

** Below benefits are on reimbursement of incurred expenses

*** Included under Emergency Medical Expenses

Please refer to Policy Wording for comprehensive information on coverage, exclusions & limits