

International Travel - Annual Multi-Trip Plan

Sr. No.	Benefits	Gold Multi	Sum Insured	Deductible
1	Medical Cover (Includes Medical Evacuation Cost)	✓	USD 100,000; USD 250,000; USD 500,000	USD 100
2	Repatriation of Remains	✓	USD 7500	NA
3	Dental Expenses	✓	USD 300	USD 100
4	Total Loss of Checked-In Baggage	✓	USD 500	NA
5	Delay of Checked-In Baggage	✓	USD 100	6 Hours
6	Loss of Passport	✓	USD 300	USD 50
7	Personal Liability	✓	USD 100000	5% of Actuals
8	Personal Accident	✓	USD 15000	NA
9	Hijack Distress Allowance	✓	USD 125 per day for max 7 days	12 Hours
10	Emergency Cash Advance	✓	USD 1000	NA
11	Trip Cancellation & Interruption	✓	USD 500	NA
12	Missed Flight Connection	✓	USD 500	3 Hours
13	Trip Delay	✓	USD 500	6 Hours
14	Political Risk and Catastrophe Evacuation	✓	USD 7500	NA
15	Accidental Death (Common Carrier)	✓	USD 5000	NA

Any Pre-Existing medical condition/ ailment whether declared or undeclared will not be covered under International Travel policy.

There are four ailments which are under the Declined List. We cannot issue the policy for the customer having any of the ailments as per the declined list.

Ailment	Description
Heart Disease	Heart and circulatory conditions/disorders, chest pain, angina, heart failure, coronary artery disease/blockage, heart attack, cardiac bypass surgery/angioplasty, valve disorder/replacement surgery, pacemaker insertion, congenital (by birth) heart condition, abnormal heart rhythm or any type of heart disease.
Liver Disease	Chronic liver failure or disease, liver cirrhosis, liver transplant or any other liver disease
Kidney Disease	Chronic kidney failure or disease, kidney transplant, dialysis or any other kidney disease.
Cancer	Any type of Cancer or tumor of any kind.

For Premium details or any clarification, pls contact your concern Marketing Officer of ICICI Lombard

For any escalation, pls drop an email to: abhinav.agarwal@icicilombard.com