

ANNEXURE – SCHEME 03**SCHEDULE OF SCHEME (ALL FIGURES IN US \$)****TERRITORIAL LIMITS - WORLDWIDE (EXCLUDING USA & CANADA)**

Section	Benefits	Limit	Excess
Section 01 - Personal Accident	Accidental Death & Dismemberment (24 Hours)	50,000.00	Nil
	Accidental Death & Dismemberment (Common Carrier)	5,000.00	Nil
Section 02 - Medical and Other Expenses	Medical Expenses	100,000.00	100.00
	- COVID Cover	50,000.00	100.00
	- Sickness Dental Relief	500.00	150.00
	<i>The Following Maximum Eligible Expense Per Sickness or Disease Are Applicable to Insured Person Over The Age Of 56 Years, Regardless Of Scheme Purchase</i>		
	a) Room Charges	300 per day Max. 30 Days	Nil
	b) Intensive Care Unit	1,000 per day Max 10 days	Nil
	c) Surgical Treatment	Maximum 10,000	Nil
	d) Anesthetic Services	Up to 25% of Surgical Treatment	Nil
	e) Physician' Visit	Max 75 per day up to 10 visits	Nil
	f) Diagnostic and Pre Admission Testing	Maximum 500	Nil
	g) Ambulance Services	Maximum 300	Nil
Section 03	Cancelation Curtailment	1,500.00	50.00
Section 04	Loss of Passport	250.00	30.00
Section 05	Loss of checked in Baggage	2,000.00 Single item 150	100.00
	Delay in Baggage – Checked in	150 per Baggage (Max 2 Pieces)	First 6 Hours
Section 06	Missed Departure / Connection	500.00	First 5 Hours
		75 for every 6 Hrs	
Section 07	Hijacking	Max 1,500.00	First 24 Hours
		Per day 100.00	
Section 08	Travel Delay of Cover	250.00	First 6 Hours
	Holiday Cancelation	2,000.00	50.00
Section 09	Personal Liability	20,000.00	200.00