

ANNEXURE – SCHEME 04**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) | 25,000.00 | Nil |
| | Accidental Death & Dismemberment (Common Carrier) | 5,000.00 | Nil |
| Section 02 - Medical and Other Expenses | Medical Expenses | 50,000.00 | 100.00 |
| | - COVID Cover | 25,000.00 | 100.00 |
| | - Sickness Dental Relief | 400.00 | 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 | 200 per day Max. 30 Days | Nil |
| | b) Intensive Care Unit | 750 per day Max 10 days | Nil |
| | c) Surgical Treatment | Maximum 5,000 | Nil |
| | d) Anesthetic Services | Up to 25% of Surgical Treatment | Nil |
| | e) Physician' Visit | Max 50 per day up to 10 visits | Nil |
| | f) Diagnostic and Pre Admission Testing | Maximum 250 | Nil |
| | g) Ambulance Services | Maximum 200 | Nil |
| Section 03 | Cancellation Curtailment | 1,500.00 | 50.00 |
| Section 04 | Loss of Passport | 250.00 | 30.00 |
| Section 05 | Loss of checked in Baggage | 1,500.00 | 100.00 |
| | | Single item 100 | |
| Section 06 | Missed Departure / Connection | 150 per Baggage (Max 2 Pieces) | First 6 Hours |
| | | 400.00 | |
| Section 07 | Hijacking | 50 for every 6 Hrs | First 5 Hours |
| | | Max 1,000.00 | |
| Section 08 | Travel Delay of Cover | Per day 100.00 | First 24 Hours |
| | Holiday Cancellation | 250.00 | |
| Section 09 | Personal Liability | 1,000.00 | First 6 Hours |
| | | 10,000.00 | |