



WITH YOU ALWAYS



PRESENTING

TRAVEL GUARD PLUS



WORRY LESS. EXPLORE MORE. 

Enjoy your dream vacation stress-free with our Travel Guard Plus. From sudden illness to flight delays or loss of Checked-in Baggage, we've got you covered. Plus, our policy includes extra benefits such as accommodation extension due to unexpected contingencies, ensuring worry-free travel.

KEY BENEFITS*



Medical Expenses -
Injury and/or Illness



Personal Accident
in India



Delay of
Checked-in Baggage



Compassionate
Travel/Stay



Accommodation
Extension



Flight Delay



Flight Cancellation



Visa Rejection

and many more

*T&C apply

Plans		Silver Plus - Plan A	Gold - Plan A	Platinum - Plan A
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days		
Geographic Scope	Worldwide Including USA/Canada	Yes	Yes	Yes
Age Band		3 Months - 70 Years		
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 100000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 5000 Sum Insured - life threatening conditions	Unlimited Sum Insured with USD 250000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 10000 Sum Insured - life threatening conditions	Unlimited Sum Insured with USD 500000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 12500 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^Sum Insured	Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD:10000, Disablement: 10000, Total - 10000	AD:15000, Disablement: 15000, Total - 15000	AD:25000, Disablement: 25000, Total - 25000
Emergency Medical Dental Expenses		400	500	1000
	Deductible	50	50	50

Plans		Silver Plus- Plan B	Gold -Plan B	Platinum - Plan B
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days		
Geographic Scope	Worldwide Including USA/Canada	Yes	Yes	Yes
Age Band		3 Months - 70 Years		
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 100000 per incident/loss, arising out of the same	Unlimited Sum Insured with USD 250000 per incident/loss, arising out of the same	Unlimited Sum Insured with USD 500000 per incident/loss, arising out of the same

Emergency Medical Evacuation		illness/injury. Maximum liability - PED** up to USD 5000 Sum Insured - life threatening conditions	illness/injury. Maximum liability - PED** up to USD10000 Sum Insured - life threatening conditions	illness/injury. Maximum liability - PED** up to USD 12500 Sum Insured - life threatening conditions
		Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 10000, Disablement: 10000, Total - 10000	AD: 15000, Disablement: 15000, Total - 15000	AD: 25000, Disablement: 25000, Total - 25000
Emergency Medical Dental Expenses		400	500	1000
	Deductible	50	50	50
Delay of Checked-in Baggage		4 hours delay: USD 40	4 hours delay: USD 45	4 hours delay: USD 50
Loss of Checked-in Baggage		200	300	300
Loss of Passport		250	250	250
	Deductible	25	25	25
Flight Delay		-	4 hours delay: USD 45 For all overseas flights taken during Insured Trip	4 hours delay: USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		500	750	1000
	Deductible	50	75	100
Trip Cancellation		500	750	1000
	Deductible	50	50	100
Missed Flight/ Connection		250	500	750
Bounced Hotel/ Airline Booking		500	750	1000
	Deductible	50	75	100

Plans		Silver
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Yes, Schengen - Silver
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 50000 per incident/loss, arising out of the same illness/injury. Maximum liability-PED** up to USD 2500 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 10000, Disablement: 10000, Total - 10000
Emergency Medical Dental Expenses		300
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 40
Loss of Checked-in Baggage		200
Loss of Passport		250
	Deductible	25
Personal Liability		100000
	Deductible	200
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50
Missed Flight/Connection		250

Bounced Hotel/Airline Booking		500
	Deductible	50
Fraudulent Charges		Per Occurrence Limit 250; Aggregate Limit 500
Emergency Extension of the Policy		7 days
Home Content Burglary (in INR)		50000
	Deductible	5000
Accommodation Extension		100 (Per Day max up to 10 days)

Plans		Silver Plus
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Yes, Schengen - Silver Plus
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US\$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 100000 per incident/loss, arising out of the same illness/injury. Maximum liability- PED** up to USD 5000 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 10000, Disablement: 10000, Total - 10000
Emergency Medical Dental Expenses		400
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 40
Loss of Checked-in Baggage		200

Loss of Passport		250
	Deductible	25
Personal Liability		100000
	Deductible	200
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50
Missed Flight/Connection		250
Bounced Hotel/Airline Booking		500
	Deductible	50
Fraudulent Charges		Per Occurrence Limit 250; Aggregate Limit 500
Emergency Extension of the Policy		7 days
Home Content Burglary (in INR)		100000
	Deductible	5000
Hijack/Kidnap Daily Allowance		75 (Per 12 hours max 10 days)
Accommodation Extension		250 (Per Day max up to 10 days)
Loss of International Driving License		100
Flight Cancellation		75

Plans		Gold
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Gold
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes

Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 250000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 10000 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 15000, Disablement: 15000, Total - 15000
Emergency Medical Dental Expenses		500
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 45
Loss of Checked-in Baggage		300
Loss of Passport		250
	Deductible	25
Personal Liability		200000
	Deductible	200
Flight Delay		4 hours delay: USD 45 For all overseas flights taken during Insured Trip
Trip Curtailment		750
	Deductible	75
Trip Cancellation		750
	Deductible	50
Missed Flight/Connection		500
Bounced Hotel/Airline Booking		750
	Deductible	75
Fraudulent Charges		Per Occurrence Limit: 500; Aggregate Limit: 1000
Emergency Extension of the Policy		7 days

Home Content Burglary (in INR)		150000
	Deductible	5000
Hijack/Kidnap Daily Allowance		100 (Per 12 hours max 10 days)
Accommodation Extension		300 (Per Day max up to 10 days)
Loss of International Driving License		100
Flight Cancellation		75
Loss of Personal Baggage		200
	Deductible	30
Personal Accident in India (in INR)		1500000

Plans		Platinum
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Platinum
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 Months - 70 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses-Injury and/or Illness		Unlimited Sum Insured with USD 500000 per incident/loss, arising out of the same illness/injury. Maximum liability- PED** up to USD 12500 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 25000, Disablement: 25000, Total - 25000
Emergency Medical Dental Expenses		1000
	Deductible	50

Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		300
Loss of Passport		250
	Deductible	25
Personal Liability		500000
	Deductible	250
Flight Delay		4 hours delay: USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		1000
	Deductible	100
Trip Cancellation		1000
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel/Airline Booking		1000
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1000; Aggregate Limit: 2000
Emergency Extension of the Policy		15 days
Home Content Burglary (in INR)		250000
	Deductible	5000
Hijack/Kidnap Daily Allowance		150 (Per 12 hours max 10 days)
Accommodation Extension		750 (Per Day max up to 10 days)
Loss of International Driving License		100
Flight Cancellation		150
Loss of Personal Baggage		300
	Deductible	30
Personal Accident in India (in INR)		2000000

Compassionate Travel/Stay		Return fare for any one company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 3500
Loss of Cash		125

Plans		Titanium
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen -Titanium
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 months - 60 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 750000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 15000 Sum Insured - life threatening condition
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 50000, Disablement: 50000, Total - 50000
Emergency Medical Dental Expenses		1000
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		400
Loss of Passport		500
	Deductible	25
Personal Liability		500000
	Deductible	250

Flight Delay		4 hours delay: USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		1000
	Deductible	100
Trip Cancellation		1000
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel/Airline Booking		2500
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1250; Aggregate Limit: 2500
Emergency Extension of the Policy		15 days
Home Content Burglary (in INR)		500000
	Deductible	5000
Hijack/Kidnap Daily Allowance		150 (Per 12 hours max 10 days)
Accommodation Extension		1000 (Per Day max up to 10 days)
Loss of International Driving License		150
Flight Cancellation		200
Loss of Personal Baggage		400
	Deductible	30
Personal Accident in India (in INR)		2500000
Compassionate Travel/Stay		Return fare for any one company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 5000
Loss of Cash		250
Upgradation to Business Class		750
Rental Vehicle Cover		500
Rental Vehicle Return		250

Alternative Transport Expenses		750
Pandemic Cover		500

Plans		Titanium Plus
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45/60/90/120/150/180 Days
Geographic Scope	Schengen	Schengen - Titanium Plus
	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 Months - 60 Years
Coverage Details	Deductible	Sum Insured in US \$
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 1000000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 20,000 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured
	Deductible	100
Repatriation of Mortal Remains		25% of Section 1^^Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 75000, Disablement: 75000, Total - 75000
Emergency Medical Dental Expenses		1200
	Deductible	50
Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		500
Loss of Passport		500
	Deductible	25
Personal Liability		500000
	Deductible	250
Flight Delay		4 hours delay: USD 50 For all overseas flights taken during Insured Trip

Trip Curtailment		1500
	Deductible	100
Trip Cancellation		1500
	Deductible	100
Missed Flight/Connection		750
Bounced Hotel/Airline Booking		5000
	Deductible	100
Fraudulent Charges		Per Occurrence Limit: 1250; Aggregate Limit: 2500
Emergency Extension of the Policy		15 days
Home Content Burglary (in INR)		500000
	Deductible	5000
Hijack/Kidnap Daily Allowance		200 (Per 12 hours max 10 days)
Accommodation Extension		1000 (Per Day max up to 10 days)
Loss of International driving license		150
Flight Cancellation		250
Loss of Personal Baggage		500
	Deductible	30
Personal Accident in India (in INR)		5000000
Compassionate Travel/Stay		Return fare for any one company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 5000
Loss of Cash		375
Upgradation to Business Class		1000
Rental Vehicle Cover		500
Rental Vehicle Return		500
Alternative Transport Expenses		1000

Pandemic Cover		500
Hospital Daily Cash (Per Day)		75 USD (Per Day max up to 10 days)
Missed Booking		750
Visa Rejection		100

Plans		Senior	Senior Plus	Super Senior
Annual Multi Trip (AMT) Options (12 years and above, only for Worldwide)		30/45 Days	30/45 Days	NA
Geographic Scope	Schengen	Schengen - Senior Plan	Schengen - Senior Plan Plus	Schengen - Super Senior Plan
	Worldwide Including USA/Canada	Yes	Yes	Yes
	Worldwide Excluding USA/Canada	Yes	Yes	Yes
Age Band		71 - 80 years	71 - 80 years	81 Onward
Coverage Details	Deductible	Sum Insured in US \$		
Medical Expenses - Injury and/or Illness		Unlimited Sum Insured with USD 50000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 2500 Sum Insured - life threatening conditions	Unlimited Sum Insured with USD 100000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 3000 Sum Insured - life threatening conditions	Unlimited Sum Insured with USD 50000 per incident/loss, arising out of the same illness/injury. Maximum liability - PED** up to USD 1500 Sum Insured - life threatening conditions
Emergency Medical Evacuation		Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured	Up To Section 1^^ Sum Insured
	Deductible	100	100	100
Repatriation of Mortal Remains		25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)	25% of Section 1^^ Sum Insured (over and above)
Accidental Death & Disablement (Overseas)		AD: 10000, Disablement: 10000, Total - 10000	AD: 10000, Disablement: 10000, Total - 10000	AD: 10000, Disablement: 10000, Total - 10000
Emergency Medical Dental Expenses		300	500	NA
	Deductible	75	75	NA
Delay of Checked - in Baggage		4 hours delay: USD 40	4 hours delay: USD 40	4 hours delay: USD 40

^^Section 1 of Policy Wording | **Pre-Existing Conditions

Loss of Checked - in Baggage		200	200	200
Loss of Passport		250	250	250
	Deductible	25	25	25
Personal Liability		100000	100000	100000
	Deductible	200	200	200
Flight Delay		4 hours delay: USD 40 For all overseas flights taken during Insured Trip	4 hours delay: USD 40 For all overseas flights taken during Insured Trip	4 hours delay: USD 40 For all overseas flights taken during Insured Trip
Trip Curtailment		500	500	500
	Deductible	100	100	100
Trip Cancellation		250	500	250
	Deductible	50	50	50
Missed Flight/ Connection		250	250	250
Bounced Hotel/ Airline Booking		500	500	250
	Deductible	50	75	50
Emergency Extension of the Policy		7 days	7 days	7 days
Home Content Burglary (in INR)		50000	50000	50000
	Deductible	5000	5000	5000
Hijack/Kidnap Daily Allowance		75 (Per 12 hours max 10 days)	100 (Per 12 hours max 10 days)	75 (Per 12 hours max 10 days)
Accommodation Extension		50 (Per Day max up to 10 days)	100 (Per Day max up to 10 days)	50 (Per Day max up to 10 days)
Flight Cancellation		-	75	-
Loss of Personal Baggage		-	200	-
	Deductible	-	30	-

Compassionate Travel/Stay		Return fare for any one Company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 2500	Return fare for any one Company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 5000	Return fare for any one Company in person - Spouse/Children/Immediate family member Stay for Insured's Spouse, Children, Family - 2500
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Plans				
Sublimits applicable on IPD Treatment & Day Care Treatment & OPD	Silver, Silver Plus, Silver Plus - Plan A, Silver Plus - Plan B, Senior, Senior Plus and Super Senior	Gold, Gold - Plan A, Gold - Plan B	Platinum Platinum - Plan A, Platinum - Plan B, Titanium	Titanium Plus
Hospital Room Rent and Boarding expenses	USD 1500 Per Day up to 30 Days	USD 1750 Per Day up to 30 Days	USD 2000 Per Day up to 30 Days	USD 2500 Per Day up to 30 Days
Emergency Room Services	USD 1500	USD 1750	USD 2000	USD 2500
ICU Charges	USD 3000 Per Day up to 7 Days	USD 3250 Per Day up to 7 Days	USD 3750 Per Day up to 10 Days	USD 4000 Per Day up to 10 Days
Surgical Treatment Expense	USD 12500 for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 13000 for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 15000 for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services	USD 22500 for surgical treatment expense with an additional sublimit of 25% of surgical treatment for Anesthetist services
Physician Consultation Charges	USD 125 Per Day up to 10 visits	USD 175 Per Day up to 10 visits	USD 250 Per Day up to 10 visits	USD 350 Per Day up to 10 visits
Diagnostic Tests	Up to USD 750	Up to USD 1000	Up to USD 1500	Up to USD 2500
Ambulance Service (Not applicable for OPD)	Up to USD 500	Up to USD 600	Up to USD 750	Up to USD 1000
Pharmacy	Up to USD 2000	Up to USD 2000	Up to USD 2000	Up to USD 2000
Miscellaneous Expenses	Up to USD 500	Up to 500	Up to USD 500	Up to USD 500

Cases with package rates, where Individual line item billing are not available, the below would be paid

Sublimits applicable on IPD Treatment & Day Care Treatment & OPD	Silver, Silver Plus, Silver Plus - Plan A, Silver Plus - Plan B, Senior, Senior Plus and Super Senior	Gold, Gold - Plan A, Gold - Plan B	Platinum Platinum - Plan A, Platinum - Plan B, Titanium	Titanium Plus
Emergency Room Services	USD 27500	USD 30000	USD 35000	USD 45000
Non-Surgical (Medical management cases)	USD 13000	USD 15000	USD 17500	USD 20000

Add On Bundles	Section Name	Sum Insured in US \$	Deductible
Cruise Bundle	Missed Cruise	750	-
	Common Carrier - Cruise Interruption	500	50
Travel Plus Bundle	Accompaniment of Minor Child	1000	-
	Frequent Flyer Cover	200	-
	Loss of Electronic Portable Items	500	50
Accident Bundle (Available if age between 15 years and 60 years)	Lifestyle Modification Cover	200	-
	Child Education Benefit	5000	-
	Coma Cover	5000	-
	Adventure Sports	Up to SI under Medical Expenses - Injury and/or Illness max of USD 500000	-
Optional Assistance Services	Care at Home Service	-	-
	Automated Luggage Tracking Service		
	Lost and Found Passport Service		

Plans		Copper - Non medical
Geographic Scope	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 months onwards
Coverage Details	Deductible	Sum Insured in US \$
Accidental Death & Disablement (Overseas)		AD: 20000, Disablement: 20000, Total - 20000
Delay of Checked-in Baggage		4 hours delay: USD 50
Loss of Checked-in Baggage		300
Loss of Passport		250
	Deductible	25
Personal Liability		50000
	Deductible	200
Flight Delay		4 hours delay: USD 50 For all overseas flights taken during Insured Trip
Trip Curtailment		500
	Deductible	50
Trip Cancellation		500
	Deductible	50
Missed Flight/Connection		250
Bounced Hotel/Airline Booking		500
	Deductible	50
Emergency Extension of the Policy		7 days
Hijack/Kidnap Daily Allowance		50 (Per 12 hours max 10 days)

Loss of International Driving License		100
Flight Cancellation		100

Plans		Instant Gratification
Geographic Scope	Worldwide Including USA/Canada	Yes
	Worldwide Excluding USA/Canada	Yes
Age Band		3 months onwards
Coverage Details	Deductible	Sum Insured in US \$
Flight Delay		1 hour, 1.5 hour, 2 and 2.5 and 3 hour - USD 50, 100,150, 200 (As per plan chosen) (For International Flight only)
Flight Cancellation		SI Options - USD 50, 100, 200, 300, 500, 750, 1000

Silver Plan

Age Band / Travel Band	Worldwide Including US / Canada				Worldwide Excluding US / Canada			
	3 months -40	41-55	56-60	61-70	3 months -40	41-55	56-60	61-70
1-4	739	845	1166	1863	546	584	690	936
5-7	957	1170	1811	3207	568	638	797	1351
8-14	1350	1756	2976	5636	777	864	1079	1821
15-21	1656	2080	4258	7712	911	992	1297	2377
22-28	2077	2666	5204	9628	1051	1271	1602	3080
29-35	2473	3216	6374	11902	1182	1466	1887	3739
36-47	3150	4158	8381	15805	1407	1801	2376	4869
48-60	4254	6079	11576	20407	1673	2050	2953	6202
61-75	6238	9050	17513	29208	2074	2880	3982	9225
76-90	7049	10278	21535	44334	2634	3461	4824	11309
91-105	7469	10903	22878	47133	2985	3655	5105	12004
106-120	8645	12674	26572	59093	3619	4487	6308	14977
121-150	10427	14375	30101	71850	4291	5727	7587	19354
151-180	12747	17619	36998	82123	5167	6954	9253	22266
181-210	15834	23397	46168	95764	5491	8587	13251	32158
211-240	18661	27618	54583	113316	6413	10080	15603	37993
241-270	21085	31236	61797	128360	7203	11359	17618	42994
271-300	23509	34854	69009	143405	7994	12639	19634	47995
301-330	25932	38472	76223	158449	8784	13918	21650	52997
331-360	28356	42090	83436	173493	9574	15198	23665	57998

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months -40	41-55	56-60	61-70
AMT - 30	2771	3856	7125	14244
AMT - 45	3510	4958	9316	18808
AMT - 60	5702	8235	15862	32473
AMT - 90	8278	12078	23517	48434
AMT -120	10853	15920	31173	64395
AMT - 150	13061	19213	37734	78076
AMT - 180	16709	24671	48639	100846

*Premium Chart (inclusive of 18% GST)

Schengen - Silver Plan

Age Band / Travel Band	3 months-40	41-55	56-60	61-70
1-4	546	584	690	936
5-7	568	638	797	1351
8-14	777	864	1079	1821
15-21	911	992	1297	2377
22-28	1051	1271	1602	3080
29-35	1182	1466	1887	3739
36-47	1407	1801	2376	4869
48-60	1673	2050	2953	6202
61-75	2074	2880	3982	9225
76-90	2634	3461	4824	11309
91-105	2985	3655	5105	12004
106-120	3619	4487	6308	14977
121-150	4291	5727	7587	19354
151-180	5167	6954	9253	22266
181-210	5491	8587	13251	32158
211-240	6413	10080	15603	37993
241-270	7203	11359	17618	42994
271-300	7994	12639	19634	47995
301-330	8784	13918	21650	52997
331-360	9574	15198	23665	57998

Silver Plus Plan

Age Band / Travel Band	Worldwide Including US / Canada				Worldwide Excluding US / Canada			
	3 months -40	41-55	56-60	61-70	3 months -40	41-55	56-60	61-70
1-4	993	1114	1477	2270	668	705	937	1216
5-7	1241	1483	2210	3796	730	805	1047	1688
8-14	1689	1996	3534	6554	962	1050	1474	2541
15-21	2025	2498	4990	9586	1103	1260	1721	3229
22-28	2339	2968	6053	11858	1251	1587	2092	4143
29-35	2956	3553	7382	14625	1390	1810	2439	4998
36-47	3727	4558	9662	18082	1627	2190	3035	6035
48-60	4636	6563	13301	23309	2055	2639	3488	7650
61-75	6735	9702	20047	33296	2670	3627	4650	10611
76-90	8165	11045	22857	46895	3138	4333	5607	13844
91-105	8642	12546	24273	49847	3548	4895	5927	15737
106-120	9972	13640	28304	62460	4270	5577	7294	18292
121-150	12001	16477	34326	75913	5034	7123	9332	22133
151-180	15687	20169	42159	93409	6032	8619	11352	27131
181-210	18165	26761	52586	108902	6390	9913	15202	36693
211-240	21384	31563	62145	128836	7439	11612	17875	43324
241-270	24143	35680	70339	145921	8339	13068	20166	49008
271-300	26902	39796	78533	163007	9239	14524	22457	54693
301-330	29661	43912	86726	180093	10139	15980	24748	60377
331-360	32420	48028	94920	197178	11038	17436	27040	66061

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months -40	41-55	56-60	61-70
AMT - 30	3386	4620	8327	16411
AMT - 45	4228	5873	10816	21594
AMT - 60	6724	9602	18252	37114
AMT - 90	9655	13974	26948	55241
AMT -120	12587	18345	35644	73368
AMT - 150	15100	22091	43097	88905
AMT - 180	19253	28301	55485	114766

*Premium Chart (inclusive of 18% GST)

Schengen - Silver Plus Plan

Age Band / Travel Band	3 months-40	41-55	56-60	61-70
1-4	668	705	937	1216
5-7	730	805	1047	1688
8-14	962	1050	1474	2541
15-21	1103	1260	1721	3229
22-28	1251	1587	2092	4143
29-35	1390	1810	2439	4998
36-47	1627	2190	3035	6035
48-60	2055	2639	3488	7650
61-75	2670	3627	4650	10611
76-90	3138	4333	5607	13844
91-105	3548	4895	5927	15737
106-120	4270	5577	7294	18292
121-150	5034	7123	9332	22133
151-180	6032	8619	11352	27131
181-210	6390	9913	15202	36693
211-240	7439	11612	17875	43324
241-270	8339	13068	20166	49008
271-300	9239	14524	22457	54693
301-330	10139	15980	24748	60377
331-360	11038	17436	27040	66061

Silver Plus - Plan A

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
1-4	566	687	1050	1840
5-7	807	1048	1775	3356
8-14	1242	1579	3085	6096
15-21	1597	2095	4525	9108
22-28	1925	2576	5606	11394
29-35	2499	3149	6920	14143
36-47	3247	4132	9176	17603
48-60	4130	6047	12746	22796
61-75	6188	9141	19444	32759
76-90	7581	10484	22256	46229
91-105	8047	11932	23659	49163
106-120	9366	13053	27677	61700
121-150	11342	15836	33641	75073
151-180	14909	19457	41400	92463
181-210	17347	25902	51727	107889
211-240	20487	30618	61200	127707
241-270	23178	34660	69319	144694
271-300	25869	38702	77439	161682
301-330	28560	42744	85558	178669
331-360	31251	46786	93678	195656

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
AMT - 30	2754	3982	7688	15750
AMT - 45	3571	5208	10150	20899
AMT - 60	6014	8879	17529	36339
AMT - 90	8870	13168	26142	54357
AMT -120	11725	17456	34755	72375
AMT - 150	14173	21132	42137	87819
AMT - 180	18244	27250	54433	113551

*Premium Chart (inclusive of 18% GST)

Silver Plus - Plan B

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
1-4	765	886	1249	2039
5-7	1009	1250	1977	3559
8-14	1451	1773	3294	6305
15-21	1798	2283	4741	9324
22-28	2119	2759	5814	11603
29-35	2714	3337	7135	14358
36-47	3474	4331	9402	17814
48-60	4370	6288	13005	23020
61-75	6442	9395	19717	32982
76-90	7853	10738	22528	46500
91-105	8324	12209	23936	49440
106-120	9648	13317	27958	62002
121-150	11649	16123	33948	75401
151-180	15271	19774	41738	92825
181-210	17720	26275	52100	108262
211-240	20895	31027	61608	128116
241-270	23616	35099	69758	145133
271-300	26338	39171	77908	162151
301-330	29060	43244	86058	179169
331-360	31781	47315	94208	196186

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
AMT - 30	3040	4268	7975	16036
AMT - 45	3869	5507	10449	21198
AMT - 60	6333	9198	17848	36658
AMT - 90	9224	13522	26496	54711
AMT -120	12115	17846	35144	72765
AMT - 150	14593	21552	42557	88239
AMT - 180	18694	27700	54884	114002

*Premium Chart (inclusive of 18% GST)

Gold Plan

Age Band / Travel Band	Worldwide Including US / Canada				Worldwide Excluding US / Canada			
	3 months -40	41-55	56-60	61-70	3 months -40	41-55	56-60	61-70
1-4	1206	1341	2021	3143	887	926	1227	1553
5-7	1475	1746	3036	5282	953	1034	1447	2098
8-14	1962	2478	4869	8493	1074	1403	1844	3084
15-21	2331	3106	6393	11765	1207	1647	2280	3869
22-28	2677	3613	7906	14507	1436	1902	2738	4926
29-35	3347	4592	9646	17900	1576	2142	3167	5914
36-47	4189	5859	12632	23722	1944	2553	3902	7103
48-60	5183	7878	16154	30588	2247	3037	4770	8971
61-75	7470	11584	24357	46623	3055	4370	5817	12379
76-90	9677	13342	29513	57464	3557	5183	8061	15114
91-105	10235	14946	33582	66036	4011	5455	8512	16028
106-120	11045	17305	36714	82752	4784	6617	10439	19932
121-150	14346	21165	48141	100583	5603	7851	12491	25699
151-180	18475	25881	54697	123771	6671	9459	15161	31473
181-210	21367	31741	72779	152554	7031	10842	17548	42520
211-240	25130	37415	86013	180484	8154	12666	20608	50180
241-270	28356	42279	97356	204424	9116	14230	23231	56746
271-300	31582	47143	108699	228363	10078	15794	25854	63311
301-330	34808	52006	120043	252303	11040	17358	28477	69877
331-360	38034	56870	131386	276242	12002	18922	31100	76443

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months -40	41-55	56-60	61-70
AMT - 30	4471	5640	12418	24750
AMT - 45	5139	6649	13980	32573
AMT - 60	8051	11525	25270	51989
AMT - 90	11483	16695	37312	77391
AMT -120	14880	21830	49319	102757
AMT - 150	17857	26295	59675	124565
AMT - 180	22722	33642	76840	160814

*Premium Chart (inclusive of 18% GST)

Schengen - Gold Plan				
Age Band / Travel Band	3 months-40	41-55	56-60	61-70
1-4	887	926	1227	1553
5-7	953	1034	1447	2098
8-14	1074	1403	1844	3084
15-21	1207	1647	2280	3869
22-28	1436	1902	2738	4926
29-35	1576	2142	3167	5914
36-47	1944	2553	3902	7103
48-60	2247	3037	4770	8971
61-75	3055	4370	5817	12379
76-90	3557	5183	8061	15114
91-105	4011	5455	8512	16028
106-120	4784	6617	10439	19932
121-150	5603	7851	12491	25699
151-180	6671	9459	15161	31473
181-210	7031	10842	17548	42520
211-240	8154	12666	20608	50180
241-270	9116	14230	23231	56746
271-300	10078	15794	25854	63311
301-330	11040	17358	28477	69877
331-360	12002	18922	31100	76443

Gold Plan A				
Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
1-4	563	698	1329	2448
5-7	823	1093	2333	4574
8-14	1294	1808	4147	7813
15-21	1690	2453	5703	11099
22-28	2060	2991	7234	13869
29-35	2672	3911	8957	17242
36-47	3486	5148	11912	23027
48-60	4447	7078	15397	29851
61-75	6686	10727	23546	45817
76-90	8787	12481	28664	56598
91-105	9329	14018	32654	65079
106-120	10191	16370	35836	81703
121-150	13352	20140	47117	99436
151-180	17328	24757	53658	122497
181-210	20169	30494	71532	151122
211-240	23829	36056	84653	178905
241-270	26965	40823	95900	202719
271-300	30102	45590	107147	226532
301-330	33239	50357	118393	250346
331-360	36375	55124	129640	274160

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
AMT - 30	3403	4642	11343	23646
AMT - 45	4112	5682	13013	31419
AMT - 60	6960	10418	24163	50820
AMT - 90	10289	15476	36093	76079
AMT - 120	13617	20533	48023	101337
AMT - 150	16470	24868	58249	122987
AMT - 180	21215	32083	75281	159060

Gold Plan B				
Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
1-4	981	1116	1779	2898
5-7	1245	1515	2787	5028
8-14	1724	2238	4610	8243
15-21	2100	2868	6141	11514
22-28	2452	3383	7658	14261
29-35	3098	4337	9388	17641
36-47	3925	5587	12357	23439
48-60	4902	7566	15859	30279
61-75	7157	11232	24024	46259
76-90	9314	12980	29156	57060
91-105	9863	14552	33189	65585
106-120	10686	16898	36331	82238
121-150	13919	20706	47683	100003
151-180	17970	25364	54219	123104
181-210	20825	31150	72188	151778
211-240	24529	36756	85354	179606
241-270	27704	41561	96639	203458
271-300	30879	46367	107924	227310
301-330	34054	51172	119209	251161
331-360	37229	55978	130494	275013

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
AMT - 30	4068	5260	12009	24312
AMT - 45	4748	6276	13607	32104
AMT - 60	7618	11076	24821	51478
AMT - 90	10995	16183	36799	76785
AMT - 120	14337	21253	48742	102057
AMT - 150	17265	25664	59044	123783
AMT - 180	22062	32930	76128	159908

Platinum Plan

Age Band / Travel Band	Worldwide Including US / Canada				Worldwide Excluding US / Canada			
	3 months -40	41-55	56-60	61-70	3 months -40	41-55	56-60	61-70
1-4	1388	1630	2362	3545	1121	1164	1416	1869
5-7	1556	2065	3437	5804	1196	1281	1635	2450
8-14	2150	3068	5379	9887	1330	1593	2188	3501
15-21	2688	3712	7514	13349	1478	1727	2468	4655
22-28	3051	4310	8455	16544	1741	1972	2925	5868
29-35	3548	5101	10274	20368	1896	2515	3354	7003
36-47	4399	6459	13395	26929	2162	2964	4089	8311
48-60	5765	9301	19703	34667	2856	3763	5337	10445
61-75	8219	13563	27467	52726	3806	5314	7419	13368
76-90	9899	15292	31440	64941	4402	6267	8870	18611
91-105	11208	16193	35761	69019	4601	6585	9355	19724
106-120	12056	18706	41655	86441	5453	7947	11426	24479
121-150	15415	24145	50484	105025	6357	9394	12657	31821
151-180	18741	27517	61966	129192	7536	11278	15323	38922
181-210	23179	34157	77247	161338	7907	11964	19006	45452
211-240	27229	40229	91256	190838	9143	13948	22287	53605
241-270	30700	45433	103264	216124	10202	15648	25098	60592
271-300	34171	50637	115272	241409	11262	17348	27911	67580
301-330	37642	55842	127280	266695	12321	19048	30723	74568
331-360	41113	61046	139288	291980	13380	20748	33535	81555

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months -40	41-55	56-60	61-70
AMT - 30	4766	6342	13491	26490
AMT - 45	5832	7404	16180	34756
AMT - 60	8959	12635	27068	55232
AMT - 90	12655	18171	39819	82066
AMT -120	16304	23657	52521	108850
AMT - 150	19520	28449	63498	131898
AMT - 180	24747	36303	81661	170178

*Premium Chart (inclusive of 18% GST)

Schengen - Platinum Plan

Age Band / Travel Band	3 months-40	41-55	56-60	61-70
1-4	1121	1164	1416	1869
5-7	1196	1281	1635	2450
8-14	1330	1593	2188	3501
15-21	1478	1727	2468	4655
22-28	1741	1972	2925	5868
29-35	1896	2515	3354	7003
36-47	2162	2964	4089	8311
48-60	2856	3763	5337	10445
61-75	3806	5314	7419	13368
76-90	4402	6267	8870	18611
91-105	4601	6585	9355	19724
106-120	5453	7947	11426	24479
121-150	6357	9394	12657	31821
151-180	7536	11278	15323	38922
181-210	7907	11964	19006	45452
211-240	9143	13948	22287	53605
241-270	10202	15648	25098	60592
271-300	11262	17348	27911	67580
301-330	12321	19048	30723	74568
331-360	13380	20748	33535	81555

Platinum - Plan A

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
1-4	538	718	1380	2555
5-7	744	1134	2435	4787
8-14	1256	2031	4341	8821
15-21	1764	2712	6437	12309
22-28	2155	3341	7486	15524
29-35	2623	4099	9271	19302
36-47	3427	5400	12335	25784
48-60	4666	8000	18401	33429
61-75	7019	12128	26135	51312
76-90	8614	13856	30099	63390
91-105	9799	14722	34290	67422
106-120	10708	17195	40144	84648
121-150	13846	22368	48825	103024
151-180	17001	25666	60115	126920
181-210	21200	32039	75129	158692
211-240	25049	37885	88913	187869
241-270	28349	42897	100728	212878
271-300	31648	47907	112542	237887
301-330	34948	52918	124357	262896
331-360	38247	57929	136172	287905

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
AMT - 30	3311	4867	11902	24819
AMT - 45	4313	5962	14635	32983
AMT - 60	7307	10938	25369	53357
AMT - 90	10809	16255	37903	79884
AMT - 120	14311	21572	50436	106411
AMT - 150	17312	26129	61178	129149
AMT - 180	22300	33710	79067	167029

Platinum - Plan B

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
1-4	977	1188	1886	3061
5-7	1161	1610	2947	5300
8-14	1711	2555	4865	9345
15-21	2230	3210	6973	12807
22-28	2601	3817	7962	16000
29-35	3080	4586	9758	19789
36-47	3900	5905	12840	26289
48-60	5193	8609	19010	33956
61-75	7568	12762	26723	51860
76-90	9190	14473	30675	63966
91-105	10426	15349	34917	68007
106-120	11293	17819	40768	85272
121-150	14512	23081	49490	103689
151-180	17720	26386	60834	127639
181-210	21990	32829	75919	159482
211-240	25899	38735	89762	188719
241-270	29250	43798	101629	213780
271-300	32601	48860	113495	238840
301-330	35952	53923	125361	263900
331-360	39303	58985	137227	288960

Age Band / Travel Band	Worldwide Including US / Canada			
	3 months-40	41-55	56-60	61-70
AMT - 30	4017	5573	12663	25580
AMT - 45	5044	6644	15365	33771
AMT - 60	8067	11698	26130	54117
AMT - 90	11635	17080	38728	80710
AMT - 120	15153	22413	51278	107253
AMT - 150	18257	27074	62123	130094
AMT - 180	23315	34725	80083	168044

*Premium Chart (inclusive of 18% GST)

Titanium Plan

Age Band / Travel Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	3 months-40	41-55	0-40	41-55
1-4	1743	1909	1505	1562
5-7	2086	2418	1610	1723
8-14	2707	3337	1799	2016
15-21	3388	4349	2007	2337
22-28	4104	5411	2226	2675
29-35	4774	6405	2431	2990
36-47	5924	8110	2781	3532
48-60	7280	10121	3196	4171
61-75	10355	14730	4247	5869
76-90	12475	17886	4921	6927
91-105	13183	18939	5145	7280
106-120	16208	23440	6109	8791
121-150	19430	28239	7132	10398
151-180	23624	34481	8465	12490
181-210	27241	39917	9543	14244
211-240	32001	47012	11043	16609
241-270	36081	53093	12328	18637
271-300	40161	59175	13614	20664
301-330	44241	65256	14900	22692
331-360	48321	71338	16186	24720

Age Band / Travel Band	Worldwide Including US / Canada	
	3 months-40	41-55
AMT - 30	5621	7441
AMT - 45	6879	9305
AMT - 60	10543	14789
AMT - 90	14893	21262
AMT - 120	19194	27686
AMT - 150	22970	33281
AMT - 180	29086	42429

*Premium Chart (inclusive of 18% GST)

Schengen - Titanium Plan		
Age Band / Travel Band	3 months-40	41-55
1-4	1505	1562
5-7	1610	1723
8-14	1799	2016
15-21	2007	2337
22-28	2226	2675
29-35	2431	2990
36-47	2781	3532
48-60	3196	4171
61-75	4247	5869
76-90	4921	6927
91-105	5145	7280
106-120	6109	8791
121-150	7132	10398
151-180	8465	12490
181-210	9543	14244
211-240	11043	16609
241-270	12328	18637
271-300	13614	20664
301-330	14900	22692
331-360	16186	24720

Titanium Plus Plan

Age Band / Travel Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	3 months-40	41-55	0-40	41-55
1-4	2128	2315	1852	1917
5-7	2532	2907	1979	2111
8-14	3262	3977	2209	2460
15-21	4065	5153	2462	2844
22-28	4908	6387	2728	3247
29-35	5698	7543	2977	3625
36-47	7051	9526	3404	4272
48-60	8649	11865	3907	5036
61-75	12263	17216	5180	7057
76-90	14756	20883	5998	8319
91-105	15589	22107	6270	8741
106-120	19149	27338	7439	10543
121-150	22942	32915	8681	12461
151-180	27877	40170	10300	14959
181-210	32125	46477	11605	17044
211-240	37725	54721	13425	19866
241-270	42525	61787	14985	22284
271-300	47325	68853	16545	24704
301-330	52125	75920	18104	27122
331-360	56926	82986	19665	29541

Age Band / Travel Band	Worldwide Including US / Canada	
	3 months-40	41-55
AMT - 30	6691	8751
AMT - 45	8172	10919
AMT - 60	12480	17287
AMT - 90	17599	24810
AMT - 120	22657	32271
AMT - 150	27105	38778
AMT - 180	34295	49402

*Premium Chart (inclusive of 18% GST)

Schengen - Titanium Plus Plan

Age Band / Travel Band	3 months-40	41-55
1-4	1852	1917
5-7	1979	2111
8-14	2209	2460
15-21	2462	2844
22-28	2728	3247
29-35	2977	3625
36-47	3404	4272
48-60	3907	5036
61-75	5180	7057
76-90	5998	8319
91-105	6270	8741
106-120	7439	10543
121-150	8681	12461
151-180	10300	14959
181-210	11605	17044
211-240	13425	19866
241-270	14985	22284
271-300	16545	24704
301-330	18104	27122
331-360	19665	29541

Senior Plan				
Age Band / Travel Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	71-75	76-80	71-75	76-80
1-4	2829	3812	1584	2015
5-7	4974	6941	2481	3344
8-14	8849	12595	4102	5745
15-21	13108	18811	5463	7786
22-28	17582	25339	6721	9669
29-35	21769	31449	7724	11173
36-47	28954	41933	10166	14790
48-60	37428	54298	13046	19057
61-75	53146	77270	19602	28778
76-90	65574	95407	24109	35457
91-105	75087	109267	27322	40199
106-120	94175	137124	34180	50361
121-150	114538	166843	44457	65571
151-180	141018	205488	54649	80673
181-210	152737	222628	69257	102361
211-240	180755	263520	81898	121098
241-270	204771	298571	92732	137160
271-300	228786	333622	103567	153221
301-330	252802	368673	114401	169283
331-360	276817	403724	125236	185344

Age Band / Travel Band	Worldwide Including US / Canada	
	71-75	76-80
AMT - 30	22608	32640
AMT - 45	29891	43267

Schengen - Senior Plan		
Age Band / Travel Band	71-75	76-80
1-4	1584	2015
5-7	2481	3344
8-14	4102	5745
15-21	5463	7786
22-28	6721	9669
29-35	7724	11173
36-47	10166	14790
48-60	13046	19057
61-75	19602	28778
76-90	24109	35457
91-105	27322	40199
106-120	34180	50361
121-150	44457	65571
151-180	54649	80673
181-210	69257	102361
211-240	81898	121098
241-270	92732	137160
271-300	103567	153221
301-330	114401	169283
331-360	125236	185344

Senior Plan Plus

Age Band / Travel Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	71-75	76-80	71-75	76-80
1-4	3238	4333	1849	2330
5-7	5628	7821	2850	3811
8-14	9947	14124	4656	6488
15-21	14697	21053	6643	9431
22-28	19683	28329	8729	12522
29-35	24351	35140	10682	15414
36-47	32360	46826	14032	20378
48-60	41807	60609	17984	26231
61-75	63888	92842	26984	39574
76-90	78807	114614	33170	48738
91-105	83788	121883	35235	51798
106-120	105067	152934	44058	64870
121-150	137595	186062	53468	78814
151-180	169385	229140	65706	96947
181-210	183450	267336	83245	122983
211-240	217087	316426	98423	145481
241-270	245918	358502	111433	164765
271-300	274749	400579	124442	184049
301-330	303581	442655	137452	203333
331-360	332412	484732	150462	222617

Age Band / Travel Band	Worldwide Including US / Canada	
	71-75	76-80
AMT - 30	27302	39343
AMT - 45	36044	52099

*Premium Chart (inclusive of 18% GST)

Schengen - Senior Plan Plus		
Age Band / Travel Band	71-75	76-80
1-4	1849	2330
5-7	2850	3811
8-14	4656	6488
15-21	6643	9431
22-28	8729	12522
29-35	10682	15414
36-47	14032	20378
48-60	17984	26231
61-75	26984	39574
76-90	33170	48738
91-105	35235	51798
106-120	44058	64870
121-150	53468	78814
151-180	65706	96947
181-210	83245	122983
211-240	98423	145481
241-270	111433	164765
271-300	124442	184049
301-330	137452	203333
331-360	150462	222617

Super Senior Plan

Age Band / Travel Band	Worldwide Including US / Canada			Worldwide Excluding US / Canada		
	81-85	85-90	>91	81-85	85-90	>91
1-4	6139	9570	11074	2959	4692	6209
5-7	11649	18516	21527	5283	8753	11789
8-14	21604	34680	40415	9482	16089	21870
15-21	32549	52452	61179	14099	24155	32954
22-28	44042	71113	82984	18947	32625	44594
29-35	54800	88582	103395	23485	40554	55489
36-47	73259	118554	138416	31272	54157	74182
48-60	95031	153906	179722	40455	70202	96231
61-75	140444	227654	265358	59151	102874	141131
76-90	173534	281385	328013	73000	127071	174383
91-105	198780	322348	375771	77623	135149	185484
106-120	249600	404868	471997	97375	169658	232906
121-150	303822	492914	574667	118446	206476	283502
151-180	374327	607399	708166	145846	254351	349293
181-210	423828	687809	801939	185267	323291	444061
211-240	480273	779485	908847	219277	382727	525744
241-270	544224	883332	1029942	248429	433672	595758
271-300	608175	987178	1151036	277581	484616	665773
301-330	672127	1091024	1151036	306733	535562	735787
331-360	736078	1194870	1393225	335884	586506	805801

*Premium Chart (inclusive of 18% GST)

Schengen - Super Senior Plan

Age Band / Travel Band	81-85	85-90	>91
1-4	2959	4692	6209
5-7	5283	8753	11789
8-14	9482	16089	21870
15-21	14099	24155	32954
22-28	18947	32625	44594
29-35	23485	40554	55489
36-47	31272	54157	74182
48-60	40455	70202	96231
61-75	59151	102874	141131
76-90	73000	127071	174383
91-105	77623	135149	185484
106-120	97375	169658	232906
121-150	118446	206476	283502
151-180	145846	254351	349293
181-210	185267	323291	444061
211-240	219277	382727	525744
241-270	248429	433672	595758
271-300	277581	484616	665773
301-330	306733	535562	735787
331-360	335884	586506	805801

Silver Plan

Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	56-60	61-70	56-60	61-70
1-4	845	1192	584	783
5-7	1170	1864	638	1044
8-14	1756	2858	864	1409
15-21	2080	3824	992	1892
22-28	2666	5038	1271	2398
29-35	3216	6175	1466	2873
36-47	4158	7618	1801	3687
48-60	6079	9775	2050	4647
61-75	9050	14799	2880	6877
76-90	10278	20802	3461	8998
91-105	10903	22100	3655	9541
106-120	12674	27648	4487	11867
121-150	14375	33563	5727	14344
151-180	17619	41257	6954	17568
181-210	23397	48054	8587	20398
211-240	27618	56817	10080	24067
241-270	31236	64329	11359	27211
271-300	34854	71840	12639	30356
301-330	38472	79351	13918	33500
331-360	42090	86862	15198	36645

Travel Band / Age Band	Worldwide Including US / Canada	
	56-60	61-70
AMT - 30	3856	7396
AMT - 45	4958	9677
AMT - 60	8235	16494
AMT - 90	12078	24465
AMT - 120	15920	32437
AMT - 150	19213	39269
AMT - 180	24671	50625

Silver Plus Plan

Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	56-60	61-70	56-60	61-70
1-4	1114	1508	705	1043
5-7	1483	2272	805	1341
8-14	1996	3392	1050	1879
15-21	2498	4481	1260	2470
22-28	2968	5862	1587	3091
29-35	3553	7155	1810	3673
36-47	4558	9373	2190	4670
48-60	6563	11240	2639	5847
61-75	9702	16954	3627	7460
76-90	11045	22212	4333	11178
91-105	12546	23590	4895	11845
106-120	13640	29478	5577	14695
121-150	16477	35756	7123	17731
151-180	20169	43923	8619	21681
181-210	26761	54792	9913	23355
211-240	31563	64758	11612	27530
241-270	35680	73300	13068	31108
271-300	39796	81842	14524	34686
301-330	43912	90384	15980	38264
331-360	48028	98926	17436	41843

Travel Band / Age Band	Worldwide Including US / Canada	
	56-60	61-70
AMT - 30	4620	8644
AMT - 45	5873	11238
AMT - 60	9602	18991
AMT - 90	13974	28056
AMT - 120	18345	37122
AMT - 150	22091	44891
AMT - 180	28301	57808

Travel Band / Age Band	Silver Plus Plan A		Silver Plus Plan B	
	Worldwide Including US / Canada		Worldwide Including US / Canada	
	56-60	61-70	56-60	61-70
1-4	687	1079	886	1277
5-7	1048	1833	1250	2035
8-14	1579	2967	1773	3161
15-21	2095	4067	2283	4254
22-28	2576	5429	2759	5624
29-35	3149	6705	3337	6906
36-47	4132	8894	4331	9106
48-60	6047	10759	6288	10969
61-75	9141	16418	9395	16640
76-90	10484	21590	10738	21843
91-105	11932	22951	12209	23210
106-120	13053	28769	13317	29051
121-150	15836	34972	16123	35278
151-180	19457	43040	19774	43379
181-210	25902	53779	26275	54152
211-240	30618	63629	31027	64038
241-270	34660	72073	35099	72512
271-300	38702	80517	39171	80986
301-330	42744	88960	43244	89460
331-360	46786	97404	47315	97934

Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Including US / Canada	
	56-60	61-70	56-60	61-70
AMT - 30	3982	7983	4268	8269
AMT - 45	5208	10543	5507	10842
AMT - 60	8879	18216	9198	18535
AMT - 90	13168	27173	13522	27527
AMT - 120	17456	36129	17846	36519
AMT - 150	21132	43806	21552	44226
AMT - 180	27250	56593	27700	57044

Gold Plan

Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	56-60	61-70	56-60	61-70
1-4	1341	1920	926	1330
5-7	1746	2832	1034	1534
8-14	2478	3936	1403	2234
15-21	3106	5529	1647	2874
22-28	3613	6661	1902	3546
29-35	4592	8767	2142	4174
36-47	5859	11453	2553	5254
48-60	7878	14621	3037	6526
61-75	11584	20347	4370	8772
76-90	13342	26993	5183	12278
91-105	14946	30299	5455	12998
106-120	17305	37834	6617	16076
121-150	21165	45870	7851	19355
151-180	25881	56321	9459	23623
181-210	31741	65550	10842	25407
211-240	37415	77453	12666	29915
241-270	42279	87655	14230	33778
271-300	47143	97857	15794	37642
301-330	52006	108060	17358	41506
331-360	56870	118262	18922	45369

Travel Band / Age Band	Worldwide Including US / Canada	
	56-60	61-70
AMT - 30	5640	10493
AMT - 45	6649	14641
AMT - 60	11525	22849
AMT - 90	16695	33681
AMT - 120	21830	44477
AMT - 150	26295	53796
AMT - 180	33642	69231

Travel Band / Age Band	Gold Plan A		Gold Plan B	
	Worldwide Including US / Canada		Worldwide Including US / Canada	
	56-60	61-70	56-60	61-70
1-4	698	1224	1116	1674
5-7	1093	2124	1515	2579
8-14	1808	3293	2238	3700
15-21	2453	4863	2868	5278
22-28	2991	6023	3383	6415
29-35	3911	8055	4337	8486
36-47	5148	10702	5587	11148
48-60	7078	13825	7566	14287
61-75	10727	19541	11232	19983
76-90	12481	26058	12980	26556
91-105	14018	29287	14552	29822
106-120	16370	36725	16898	37291
121-150	20140	44657	20706	45256
151-180	24757	54973	25364	55615
181-210	30494	64119	31150	64775
211-240	36056	75874	36756	76575
241-270	40823	85950	41561	86689
271-300	45590	96026	46367	96804
301-330	50357	106103	51172	106918
331-360	55124	116179	55978	117033

Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Including US / Canada	
	56-60	61-70	56-60	61-70
AMT - 30	4642	9469	5260	10086
AMT - 45	5682	13487	6276	14172
AMT - 60	10418	21680	11076	22338
AMT - 90	15476	32369	16183	33075
AMT - 120	20533	43057	21253	43777
AMT - 150	24868	52219	25664	53014
AMT - 180	32083	67477	32930	68325

Platinum Plan

Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	56-60	61-70	56-60	61-70
1-4	1630	2260	1164	1635
5-7	2065	3232	1281	1982
8-14	3068	4633	1593	2609
15-21	3712	5999	1727	3298
22-28	4310	7756	1972	4022
29-35	5101	9402	2515	4699
36-47	6459	12225	2964	5861
48-60	9301	15556	3763	7232
61-75	13563	21841	5314	11083
76-90	15292	30585	6267	13401
91-105	16193	32463	6585	14175
106-120	18706	40487	7947	17484
121-150	24145	49043	9394	21008
151-180	27517	60171	11278	25595
181-210	34157	69984	11964	27484
211-240	40229	82656	13948	32326
241-270	45433	93517	15648	36477
271-300	50637	104378	17348	40628
301-330	55842	115239	19048	44778
331-360	61046	126100	20748	48929

Travel Band / Age Band	Worldwide Including US / Canada	
	56-60	61-70
AMT - 30	6342	11485
AMT - 45	7404	15927
AMT - 60	12635	24635
AMT - 90	18171	36170
AMT - 120	23657	47656
AMT - 150	28449	57590
AMT - 180	36303	74015

Travel Band / Age Band	Platinum Plan A		Platinum Plan B	
	Worldwide Including US / Canada		Worldwide Including US / Canada	
	56-60	61-70	56-60	61-70
1-4	718	1270	1188	1776
5-7	1134	2215	1610	2728
8-14	2031	3643	2555	4129
15-21	2712	5027	3210	5493
22-28	3341	6736	3817	7213
29-35	4099	8336	4586	8823
36-47	5400	11081	5905	11586
48-60	8000	14318	8609	14845
61-75	12128	20515	12762	21029
76-90	13856	28923	14473	29540
91-105	14722	30752	15349	31379
106-120	17195	38566	17819	39234
121-150	22368	46898	23081	47611
151-180	25666	57735	26386	58506
181-210	32039	67338	32829	68128
211-240	37885	79687	38735	80537
241-270	42897	90272	43798	91173
271-300	47907	100856	48860	101809
301-330	52918	111440	53923	112445
331-360	57929	122025	58985	123081

Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Including US / Canada	
	56-60	61-70	56-60	61-70
AMT - 30	4867	9933	5573	10640
AMT - 45	5962	14154	6644	14942
AMT - 60	10938	22760	11698	23520
AMT - 90	16255	33988	17080	34814
AMT - 120	21572	45217	22413	46059
AMT - 150	26129	54842	27074	55786
AMT - 180	33710	70866	34725	71882

Travel Band / Age Band	Titanium Plan		Titanium Plus Plan	
	Worldwide Including US / Canada	Worldwide Excluding US / Canada	Worldwide Including US / Canada	Worldwide Excluding US / Canada
	56-60			
1-4	1909	1562	2315	1917
5-7	2418	1723	2907	2111
8-14	3337	2016	3977	2460
15-21	4349	2337	5153	2844
22-28	5411	2675	6387	3247
29-35	6405	2990	7543	3625
36-47	8110	3532	9526	4272
48-60	10121	4171	11865	5036
61-75	14730	5869	17216	7057
76-90	17886	6927	20883	8319
91-105	18939	7280	22107	8741
106-120	23440	8791	27338	10543
121-150	28239	10398	32915	12461
151-180	34481	12490	40170	14959
181-210	39917	14244	46477	17044
211-240	47012	16609	54721	19866
241-270	53093	18637	61787	22284
271-300	59175	20664	68853	24704
301-330	65256	22692	75920	27122
331-360	71338	24720	82986	29541

Travel Band / Age Band	Titanium Plan	Titanium Plus Plan
	Worldwide Including US / Canada	Worldwide Including US / Canada
	56-60	
AMT - 30	7441	8751
AMT - 45	9305	10919
AMT - 60	14789	17287
AMT - 90	21262	24810
AMT - 120	27686	32271
AMT - 150	33281	38778
AMT - 180	42429	49402

Senior Plan				
Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	71-75	76-80	71-75	76-80
1-4	1755	2243	1212	1462
5-7	2825	3800	1737	2238
8-14	4416	6142	2684	3639
15-21	5589	7888	3726	4809
22-28	7402	10527	4821	5890
29-35	9097	12998	5845	7202
36-47	12007	17237	7603	9453
48-60	15440	22238	9676	12109
61-75	23450	33918	13515	18475
76-90	28867	41813	16572	22715
91-105	30676	44449	20300	27578
106-120	38405	55710	25333	34491
121-150	57411	72237	30699	41863
151-180	70604	102577	37679	51451
181-210	76404	111065	40711	59931
211-240	90361	131406	48092	70854
241-270	102323	148842	54419	80216
271-300	114286	166278	60746	89578
301-330	126249	183714	67074	98940
331-360	138212	201149	73400	108302

Travel Band / Age Band	Worldwide Including US / Canada	
	71-75	76-80
AMT - 30	11651	16626
AMT - 45	15281	21915

Senior Plan Plus

Travel Band / Age Band	Worldwide Including US / Canada		Worldwide Excluding US / Canada	
	71-75	76-80	71-75	76-80
1-4	2041	2585	1435	1714
5-7	3234	4321	2020	2579
8-14	5388	7459	3077	4141
15-21	7756	10909	4240	5859
22-28	10243	14531	5460	7663
29-35	12571	17922	6603	9351
36-47	16565	23740	8563	12248
48-60	21275	30602	10875	15665
61-75	32271	46634	17478	25444
76-90	39708	57469	21413	31264
91-105	42191	61087	22727	33208
106-120	52798	76542	28341	41510
121-150	69044	93029	34326	50365
151-180	84889	114468	42113	61881
181-210	91850	133461	48989	72068
211-240	108613	157889	57856	85187
241-270	122981	178827	65458	96432
271-300	137349	199766	73058	107677
301-330	151717	220704	80659	118922
331-360	166085	241643	88259	130166

Travel Band / Age Band	Worldwide Including US / Canada	
	71-75	76-80
AMT - 30	14153	20126
AMT - 45	18513	26477

Super Senior Plan

Travel Band / Age Band	Worldwide Including US / Canada			Worldwide Excluding US / Canada		
	81-85	85-90	>91	81-85	85-90	>91
1-4	3164	4735	5818	1989	2995	3875
5-7	5693	8838	11005	3342	5356	7118
8-14	10263	16252	20378	5786	9620	12976
15-21	15288	24403	30683	8473	14309	19417
22-28	20564	32962	41504	11294	19233	26180
29-35	25503	40974	51633	13936	23842	32510
36-47	33977	54721	69012	18468	31750	43373
48-60	43973	70936	89511	23812	41077	56184
61-75	67343	108863	131998	37720	65371	89564
76-90	83130	134478	163089	46497	80691	110610
91-105	95201	154032	186813	49427	85806	117637
106-120	119449	193373	234563	61945	107657	147654
121-150	145318	235346	285509	75298	130967	179678
151-180	178957	289924	351754	92663	161280	221320
181-210	202549	328232	398261	108046	188155	258249
211-240	229463	371920	451295	127832	222697	305703
241-270	259973	421424	511382	144791	252304	346379
271-300	290483	470928	571470	161750	281912	387054
301-330	320993	520432	631557	178709	311520	427729
331-360	351503	569936	691645	195668	341127	468404

Parameter	Value	Discount
Family Discount	1 Member	Nil
	2 Members	2.50%
	3 Members	5%
	4 Members	7.50%
	5 & More Members	10%
Loyalty Discount *		5%
TATA Employee Discount**		10%

*Loyalty Discount will be applicable for customers who have bought/purchased any retail international travel policy, Claim free Retail Health Policy, any Claim free Motor Policy with TATA AIG in last 1 year.

**TATA Employee Discount will be available to active employee his/her spouse, children, parents, parents-in-law.

The discounting parameters mentioned in the table above are additive in nature and maximum discount is capped to 15%. Family Loyalty, and TATA employee discounts will not be applicable for Instant Gratification Plan.

Copper - Non Medical Plan	
Travel Band / Age Band	Worldwide
1-4	980
5-7	986
8-14	995
15-21	1006
22-28	1018
29-35	1028
36-47	1047
48-60	1069
61-75	1090
76-90	1118
91-105	1127
106-120	1167
121-150	1208
151-180	1263
181-210	1280
211-240	1337
241-270	1385
271-300	1433
301-330	1482
331-360	1530

Option to increase the number of travel days covered for single trip to 365 days prior to trip start date

The maximum number of travel days covered in a single trip policy is 360. However in case a 365 days cover is mandated by an Embassy, the same can be covered by payment of an additional premium.

Since the maximum number of travel days for the last travel band of 331- 360, is 360 Premium for the combination of travel band '331-360' days, age & geography will be divided by 360 to get per day premium amount. This will further be multiplied by 5 to get premium for additional 5 days covered in the policy.

Instant Gratification Plan

Flight Cancellation

Sum Insured in US \$	\$50	\$100	\$200	\$300	\$500	\$750	\$1000
Worldwide	438	573	842	1112	1652	2326	3000

Flight Delay

Sum Insured in US \$	Delay (mins)				
	60	90	120	150	180
50	2224	1477	1129	972	818
100	4095	2600	1904	1593	1284
150	5966	3723	2679	2214	1750
200	7836	4846	3454	2834	2216

Add-On* Bundles

Plan	Plan	Premium
Accident Bundle	Silver	1532
	Silver Plus	1827
	Silver Plus - Plan A	
	Silver Plus - Plan B	
	Gold	2417
	Gold - Plan A	
	Gold - Plan B	
	Platinum	3007
	Platinum - Plan A	
	Platinum - Plan B	
	Titanium	
Titanium Plus		
Cruise Bundle		69
Travel Plus Bundle		144

*Premium Chart (inclusive of 18% GST)

*Add-On bundles can only be purchased with the base product and on payment of an additional premium.

Free Look Period

The Free Look Period will be applicable for policies with the Policy Period of one (1) year. The Insured Person will be allowed a period of fifteen days from the date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same, if not acceptable.

If the Insured Person has not made any claim during the Free Look Period, the Insured Person shall be entitled to:

- a) a refund of the premium paid less any expenses incurred by the Company on medical examination of the Insured Person and the stamp duty charges; or
- b) where the risk has already commenced and the option of return of the Policy is exercised by the Insured Person, a deduction towards the proportionate risk premium for period of cover; or
- c) where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, you can contact Our Assistance Company – **Europ-Assistance India** through:

- ◆ For Policies with Geographical Scope as Worldwide
Call: +1 833 440 1575 (Toll free within US and Canada)
Email: tata.aig@europ-assistance.in
- ◆ Geographical Scope as Other than Worldwide
Call: +91 022 6822 7600
Email: EA.TATAclaims@europ-assistance.in
- ◆ While in India, contact on below numbers for any claim related assistance
Call: Toll Free No. **1800 266 7780** or **1800 22 9966** (only for senior citizen Policyholders)
Call these local helpline numbers in Your respective cities from any other line :
Mumbai - **6693 9500**, Delhi – **6660 3500**, Bangalore – **6627 2829**, Pune – **6601 4156**, Chennai – **6684 1050**,
Hyderabad – **6662 9882**, Ahmedabad - **6661 0201**
Email: general.claims@tataaig.com
- ◆ Write to
TATA AIG General Insurance Company Limited
7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon (E),
Mumbai, Maharashtra, 400 063

Exclusions

- a) Where the Insured Person is travelling against the advice of a Physician/Medical Practitioner or receiving or on a waiting list for receiving specified medical treatment or is travelling for the purpose of obtaining treatment or has received a terminal prognosis for a medical condition;
- b) Any Pre-existing Condition or any complication arising from it unless in case of Life Threatening Condition.
- c) Any claim of the Insured Person arising from:
 - a. suicide or attempted suicide
 - b. wilful self-inflicted Illness or Injury except Injury in self-defence or to save life;

- d) The Insured Person whilst being under the influence of intoxicating liquor or drugs or other intoxicants, suffers Injury/Accident, except where the Insured Person is not directly responsible for the Injury/Accident though under influence of intoxication;

For complete list of benefits & exclusions please refer to the Policy Wording.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.
- Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

Grievance Redressal Procedure:

As per regulation 17 of IRDA of India (Protection of Policyholders' Interests) Regulation, 2017.

Section 64 VB of the Insurance Act, 1938

Commencement of risk cover under the policy is subject to receipt of premium by TATA AIG General Insurance Company Limited.

Disclaimer: Insurance is a subject matter of solicitation. For more details on plan options, benefits, optional covers, exclusions, limitations, terms and conditions, please read sales brochure/policy wordings carefully available on our website www.tataaig.com before concluding a sale.

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TATA AIG GENERAL INSURANCE COMPANY LIMITED

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Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425
Travel Guard Plus UIN: TATTIOP24162V012324