



ASSISTANCE SERVICES

ASSISTANCE SERVICES	SAVER PLUS
24/7 Worldwide Medical Assistance	✓
Travel Assistance	✓
Lifestyle Assistance Overseas	✓
Domestic Roadside Assistance	✗
Domestic Medical Assistance	✓
Lifestyle Assistance in India	✓
Travel Insurance	✓

ASEGO TRACKMATE- BAGGAGE TRACKER

Guaranteed Compensation INR 66,000 Per Bag Upto 2 Bags, If Not Returned Within 96 Hours

INSURANCE BENEFITS (AMOUNT IN USD)

COVERAGE	SAVER PLUS
Medical Related Benefits	
In-patient Care for Illness and Injury with Day Care Treatment Deductibles	60,000 / 100,000 / 300,000 / 500,000 100
Medical Evacuation Deductibles	25,000 100
Repatriation of Mortal Remains	10,000
Out-patient Care Deductibles	25,000 100
Dental Expenses Deductibles	300 50
Daily Allowance (Per Day, Up To 60 Days) Deductibles	25 per day upto 5 days 2 Days
Accident Benefits	
Personal Accident (AD, PTD, PPD)	10,000
Personal Accident (Common Carrier) - AD, PTD, PPD	5,000
Return of Minor Child	-
Hijack Distress Allowance (Per Day Max Up to 30 Days) Deductibles	25 per day upto 4 days 6 HRS
Loss of Luggage & Other Benefits	
Loss of Checked-in Baggage	500
Delay of checked-in Baggage - Benefit Deductibles	50 6 HRS
Loss of Passport -Benefit	100
Liability Protection Benefits	
Personal Liability Deductibles	200,000 100
Travel Inconvenience & Other Travel Related Benefits	
Trip Cancellation (Option 5) Trip Interruption Trip Curtailment Deductibles	300 100
Missed Connection Deductibles	-
Trip Delay – Benefit Deductibles	-
Flight Delay Deductibles	750 3 HRS
Hotel Over Booking Deductibles	500 50
Emergency Hotel Accommodation	300
Identity Document Theft / Loss	-
Overseas Travel Service Supplier Insolvency	-
Sports Injury (Adventure and / or Professional Sports)	-
Mugging Cover	200
Compassionate Visit – Travel Deductibles	750 100
Optional Extension 1: Pre-existing Disease Cover in Life Threatening Medical Condition	It's a part of medical cover
Optional Extension 3: Automatic Extension	It's a part of medical cover upto 7 days

OPTIONAL RIDER COVER (AMOUNT IN USD)		
COVERAGE	SAVER PLUS	Rider %
Cruise Cover Deductibles	1,000 100	12%
Sports Equipment Cover Deductibles	-	5%
Debit / Credit Card / Forex Card – Fraud Deductibles	-	5%
Gadget Cover Deductibles	500 100	10%
Travel Loan Secure (In INR) Deductibles	- -	8%
Political Risk and Catastrophe Evacuation Deductibles	2,500 100	5%
Over Booked-common Carrier Deductibles	-	3%
Legal Expenses Deductibles	-	3%
Financial Emergency Assistance	500	5%
Sports Injury (Adventure and / or Professional Sports)	10,000	20%
Additional Sum Insured in Case of Accident	-	25%
Pre-existing Disease Cover Deductibles	- -	30%
Non-emergency OPD Consultation	-	10%
Replacement of Staff	-	5%
Child Care (Accommodation)	-	5%
Health Check-up	-	10%
Custodial Care	100	5%
Terrorism Cover	-	20%
Common Carrier Delay Deductibles	100 3 HRS	5%
Missed Carrier	200	5%
Flight Diversion & Cancellation	100	5%
Missed Event	100	5%
Emergency Reunion & Resumption of Trip	-	5%
Emergency Accommodations Coverage	500	5%
Identity Theft	-	5%
Change Fee Coverage	250	5%
Cyber Security	-	5%
Jewellery Insurance Deductible	-	10%
Home Care (Max 30 Days)	-	3%
Re-Imbursement of Golf Fees and Other Non-transferable Ticket Expenses Deductible	200 50	3%
Up-gradation to Business Class	-	10%
Lifestyle Support	250	5%
Visa Cost Cover - only under SI USD 500k and 1000k	-	25%

LIFE THREATENING SITUATION CONDITION (AMOUNT IN USD)	
AGE	SAVER PLUS
Upto 80 years	10 % of Medical SI or Maximum of USD 10,000/- whichever is less
Above 80 Years	1,500

SPECIAL SUBLIMITS APPLICABLE - FROM 61 YRS ONWARDS (AMOUNT IN USD)	
PLAN	SAVER PLUS
Room Rent Including Boarding Lodging	1,500/day up to 30 days
Intensive Care Unit	2,000/day up to 7 days
Operation Theatre Charges (Inclusive surgeon charges)	Maximum Up to USD 7,500
Anaesthetist Services	Up to 25% of Surgical Treatment
Physician Visit	Max 75/day up to 10 visits
Diagnostic and Radiology Services	Up to USD 500
Ambulance Services	Max up to 300
Hospital Miscellaneous Expenses	Maximum of USD 1,000

Note: Assistance provided by Asego Travel LLP, Insurance underwritten by an IRDAI authorised underwriter – Aditya Birla Health Insurance Co. Ltd.

ASSIST FEES (IN INR INCLUSIVE OF GST 18%)

SAVER PLUS PLAN USD 60,000 - EXCLUDING USA & CANADA

DAYS	0-40 YRS	41-60 YRS	61-70 YRS	71-72 YRS	73-74 YRS	75-76 YRS	77-78 YRS	79-80 YRS	81-85 YRS
1-4	797	874	1160	1438	1892	2005	2344	2699	4017
5-6	874	958	1279	1923	2060	2278	2745	2904	4325
7-8	1062	1154	1633	2053	2190	2470	2958	3210	4787
9-12	1250	1302	1972	2579	2844	3200	3972	4151	6194
13-14	1267	1352	2030	2630	2880	3345	3979	4323	6454
15-21	1433	1607	2521	3068	3944	4285	4686	4903	7321
22-28	1572	1796	3250	3394	4305	5013	5529	5768	8624
29-35	1878	2083	3643	4399	5017	5488	6744	6959	10408
36-47	2213	2471	4717	4837	6134	7181	8369	8603	12875
48-60	2470	2922	5765	6564	7330	8583	10361	10661	15962
61-75	2934	3380	7701	7852	8478	11676	13087	15554	23301
76-90	3494	4198	8989	10794	11381	13399	16541	18394	27558
91-105	4464	5276	10998	12272	16680	17846	21908	25908	38830
106-120	4587	5624	12409	14749	19277	19574	25702	26233	39317
121-140	5173	6480	15687	20781	23000	26547	31712	38514	57742
141-160	5794	6730	16423	25235	27522	32081	33770	41005	61475
161-180	6513	7495	18560	28449	30811	32832	35683	42740	64078

SAVER PLUS PLAN USD 60,000 - INCLUDING USA & CANADA

DAYS	0-40 YRS	41-60 YRS	61-70 YRS	71-72 YRS	73-74 YRS	75-76 YRS	77-78 YRS	79-80 YRS	81-85 YRS
1-4	1038	1150	1728	2728	2915	3221	4138	4547	6790
5-6	1142	1267	1907	3015	3186	3408	4625	5081	7592
7-8	1282	1424	2110	3336	3429	3654	4831	5307	7932
9-12	1442	1662	2664	4226	4281	4710	5485	6028	9012
13-14	1636	1730	2707	4481	4612	5367	6205	6819	10199
15-21	1875	2075	3792	5549	5618	6424	7141	7849	11742
22-28	2251	2578	4477	6596	6743	7101	8888	9772	14627
29-35	2748	3112	5391	7525	8170	8345	11212	12328	18461
36-47	3225	3756	6860	8515	9973	11259	14262	15683	23494
48-60	3889	5585	8514	11795	12818	13726	18490	19780	29638
61-75	5458	7865	10595	13451	15783	17136	22925	24067	36069
76-90	6824	9185	12658	18989	20058	21229	28617	30615	45893
91-105	7509	10785	18643	25445	28592	35722	44355	45510	68237
106-120	8629	11320	19670	26957	32064	38040	47159	48613	72891
121-140	9710	12569	27556	41060	42584	51774	58749	60900	91320
141-160	10064	12857	27882	46924	48490	55500	64218	70094	105108
161-180	11480	14010	32337	54592	55276	61773	74278	77150	115693

SAVER PLUS PLAN USD 100,000 - EXCLUDING USA & CANADA

DAYS	0-40 YRS	41-60 YRS	61-70 YRS	71-72 YRS	73-74 YRS	75-76 YRS	77-78 YRS	79-80 YRS	81-85 YRS
1-4	892	970	1548	1720	2270	2406	2818	3245	4839
5-6	981	1066	1709	2176	2472	2736	3301	3493	5212
7-8	1231	1411	2145	2465	2632	2969	3557	3864	5768
9-12	1341	1599	2626	3101	3422	3850	4785	5000	7472
13-14	1443	1659	2778	3163	3463	4028	4795	5210	7788
15-21	1620	1764	3654	3831	4750	5162	5648	5908	8833
22-28	1814	2194	3827	4088	5190	6042	6667	6958	10409
29-35	2137	2307	4958	5127	6801	9225	10248	10896	16317
36-47	2725	3238	6304	6717	7340	10069	11388	13112	19642
48-60	3250	3880	8381	8738	9118	11288	13861	16129	24165
61-75	3567	4688	9656	10128	10387	16156	18049	21563	32317
76-90	3852	5619	12136	12515	12731	17652	20357	24426	36613
91-105	5289	7468	14813	14941	17057	21126	25375	30451	45651
106-120	5919	7701	15879	17152	23073	27150	32004	37383	56046
121-140	6274	8550	19721	21295	27150	31891	40582	43592	65360
141-160	7010	9749	21105	25303	32451	39245	47634	52599	78873
161-180	8750	11339	23308	30985	37862	47582	55467	62649	93950

SAVER PLUS PLAN USD 100,000 - INCLUDING USA & CANADA

DAYS	0-40 YRS	41-60 YRS	61-70 YRS	71-72 YRS	73-74 YRS	75-76 YRS	77-78 YRS	79-80 YRS	81-85 YRS
1-4	1153	1353	2121	3281	3508	3880	4987	5479	8193
5-6	1270	1490	2436	3630	3835	4101	5573	6126	9163
7-8	1429	1679	2690	3845	4128	4403	5823	6400	9572
9-12	1756	2134	3370	4747	5159	5674	6615	7271	10879
13-14	1869	2241	3668	5400	5562	6818	7484	8226	12313
15-21	2286	2735	5039	6515	6721	8282	8616	9472	14183
22-28	2667	3096	6240	7959	8137	10124	10728	11795	17666
29-35	3278	3711	8014	9080	9861	11670	13538	16695	25016
36-47	3914	4460	8994	10929	11119	12557	15907	17491	26209
48-60	4870	6564	11389	13312	17663	20710	25208	32370	48527
61-75	6513	9426	14957	15907	21953	22906	33744	34260	51363
76-90	7603	9733	17053	22456	26999	34424	40407	48153	72203
91-105	9715	11570	21788	31875	33483	36538	47123	52136	78178
106-120	10197	12316	23416	33421	40707	47063	57642	63562	95314
121-140	12474	17490	32575	46240	49476	52960	65945	70804	106179
141-160	12986	18903	36405	58234	59117	67010	80314	86324	129457
161-180	15811	19991	39246	58768	69508	79606	95125	100860	151261

SAVER PLUS PLAN USD 300,000 - EXCLUDING USA & CANADA

DAYS	0-40 YRS	41-60 YRS	61-70 YRS	71-72 YRS	73-74 YRS	75-76 YRS	77-78 YRS	79-80 YRS	81-85 YRS
1-4	959	1043	1665	1850	2441	2587	3030	3489	5203
5-6	1055	1146	1837	2340	2658	2942	3550	3756	5604
7-8	1324	1517	2306	2651	2830	3193	3825	4155	6202
9-12	1442	1719	2823	3334	3679	4140	5145	5376	8034
13-14	1552	1784	2987	3401	3724	4332	5156	5602	8374
15-21	1742	1897	3929	4120	5107	5550	6073	6353	9498
22-28	1951	2359	4116	4396	5580	6497	7169	7482	11193
29-35	2298	2480	5331	5513	7313	9919	11019	11716	17545
36-47	2931	3482	6779	7222	7892	10827	12246	14099	21120
48-60	3495	4172	9012	9395	9804	12138	14904	17343	25984
61-75	3836	5041	10383	10890	11169	17372	19408	23186	34750
76-90	4142	6042	13050	13457	13689	18980	21889	26265	39369
91-105	5687	8030	15928	16066	18341	22716	27285	32743	49087
106-120	6364	8281	17074	18443	24810	29193	34413	40196	60264
121-140	6746	9194	21206	22898	29193	34292	43637	46873	70280
141-160	7537	10483	22694	27208	34893	42199	51219	56558	84809
161-180	9409	12193	25063	33317	40712	51163	59642	67364	101021

SAVER PLUS PLAN USD 300,000 - INCLUDING USA & CANADA

DAYS	0-40 YRS	41-60 YRS	61-70 YRS	71-72 YRS	73-74 YRS	75-76 YRS	77-78 YRS	79-80 YRS	81-85 YRS
1-4	1239	1454	2281	3528	3772	4172	5362	5892	8809
5-6	1366	1602	2619	3903	4123	4410	5993	6587	9852
7-8	1536	1805	2892	4135	4439	4735	6261	6882	10292
9-12	1888	2294	3624	5104	5547	6101	7113	7818	11698
13-14	2010	2410	3944	5807	5980	7331	8048	8845	13240
15-21	2458	2941	5418	7005	7227	8906	9265	10185	15250
22-28	2868	3329	6709	8559	8749	10886	11536	12682	18996
29-35	3525	3991	8617	9764	10603	12548	14557	17952	26899
36-47	4208	4795	9671	11752	11956	13502	17104	18808	28182
48-60	5237	7058	12247	14314	18992	22268	27106	34807	52179
61-75	7003	10136	16083	17104	23606	24631	36284	36839	55229
76-90	8176	10466	18336	24147	29031	37016	43449	51777	77638
91-105	10446	12440	23428	34274	36003	39288	50669	56060	84062
106-120	10964	13244	25178	35937	43771	50606	61980	68346	102488
121-140	13413	18807	35026	49721	53200	56946	70909	76134	114171
141-160	13964	20325	39145	62618	63566	72054	86359	92822	139201
161-180	17001	21496	42200	63191	74739	85598	102285	108451	162646

SAVER PLUS PLAN USD 500,000 - EXCLUDING USA & CANADA

DAYS	0-40 YRS	41-60 YRS	61-70 YRS	71-72 YRS	73-74 YRS	75-76 YRS	77-78 YRS	79-80 YRS	81-85 YRS
1-4	1094	1189	1905	2366	2942	3663	4564	5689	8505
5-6	1204	1309	2003	2487	3095	3855	4803	5988	8954
7-8	1515	1673	2352	2926	3641	4535	5654	7053	10549
9-12	1648	1938	3236	4031	5023	6263	7813	9755	14601
13-14	1698	2041	3427	4266	5321	6636	8279	10333	15471
15-21	1997	2270	4237	5281	6585	8217	10256	12804	19178
22-28	2234	2707	4724	5890	7349	9170	11448	14294	21413
29-35	2483	3015	5936	7403	9240	11532	14402	16552	24799
36-47	3132	3993	7099	8153	9528	12378	15081	17336	25975
48-60	4012	5942	9290	10672	12265	14096	16201	18623	27902
61-75	5760	8064	10998	12640	14527	18144	20858	23976	35936
76-90	6892	9626	13739	15788	18148	20862	23982	27569	41323
91-105	7310	10028	18309	21045	24194	27814	31976	36762	55116
106-120	7635	10604	19056	21903	25180	30205	35330	40622	60901
121-140	9080	12027	25599	29431	33837	38904	44731	51430	77116
141-160	10811	13386	28062	32262	37093	44500	52054	59851	89747
161-180	12163	15090	32588	37467	43079	51681	60458	69517	104244

SAVER PLUS PLAN USD 500,000 - INCLUDING USA & CANADA

DAYS	0-40 YRS	41-60 YRS	61-70 YRS	71-72 YRS	73-74 YRS	75-76 YRS	77-78 YRS	79-80 YRS	81-85 YRS
1-4	1419	1663	2614	3765	4052	5051	6297	7859	11754
5-6	1564	1835	3003	4328	4659	5808	7243	9040	13531
7-8	1758	2024	3319	4785	5152	6423	8015	10004	14976
9-12	2120	2578	4157	6002	6463	8062	10062	12564	18814
13-14	2256	2710	4527	6536	7036	8785	10967	13693	20508
15-21	2688	3214	6100	7609	9496	11857	14805	18493	27708
22-28	3138	3819	7344	9167	11444	14287	17843	22291	33407
29-35	3854	4580	8836	11031	13774	17202	20289	23931	35862
36-47	4606	5507	10642	12228	14054	17553	20389	24031	35962
48-60	5727	8536	12919	14846	20022	23017	27377	36938	55380
61-75	7888	11913	16505	18969	25589	29416	36757	42262	63362
76-90	9989	13531	20755	28001	32189	37653	44418	52401	78574
91-105	10913	14295	26932	36338	39964	45949	54211	62333	93470
106-120	11474	15220	31420	42393	46203	53124	62676	72070	108076
121-140	15417	20593	41195	52716	54465	62625	72010	82802	124173
141-160	16046	22254	46744	63081	66233	75496	89075	93955	140903
161-180	18637	22909	51350	65709	75556	87635	103401	115802	173671