Student Suraksha

COMPREHENSIVE STUDENT COVER

1800-220-233

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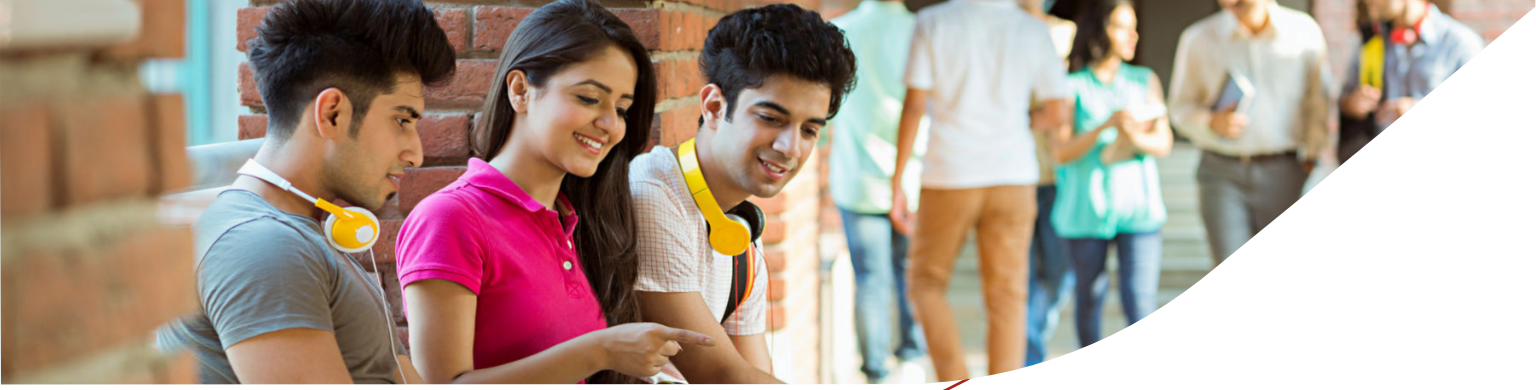

You focus on academics. We'll focus on you.

While studying in a foreign land is exciting, it comes with its fair share of uncertainty. However, with Student Suraksha, you can be sure that everything will be taken care of. This two year plan covers everything, from your medical expenses and passports to special allowances like tuition fees and sponsor protection.

Coverages

- Medical care
- Medical expenses
- Medical evacuation
- Repatriation of remains
- Emergency dental treatment
- Maternity benefits
- Mental and nervous disorders

Personal Accident*

- Accidental death and Permanent total disability
- Accidental death (Common Carrier)

Personal Care

- Baggage loss (Checked in baggage)
- Baggage delay (Checked in baggage)
- Compassionate visit

Travel Inconvenience:

- Loss of passport

Legal Liability

- Personal liability

Special Allowances

- Tuition fee
- Sponsor protection**
- Bail bond
- Felonious assault

*The benefit under Accidental Death (Common Carrier) would be payable in addition to the benefits payable under Accidental Death and Permanent Total Disability.

**For a single event Insured can lodge a claim either under Tuition Fee/Sponsor protection.

Benefits

- Cashless claims settlement in network hospitals.
- Reimbursement of claims in non-network hospital as per policy terms and conditions.
- Claims turnaround time of less than fourteen working days.
- Worldwide service provider and hospital network.
- Worldwide emergency, medical and travel assistance services.
- Flexibility of choosing a travel insurance plan as per your need.
- Ease and convenience of purchase.
- Instant policy issuance.

Eligibility

- Minimum age at entry - 12 years
- Maximum age at entry - 40 years

No pre-acceptance medical tests are required. (subject to clean proposal form i.e. no health declaration)

In case of an adverse declaration in the proposal form, the medical tests would be required. We will bear 50% of the costs of medical tests for accepted cases, wherein policy has been issued and premium is received.

Plan Types: (All benefits are in USD)									
Main Benefit	**Sub-Benefit**	**Basic**	**Standard**	**Silver**		**Gold**		**Platinum**	**Asia-Pacific excluding Japan**
Medical Care	Medical expenses and medical evacuation and repatriation	50,000	50,000	1,00,000	1,50,000	2,00,000	2,50,000	5,00,000	25,000
	Deductible	100	100	100	100	100	100	100	100
	Emergency dental treatment	250	250	250	250	500	500	500	100
	Deductible	50	50	50	50	100	100	100	25
	Mental & nervous disorders	-	500	500	500	500	500	1,000	500
	Deductible	-	75	75	75	75	75	100	75
	Maternity benefit*	-	500	500	500	1,000	1,000	2,000	500

Plan Types: (All benefits are in USD)									
Main Benefit	**Sub-Benefit**	**Basic**	**Standard**	**Silver**		**Gold**		**Platinum**	**Asia-Pacific excluding Japan**
Personal Accident	Personal accident cover (Accidental death & disability)	7,500	7,500	15,000	22,500	30,000	37,500	40,000	5,000
	Accidental death - Common carrier	10,000	10,000	15,000	20,000	25,000	25000	50,000	7,000
Personal Care	Loss of checked baggage	1,000	1,000	1,250	1,500	1,750	2,000	3,000	750
	Deductible	50%	50%	50%	50%	50%	50%	50%	50%
	Delay of checked baggage	50%	150%	150%	150%	150%	150%	150%	50%
	Deductible	12 hours	12 hours	12 hours	12 hours	12 hours	12 hours	12 hours	12 hours
	Compassionate visit	-	5,000	5,000	5,000	7,500	7,500	10,000	3,000
Travel Inconvenience	Loss of passport	200	200	200	200	250	250	300	150
	Deductible	25	25	25	25	30	30	50	20
Personal Liability	Personal liability	-	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,00,000	1,00,000
	Deductible	-	200	200	200	200	200	500	200
Special Allowances	Tuition fee	-	10,000	10,000	15,000	15,000	20,000	25,000	7,000
	Sponsor protection	-	10,000	10,000	10,000	10,000	10,000	15,000	7,000
	Felonious assault	-	5,000	5,000	5,000	5,000	5,000	10,000	3,000
	Bail bond	-	500	1,000	1,500	2,000	2,500	2,500	1,000

Waiting period of 10 months
Period of policy would be as per the "Days of Travel" opted for

Worldwide Rates (Excluding Goods & Services Tax)							
Plan	**Basic**	**Standard**	**Silver**		**Gold**		**Platinum**
SI	USD 50,000	USD 50,000	USD 1,00,000	USD 1,50,000	USD 2,00,000	USD 2,50,000	USD 5,00,000
30 days	1,269	1,813	2,267	2,720	3,173	3,626	4,080
60 days	2,221	3,173	3,626	4,080	4,533	4,986	5,440
90 days	3,173	4,533	4,986	5,440	5,893	6,346	6,800
120 days	4,125	5,893	6,346	6,800	7,253	7,706	8,160
180 days	5,077	7,253	7,706	8,160	8,613	9,066	9,519
240 days	6,346	9,066	9,519	9,973	10,426	10,879	11,333
270 days	7,933	11,333	11,786	12,239	12,693	13,146	13,599
365 days	9,519	13,599	14,053	14,506	14,959	15,413	15,866
1.5 years	14,597	20,852	21,306	21,759	22,212	22,665	23,119
2 years	19,356	27,652	28,105	28,558	29,012	29,465	29,918

Excluding USA and Canada (Excluding Goods & Services Tax)							
Plan	**Basic**	**Standard**	**Silver**		**Gold**		**Platinum**
SI	USD 50,000	USD 50,000	USD 1,00,000	USD 1,50,000	USD 2,00,000	USD 2,50,000	USD 5,00,000
30 days	825	1,179	1,473	1,768	2,063	2,357	2,652
60 days	1,444	2,063	2,357	2,652	2,947	3,241	3,536
90 days	2,063	2,947	3,241	3,536	3,830	4,125	4,420
120 days	2,682	3,830	4,125	4,420	4,714	5,009	5,304
180 days	3,300	4,714	5,009	5,304	5,598	5,893	6,188
240 days	4,125	5,893	6,188	6,482	6,777	7,072	7,366
270 days	5,157	7,366	7,661	7,956	8,250	8,545	8,840
365 days	6,188	8,840	9,134	9,429	9,723	10,018	10,313
1.5 years	9,488	13,554	13,849	14,143	14,438	14,733	15,027
2 years	12,582	17,974	18,268	18,563	18,858	19,152	19,447

Asia Pacific excluding Japan (Excluding Goods & Services Tax)	
SI	USD 25,000
30 days	907
60 days	1,587
90 days	2,267
120 days	2,947
180 days	3,626
240 days	4,533
270 days	5,666
365 days	6,800
1.5 years	10,426
2 years	13,826

General Exclusions

- Benefits will not be available for any condition, ailment or injury or related condition(s) for which you have been diagnosed, received medical treatment, had signs and/or symptoms, prior to inception of your first policy, until 48 consecutive months have elapsed, after the date of inception of the first policy with us.
- The amounts/time mentioned as deductibles in the policy schedule.
- Congenital anomalies or any complications or conditions arising there from.
- Suicide, attempted suicide or intentionally self-inflicted injury or illness, or sexually transmitted conditions, anxiety, stress or depression, Acquired Immuno Deficiency Syndrome (AIDS), Human Immuno Deficiency Virus (HIV) infection.
- Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.
- Illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots,confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- For more details on the exclusions specific to different benefits, please refer to the policy document.
- Please contact our 24-hour Helpline (Europe Assistance Alarm Centre) numbers as mentioned.
- For any product details: kindly call:- 1800-220-233 (MTNL / BSNL) or 1860-500-3333 any other service provider). For any claims assistance, kindly call Europe Assistance.
- For any Worldwide Emergency assistance services, medical assistance services and travel assistance services and for availing cashless service during travel abroad please call on the Toll-free numbers listed below. All lines are accessible from local landline or payphone except for USA and Canada which are

Country	Number to be dialed	Accessible from
USA	18337426672	Fixed Line, Mobile networks UIFN or Payphone
Canada	01180055331345	Fixed Line
New Zealand	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Singapore	00180055331345	Fixed Line, Mobile networks UIFN or Payphone
Malaysia	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Australia	001180055331345	Fixed Line, Mobile networks UIFN or Payphone
Austria	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
China	0080055331345	Fixed Line
France	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Germany	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
UK	0080055331345	Fixed Line, Mobile networks UIFN
Netherlands	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Belgium	0080055331345	Fixed Line
Portugal	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Denmark	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Hong Kong	00180055331345	Fixed Line, Mobile networks UIFN or Payphone
Norway	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Spain	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Poland	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Thailand	00180055331345	Fixed Line, Mobile networks
Philippines	0080055331345	Fixed Line
Italy		0080055331345 Fixed Line
Hungary	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
India	1800 209 2333	All phones
Worldwide	02267347841	All phones (Chargeable number with call back facility)

In case there is no Toll-Free number for the country you are calling from, you may please call us on the our India landline number +91 22 67347841 (This number is chargeable and accessible 24 X 7 X 365). You may also ask for a call back on this number and we will immediately call you back on your preferred number as provided during the call request.National Toll-Free number for your relatives in India is 1800 209 2333. Alternatively, you may also write to us at fgi@europ-assistance.in or GCI.travel@generalicentral.com.

If you are suffering from an illness/ disease or if you meet with an accident which requires hospitalisation, please contact us on the following:

Claims Department
Generali Central Health (GCH)
Qubix Business Park, Building No. Block IT – 1,
Ground Floor, Plot No. 2, Blueridge Township,
Near Rajiv Gandhi Infotech Park, Phase – 1,
Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057
Call us at 1800 220 233 / 1860 500 3333 / 022 6783 7800
Toll Free Fax: 1800 103 9998 / 1800 209 1017
Email: gch@generalicentral.com

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UIN: GCITIDP21520V022021
ISO Ref. No.: GCH/HP/FSU/BRH/001

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