

Covers	Scheme 04 (US \$) (Excluding USA, Canada, Australia & Japan)
1. Medical Expenses	25,000 (Excess 85)
The following Maximum eligible expenses per sickness or disease are applicable to participants Aged 65-75, years.	
a) Room Charges	150 / day Max 30 Days
b) Intensive Care Unit	500 / day Max 10 days
c) Surgical Treatment	Maximum 2,500
d) Anesthetic Services	Up to 25% of Surgical Treatment
e) Physician's Visit	Max 25 per day up to 10 visits
f) Diagnostic and Pre Admission Testing	Maximum 125
g) Ambulance Services	Maximum 100
2. Personal Accident & PTD	7,500 (for children below 16 years 1500)
3. Cancellation & Curtailment	750 (Excess 50)
4. Loss Passport	200
5. Loss of Checked-in Baggage	1,000 Max (Excess 100, Single Item Limit 100)
6. Missed departure / Connection	150 Max (30 per every 6 hrs, Excess 5 hrs)
7. Hijacking	750 Max (30 per day, Excess 24 hrs)
8. Travel Delay of over 12 Hrs / Holiday Cancellation	500 Max (Excess 50)
	150 per every 12 Hour Delay (after the first 12 Hours)
9. Personal Liability Benefit	2000 (Excess 150)