

Prospectus

1. ELIGIBILITY CRITERIA

Geographical Scope	International Travel
Trip Type	As per Base Policy
Trip Duration	As per Base Policy
Entry Age	As per Base Policy
Child/Adult – Minimum	As per Base Policy
Child/Adult – Maximum	As per Base Policy
Cover Type	As per Base Policy
Eligibility criteria	Insured Person(s) covered under a Base Travel Policy issued by Care Health Insurance Limited is eligible to buy this Add-On.

2. Scope Of Cover

GENERAL CONDITIONS

1. The Add-on Policy can only be bought along with the Base Policy at the time of Policy Issuance and cannot be bought in isolation or as a separate product.
2. The Add-on Policy is subject to the terms and conditions of this Add-on and also the Policy terms, conditions, exclusions and applicable endorsements of the Base Policy unless specifically stated under this Add-on Policy.
3. The Benefit(s) under this Add-on Policy shall be available only if the same is specifically mentioned in the Add-on Policy Schedule.
4. Any claim under this Add-on Policy shall be subject to the terms, conditions and exclusions as mentioned in the Base Policy/Add-on Policy.
5. Coverage under this Add-on Policy shall be on individual basis.
6. Base Benefits can be opted in any combination or sublimit/sum insured.
7. The Deductible amount /Time Excess and/or Co-payment amount specified in the Policy Schedule or as opted shall be borne by the Insured Person on each Claim. We shall be liable to make payment under the Policy for any Claim in respect of the Insured Person only when the Deductible/Time Excess and/or Co-payment (if applicable) on that Claim is exhausted.

2.1 Base Benefit 1 - Emergency Hotel Accommodation

We will indemnify the cost of hotel accommodation up to the amount as opted as per following:

- i. For one adult Immediate Family member of the Insured Person - who has travelled from India to attend the Insured Person following the Hospitalization of the Insured Person during the Period of Insurance; and/ or
- ii. For Insured Person and his / her Immediate Family Member - In case if the Insured Person is unable to return to India on the scheduled date until the revised date of departure or up to 7 days from the date of discharge post hospitalization, whichever is earlier.

Conditions applicable for admissibility of claim under this Benefit:

- i. The claim is admissible under In-Patient Care of Base Policy during the Period of Insurance; and
- ii. The treating Medical Practitioner has advised in writing that the attendance of an Immediate Family Member is necessary during the Hospitalization of the Insured Person and certifies that the Insured Person is required to be hospitalized for at least 5 consecutive days; and
- iii. The claim under this Cover will be admissible provided that no adult member has accompanied the Insured Person during his visit abroad or is with the Insured Person at the time of Hospitalization.
- iv. Co-payment of 10% of the admissible claim amount will be applicable in respect of each and every claim.

Documents to be submitted in support of the Claim:

- A certification from the Medical Practitioner recommending the presence in the form of special assistance to be rendered by an additional member during the entire period of Hospitalization. The certificate shall also specify the minimum period in which person is admitted in the hospital.
- Discharge summary of the Hospital furnishing details including the date of admission and date of discharge.
- Copy of the tickets booked for the travel of Immediate Family Member, which should be after the date of certificate issued by the Medical Practitioner.
- Copy of passport of Immediate Family Member with entry and exit stamp of immigration which should be after the date of certificate issued by Medical Practitioner.
- Bills and payment receipts for accommodation bookings.

2.2 Base Benefit 2 - Staff Replacement

We will indemnify for the cost of an economy class return air fare up to the amount as opted which is incurred for the replacement of the Insured Person subject to applicable Deductible and following conditions:

- i. Employer should be compulsorily Policyholder and Insured Person's travel should be pre-planned and only for occupational duties/ Business Purpose.
- ii. Insured Person is unable to carry out his occupational duties for a continuous period of more than 7 days post discharge from hospital.
- iii. The claim is admissible under In-Patient Care of Base Policy during the Period of Insurance; and
- iv. Substitute person must be a full time employee of the Employer and a proper substitute for the hospitalized Insured Person.
- v. The substitute employee commences his journey within 30 days from the date of Hospitalization of the Insured Person and return ticket shall be pre-booked before the start of the journey.

Exclusions applicable to this Benefit

- i. Any Hospitalization not admissible under Base Policy or due to Childbirth, Pregnancy or related medical complications to Insured Person.
- ii. The Insured Person working as blue collared employee or engaged in hazardous activities such as risky manual labor, working in or with mines, tunnelling or explosives or involving electrical installation with high tension supply or working at heights / underground, nuclear installations, heavy machinery, conveyance testing or oil rigs work or ship crew services or as jockeys or circus personnel or aerial photography and activities of similar nature.

Documents to be submitted in support of the Claim:

- A certification from the Medical Practitioner specifying the minimum period of Hospitalization.
- Discharge summary furnishing details including the date of admission and date of discharge.
- Copy of the tickets booked for the travel of Employee (substitute of Insured Person), which should be after the date of certificate issued by the Medical Practitioner and pre-booked return ticket before the start of the journey.
- Copy of passport of the Employee (substitute of Insured Person) with entry and exit stamp.

2.3 Base Benefit 3 - Sports Cover**a) Sports Equipment Hire**

We will indemnify the cost of renting same branding/category/level of sports equipment up to amount as opted if the sports equipment being carried by Insured Person is lost during the Period of Insurance due to any of the following reasons:

- i. Robbery/ theft of the sports equipment.
- ii. Baggage containing the sports equipment is lost by Common Carrier.

Conditions applicable for this Benefit:

- i. Any amount which the Common Carrier is liable to pay or has paid as compensation, will be deducted from the Claim amount payable under this Benefit.
- ii. Rental amount of equipment should not be greater than bill purchase value of lost equipment.

Exclusions applicable to this Benefit

- i. Any loss or theft, if not reported to the police within 24 hours of incident.
- ii. Any delay, detention, confiscation by customs officials or other public authorities.
- iii. Insured Person is not carrying the sports equipment in the same Common Carrier.
- iv. Electrical and mechanical breakdown or any damage to the sports equipment.
- v. Any consequential loss or damage.

Documents to be submitted in support of the Claim:

- FIR copy of the lost item/(s).
- Original bill or bill copy (if original bill not available) for sports equipment or proof of purchase of the lost item/(s).
- Rent Receipt or bill of rented sports equipment or proof of rental purchase.
- Passport and visa copy with entry and exit stamp.
- Written statement from Insured Person narrating the incident of loss i.e. type of loss, causes, circumstances and the place.

b) Rented Sports Equipment Damage or Loss

We shall indemnify the penalty/ fine charged by the sports equipment owner up to the amount as opted subject to applicable Deductible, if Insured Person damages or loses sports equipment which was rented out by him/her for personal use during the Period of Insurance, provided that:

- i. Insured Person shall ensure the safety of sports equipment at all times during the rental period.
- ii. Insured Person had done complete payment of Rental Sports Equipment before the equipment is rented out to Insured Person.
- iii. The hired equipment insurance is not included in the rental tariffs.
- iv. Sports equipment rented out to Insured Person should be in good condition and without any damage.
- v. Normal wear & tear shall not be covered.

Documents to be submitted in support of the Claim:

- FIR copy of the lost/damaged item/(s).
- Rent Receipt or bill copy (if original bill not available) for sports rented equipment or proof of purchase of the lost item/(s).
- Passport and visa copy with entry and exit stamp.
- Written statement from Insured Person narrating the incident of loss / Damage i.e. type of loss/ damage, causes, circumstances and the place.
- Proof that equipment was not damaged before Insured Person took the possession of the same.

c) Sports Activity Coverage

We shall indemnify Insured Person up to the amount as opted subject to applicable Deductible, for the unused sports activities for which Insured Person has paid and if any amount refunded to him/her, the same shall be adjusted from the amount payable to the Insured Person, provided that:

- i. Insured Person is hospitalized for at least two days for an Emergency Care under Base Policy during the Period of Insurance, and treating Medical Practitioner has given written advise to not take part in the sports activities during the

Period of Insurance, or

- ii. Insured Person has to cut short overseas Trip by early return to India and reason for trip cut short shall be admissible under Benefit 'Trip Interruption' of Base Policy or Benefit 10 under this Add-on Policy.

Documents to be submitted in support of the Claim:

- Medical Certificate and / or discharge summary from the Medical Practitioner attending the patient.
- Invoices and receipts of sports activities for which Insured Person has paid.
- Any other document as applicable and required under Benefit "Trip Interruption" under Base Policy or Benefit 10 under this Add-on Policy.

2.4 Base Benefit 4 - Loan Protector

We shall reimburse the balance outstanding principal loan amount, against any one loan account, as on the date of death of the Insured Person, up to the amount as opted, if the Insured Person suffers an accidental bodily injury during the Period of Insurance which leads solely, directly and independently to the Insured Person's death within 30 days of date of accident.

Condition Applicable to this Benefit:

- i. We shall not pay for any arrears or interest or penalties or processing fee levied by the bank or financial institution.
- ii. Loan must be taken from Bank and Financial Institutions authorized by RBI and Insured Person must be the borrower.
- iii. In case of joint loan, the benefit amount shall be paid on proportionate basis the number of members in joint loan account
- iv. Overdraft against bank account/ Credit/Debit/any other financial card outstanding balance amount in any form shall not be considered as loan under this Benefit.
- v. Loans under this Benefit shall be considered only for which periodic installments are payable

Documents to be submitted in support of the Claim:

- Medical reports giving the details of the Accident, nature of the Injury and the details of treatment provided.
- Death certificate
- Postmortem report
- Police report
- Documentary proof of outstanding loan against Insured Person on the date of death by Financial Institution/Bank.
- Any other document as specified by local authority.

2.5 Base Benefit 5 - Airfare Allowance

We shall indemnify up to amount as opted subject to applicable Deductible for the fare difference for economy class return ticket of the Insured Person's original return ticket which was issued at a reduced rate and actual return ticket is issued at higher rate, if the Insured Person had to cancel/ reschedule the scheduled return flight due to illness or accident occurred during the Period of Insurance which result in Hospitalization of Insured Person.

Documents to be submitted in support of the Claim:

- Details and status of original booking and new bookings for travel with tickets, invoices.
- Discharge summary furnishing details including the date of admission and date of discharge.
- Passport and visa copy with entry and exit stamps.
- Proof of refund (if any) is provided by Airlines.

2.6 Base Benefit 6 - Self Driven Rental Car Excess

We shall indemnify the Insured Person up to amount as opted for the excess/ deductible that Insured Person may have to pay under a car rental agreement, if during the Period of Insurance Insured Person rent a car for self-driving from a registered rental company and it is involved in an accident or stolen whilst in Insured Person's control and Insured Person is legally liable to pay.

Note - This cover does not replace rental vehicle insurance and only provides cover for the excess component up to the applicable Benefit limit stated in Add-on Policy.

Condition Applicable to this Benefit

- i. Insured Person must be named and covered under the terms of car rental agreement in the event of an Accident or theft which is further covered by the rental car insurance policy.
- ii. Insured Person hold a valid international driving license which is effective at the time of incident.
- iii. Rented vehicle should be insured.
- iv. Insured Person must comply with all requirements of the rental organization under the hiring agreement and of the insurer under such insurance, as well as the laws, rules and regulation of the country in which car is driven.
- v. Rental vehicles include four wheeler vehicle, Bus (up to 20 seater) except recreational vehicles, vintage vehicles or exotic vehicles.

Exclusions applicable to this Benefit:

- i. The incident is not reported to an appropriate police authority as soon as possible or where an official police report has not been obtained, if required by local law;
- ii. Any loss/damage to the rental car's interior/accessories unless the damage is as a result of an accidental collision, fire, theft or vandalism;
- iii. Any loss which occurs in violation of the rental agreement;
- iv. Damage to any other vehicle, structure or person as a result of a covered loss;
- v. Any loss as the result of or attributed to driving the rental vehicle: while under the influence of alcohol or any illegal substance or the abuse of a legal substance; while using any medication which recommends abstinence from driving; in a speed competition; for compensation for hire; for illegal trade purposes, or transporting contraband;
- vi. Any loss as the result of physical damage or loss attributed to: mechanical failure or breakdown of the rental vehicle; wear and tear, gradual deterioration, corrosion, rust or freezing; any neglect or abuse of the vehicle; insect or vermin attack/infestation, hidden defect or inherent damage of the rental car; any dishonest act or conversion; any consequence of war (declared or otherwise); or contamination by a radioactive material;
- vii. The car was driven by any other person than the Insured Person.

Documents to be submitted in support of the Claim:

- Copy of car rental agreement.
- A police report/ FIR confirming the incident.
- Copy of valid International driving license.
- Proof that car was not damaged before Insured Person took the possession of the same.

2.7 Base Benefit 7 - Alternate Transport Expenses

We shall indemnify the reasonable expenses up to amount as opted subject to applicable Deductible for alternate transport taken because of cancelled, delayed, shortened or diverted scheduled transport arrangement that Insured Person had booked to travel to reach on time to any event or prepaid travel/tour arrangements.

Note – Scheduled Transport Arrangement means transport arrangement booked by Insured Person and confirmed by the respective Common Carrier provider before inception of journey from India.

Exclusions applicable to this Benefit:

- i. If Insured Person failed to check in or reach to the transportation destination/pick up point within stipulated time.
- ii. Non Scheduled Transport Arrangements which are from unscheduled transport services of passengers which operate without fixed and published Schedule at an hourly/ per mile/ kilometre charge.

- iii. Interruption or cancellation of the journey either wholly or in partly by the travel agent.
- iv. Any action either wholly or in partly at the instance of the authority governing the Common Carrier or the Government and its related entities.

Documents to be submitted in support of the Claim:

- Details and status of original booking and new alternate transport bookings for travel with tickets, invoices.
- Confirmation in writing from the Common Carrier certifying the delay/ cancellation/ diversion/ shortening of trip & actual date and time of arrival.
- Passport and visa copy with entry and exit Stamp.
- Proof of refund (if any) is provided by Airlines.

2.8 Base Benefit 8 - Extended Pet Stay

We shall indemnify the insured Person up to amount as opted subject to applicable Deductible incurred for the extended stay of domestic pet in the registered pet house in India maximum up to number of days specified against this Benefit in Add-on Policy Schedule as a result of Insured Person's booked return journey to India is delayed for more than 24 hours due to

- i. Sudden Strike, Political Disturbance, Compulsory quarantine by Government.
- ii. Insured Person or travelling companion's (Insured with us) Hospitalization or death due to which Insured Person is not able to return on scheduled arrival date.
- iii. Earthquake, lighting, landslide and rockslide, tsunami, volcano eruption, floods, rains, storm, cyclone, tempest.
- iv. Mechanical breakdown or any operational problem of the Common Carrier.

Note—

- 1. Coverage under this Benefit shall cease on Insured Person's arrival to India.
- 2. Pet should be transferred to registered pet house before the Add-on Policy start date.
- 3. Insured Person and travelling companion's travel dates and destination shall be same.

Exclusions applicable to this Benefit

- i. Any consequential liability or expenses incurred due to any reason with respect to pet.
- ii. Any delay caused due to change in laws, regulations issued by the respective Government or the regulating authority which was publicly announced prior to the Add-on Policy start date.
- iii. Strikes or labor disputes which existed or of which advance warning had been given in Public prior to the Add-on Policy start date.
- iv. Delay caused due to involvement in any unlawful activity.
- v. Delay caused due to any other reason apart from what has been mentioned in this Benefit.

Documents to be submitted in support of the Claim:

- Receipts for fees paid to Pet house.
- Letter from the airlines stating reason and duration of delay.
- Passport and visa copy with entry and exit Stamps.
- Medical records in case of Insured Person's or travelling companion's Hospitalization.
- Copy of pet license from local authority

2.9 Base Benefit 9 - Event Cancellation

If the trip has been arranged specifically to attend a special event related to only sports / concert/ film events and if the event is cancelled or curtailed prior/ after the Add-on Policy start date for reasons that are entirely out of Insured Person's control , then we

shall indemnify Insured Person up to the amount as opted subject to applicable Deductible for any irrecoverable special event ticket costs which Insured Person has paid.

Exclusions applicable to this Benefit:

- i. Event cancelled or curtailed by the appropriate Government authority solely for the reason due to violation of law.

Documents to be submitted in support of the Claim:

- Tickets and invoices of special event booked.
- Written confirmation / documentary proof with reason from the organizers or promoters that the event is cancelled / curtailed.

2.10 Base Benefit 10 – Enhanced Trip Cancellation & Interruption

a) Trip Cancellation:

If the Insured Person’s outward journey as a fare paying passenger from the Country of Residence to an international Place of Destination on a Common Carrier is unavoidably cancelled before the commencement of the Period of Insurance due to any event beyond the control of Insured Person, then we will indemnify up to the amount as opted for those travel and accommodation expenses that the Insured Person has paid and cannot recover and for which no value can be derived at international place of destination.

b) Trip Interruption:

If the Insured Person’s overseas Trip is unavoidably curtailed after the commencement of the Period of Insurance solely and directly due any event beyond the control of Insured Person, then we will indemnify up to the amount as opted for

- Additional travel costs for returning to the Country of Residence (in the same / lower class as per original booking);
- Additional Accommodation costs (of a similar standard, that the Insured Person has booked for his/her trip)

Note - All the other provisions stated under “Trip Cancellation” & “Trip Interruption” of Base Policy shall hold good under this Benefit as well.

2.11 Base Benefit 11: Burglary (Home Contents)

- a) We will indemnify for the loss and damage caused by Burglary and/ or attempted Burglary to the Contents of Home up to the Coverage Amount as opted, during the Period of Insurance, subject to applicable Deductible.

Notes –

- I. This coverage will start once the Insured Person has boarded the Common Carrier and will stop once he/she has de-boarded at Country of Residence.
- ii. Insured Person’s Home must be Unoccupied during the trip.
- iii. We will not make any payment for more than 20% of the coverage amount under this Benefit with respect to any one item.

b) Exclusions applicable to Burglary (Home Contents):

- i. If Insured Person and/or Insured Person’s Family and/or Insured Person’s employed Staff are directly and / or indirectly in any way involved in or concerned with the actual or attempted Burglary.
- ii. In respect of any Kutcha Construction.
- iii. For any loss or damage or incidental loss/damage to livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, antique items, ATM, credit cards or any similar item.
- iv. Under and for any interest in the asset/item Insured, which has been acquired by the Insured Person subsequent to the Add-on Policy Start date as detailed in Add-on Policy Schedule.
- v. If the loss or damage occurs at Insured Person’s home other than address of home mentioned in Add-on Policy Schedule

or Insured Person's home is unlocked or Insured Person's home is located in remote place.

- vi. Immovable items part of Building structure.
- vii. If the loss or damage occurs at Insured Person's home where the safety measures are inadequate.
- viii. If the loss or damage occurs at Insured Person's home in case of natural event or catastrophe.
- ix. If the loss or damage occurs while Insured Person's Home remains unoccupied by Insured Person and/ or Insured Person's Family for more than ninety (90) consecutive days.

c) Basis of Loss Settlement

In the event of a total loss of an item:

We will indemnify Insured Person the depreciated value of the item up to the amount as opted. However, we may instead (alone or with other Insurers), at its sole and absolute discretion, reinstate or replace the affected content or any part thereof, but only to the extent and in the manner that circumstances permit.

In the case of damage to an item:

- I. If it is reasonably capable of repair, reinstatement or refurbishment then our payment will reflect Insured Person's reasonable costs of restoring by such means the damaged item to its condition immediately prior to the event that gave rise to the claim under this Policy.
- II. If the cost of replacement, repair, reinstatement or refurbishment of any item is equal to or exceeds the value of the lost or damaged item immediately before the occurrence of the damage, then we will indemnify Insured Person the depreciated value of the item up to the amount as opted.
- III. We will only pay in India and in Indian Rupees subject to Insured Person having established to us reasonable satisfaction that the replacement, reinstatement, repair or refurbishment has been effected by Insured Person.
- IV. We shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements.
- V. If Insured Person has any other insurance(s) that would cover a claim or would cover that claim through authorized entities, then our liability to Insured Person shall be limited to ratable proportion of the claim.

d) Notification of Claims

It is a condition precedent to our liability under this Benefit that the following information and documentation shall be submitted to us or the Assistance Service Provider immediately in the event of Claim under this Benefit:

- i. Purchase Invoice detailing the date of purchase, value on the date of purchase etc. for the lost or damaged item.
- ii. Provide us with all relevant information, documentation and details of items lost, damaged or destroyed along with their values, and also any other assistance that we may reasonably require to enable us or our representatives or independent surveyors to investigate any claim and/or to establish to us reasonable satisfaction that a loss of the amount stated has occurred under this Add-on Policy.
- iii. Preserve any damaged item so that it may, at our discretion, be inspected and examined by independent surveyors or our representatives.
- iv. Immediately lodge a written complaint with the police listing out the items with values that were lost, damaged or destroyed and that Insured Person intend to claim for and forward a copy of that written complaint, the First Information Report and/or Final Report to us.
- v. Take all practicable steps to apprehend the guilty persons and to recover any item lost.
- vi. Protect the remaining items from further damage.
- vii. Details of damaged or stolen item such as quantity, age, description and amount of loss claimed for in respect of each item, along with all documentation required to support and substantiate claim.
- viii. Documentary proof confirming the repair of damaged item and repair shall be completed within 30 days of police complaint date.

- ix. Any other document as required by us to assess the Claim.

3. General Exclusions

This Add-on Policy shall follow exclusions as mentioned in the Base Policy.

4. Claims Procedure and Management

Claim Procedure and Management under this Add-on Policy shall be same as the Base Policy.

Note-

- Notification to us either at our call center or the Assistance Service Provider's call center or in writing immediately and in any event within 7 days from the Date of Loss under which the Claim is made.
- It is a condition precedent to our liability that the information and documentation (as applicable) shall be submitted to us or the Assistance Service Provider immediately and in any event within 30 days of the event giving rise to the Claim under the Add-on Policy.
- Claim Form shall be duly filled and signed by the Insured Person.

5. General Terms & Conditions

5.1 Disclosure to information Norm

Conditions under this section are same as Base Policy.

5.2 Observance of Terms and Conditions

Conditions under this section are same as Base Policy.

5.3 Reasonable Care

Conditions under this section are same as Base Policy.

5.4 Material Change

Conditions under this section are same as Base Policy.

5.5 Records to be maintained

Conditions under this section are same as Base Policy.

5.6 No constructive Notice

Conditions under this section are same as Base Policy.

5.7 Complete Discharge

Conditions under this section are same as Base Policy.

5.8 Multiple Policies

Conditions under this section are same as Base Policy.

5.9 Policy Disputes

Conditions under this section are same as Base Policy.

5.10 Cancellation / Termination

Conditions under this section are same as Base Policy.

5.11 Limitation of liability

Conditions under this section are same as Base Policy.

5.12 Communication

Conditions under this section are same as Base Policy.

5.13 Cause of Action

Conditions under this section are same as Base Policy.

5.14 Alterations in the Add-on Policy

Conditions under this section are same as Base Policy.

5.15 Free Look Period

Conditions under this section are same as Base Policy.

5.16 Electronic Transactions

Conditions under this section are same as Base Policy.

5.17 Extension of the Add-on Policy Period

Conditions under this section are same as Base Policy.

5.18 Grievances

Grievance redressal procedure is same as mentioned in Base Policy.

6. SCHEDULE OF DISCOUNTS

This Add-on Policy shall follow discounts as mentioned in the Base Policy;

Additional discount options applicable under this Add-on Policy are:

Sr. No	Description	Rates
1.	Direct Discounts	15%
2.	Discount in lieu of commission	15%
3.	Loyalty Discount (If Insured person has existing health indemnity / Benefit / Travel policy from us)	10%

7. SCHEDULE OF BENEFITS:

Sr. No	Add-on Name	Payout Basis	Deductibles	Sum Insured
Base Benefit 1	Emergency Hotel Accommodation	Indemnity	5 Days of Min. Hospitalization required , Co-pay – 10% per claim	Upto USD 100 / 300/ 500 / 1000 /1500 /2000 Upto € 80/ 100 / 300/ 500 / 1000 /1500 /2000
Base Benefit 2	Staff Replacement	Indemnity	USD 100 € 80	Upto USD 1000/ 2000 Upto € 800/1000/ 2000
Base Benefit 3	i. Sports Equipment Hire	Indemnity	N/A	Upto USD 50/ 75/ 100/ 150/ 200/ 250/ 300 Upto € 30/50/ 75/ 100/ 150/ 200/ 250/ 300
	ii. Rented Sports Equipment Damage or Loss	Indemnity	USD 50 € 40	Upto USD 200/ 250/ 300 Upto €150/ 200/ 250/ 300
	iii. Sports Activity Coverage	Indemnity	USD 100 € 80	Upto USD 500/ 750/ 1000 / 1500 Upto €300/500/ 750/ 1000 / 1500
Base Benefit 4	Loan Protector	Indemnity	N/A	Upto INR 1 /5/10/15 / 20 / 25 Lacs
Base Benefit 5	Airfare Allowance	Indemnity	USD 100 € 80	Upto USD 300/ 500/ 1000 Upto € 250/ 300/ 500/ 1000
Base Benefit 6	Self-Driven Rental Car Excess	Indemnity	N/A	Upto USD 50 / 100 Upto € 40/50 / 100
Base Benefit 7	Alternate Transport Expenses	Indemnity	USD 100 € 80	Upto USD 300/ 500/ 1000 Upto € 250/ 300/ 500/ 1000

Base Benefit 8	Extended Pet Stay	Indemnity	No Deductible/ INR 10,000	Upto INR 20,000/30,000/ 50,000 (Max Upto 7 / 30 Days)
Base Benefit 9	Event Cancellation	Indemnity	USD No Deductible/ 100 € No Deductible / 80/ 100	Upto USD 500/ 750/ 1000 Upto € 400/ 500/ 750/ 1000
Base Benefit 10	Enhanced Trip Cancellation & Interruption	Indemnity	As per Base Policy	As per Base Policy
Base Benefit 11	Burglary (Home Contents)	Indemnity	No Deductible/ INR 5000	Upto INR 10K / 25K/ 50K/ 1 lac/2 lacs

About Us

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of ‘consumer-centricity’, the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance was awarded ‘Best Health Insurance Company of the Year’ at the India Insurance Summit & Awards 2023, ‘Best Health Insurance Product’ and ‘Best Health Insurance Agents’ at the Insurance Alertss Awards, 2021. The company was also conferred the ‘Best Medical/Health Insurance Product Award’ at FICCI Healthcare Excellence Awards 2019

Contact details for Claims & Policy Servicing

Registered Office:	Care Health Insurance Limited 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Correspondence address	Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009
Tollfree (WhatsApp Number)	8860402452
E-mail ID for Claims	claims@careinsurance.com
Submit Your Queries/Requests:	https://www.careinsurance.com/contact-us.html
Website	www.careinsurance.com

Disclaimer: This is only a summary of features of ‘explore advantage’. The actual benefits available are as described in the Policy, and will be subject to the Policy terms, conditions and exclusions. Please seek the advice of Your insurance advisor if You require any further information or clarification.

Statutory Warning : Prohibition of Rebates (under Section 41 of Insurance Act, 1938): 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 the 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 published prospectus or tables of the Insurer. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

- Note:
1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy terms and conditions, available on request.
 2. The Proposal Form shall form the basis of the insurance contract. It is mandatory for You to provide Us a duly filled in and signed Proposal Form and retain a copy as an evidence of the basis of the insurance contract.
 3. Any risk under the Policy shall commence only once We receive the premium (including all taxes and levies thereto).
 4. In case You have not understood any of the details, coverage, etc. in this document, You can seek for a clarification or a copy of this document in a language understood by You.
 5. For full details of this product, please log on to www.careinsurance.com
 6. The product is in conformity with the IRDAI approval and health insurance regulations and standardization guidelines.

Insurance is a subject matter of solicitation.

Unique Advertisement number: 23125993

IRDAI Registration Number - 148

CIN: U66000DL2007PLC161503

UIN:CHITIOA24133V012324