

#### ■ What is Travel Prime Super Age Plan?

Travel Prime Super Age is a specially customized travel policy that caters to the needs of an individual traveling abroad.

Policy covers all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed.

This package is specially devised for senior citizens aged between 71 to 90+ years and offers the flexibility of cover for trips abroad ranging from 1-180 days and can be extended for up to 180 days. But for overseas citizens (Foreign passport holder) residing in India and are travelling abroad for a maximum period of 90 days without any further extension.

This plan shall not be valid for Manasarovar Yatra, any other pilgrimage and any other countries which involve hazards to travel for e.g.: Iran, Iraq, Afghanistan, Pakistan, Certain African countries like Congo etc. The declinature list shall be amended on timely basis, to know the current declinature list you are requested to contact us on our toll free numbers.

Travel Policies cannot be issued more than 30 days in advance. In case if you wish to issue a policy more than 30 days in advance, you shall have to provide us the reason towards the same.

#### ■ Travel Prime Super Age:

This package is specially designed for senior citizens aged between 71-90+ years.

#### ■ Who can purchase this plan?

Indian citizens going overseas who have a valid Indian passport Overseas citizens (Foreign passport holder) residing in India and are travelling abroad for a maximum period of 90 days

#### ■ What does the Travel Prime Super Age Plan cover for me?

**Personal Accident:** Covers Death or Permanent Total Disablement due to accidentally bodily injury.

**Medical Expenses and Medical Evacuation:** Covers Medical Treatment Cost incurred for any illness, injury suffered during overseas trip. Medical Evacuation covers cost of evacuation to India on advise of treating doctor with prior approval from Bajaj Allianz General Insurance Company Ltd.

**Emergency dental pain relief-** Emergency dental pain relief is extended up to sum insured as stated on policy schedule under section “emergency dental pain relief”

**Repatriation:** Covers cost of repatriation of mortal remains to India.

**Loss of Checked Baggage:** Covers complete, permanent loss or destruction of the Insured's Checked Baggage.

**Accidental Death & Disability (Common Carrier):** Covers Death or Permanent Total Disablement due to accidentally bodily injury suffered while travelling overseas in common carrier such as rail, bus, tram or aircraft.

**Loss of Passport:** Covers cost of , duplicate passport in event of loss of passport.

**Personal Liability:** Covers payment of Damages to Third Party Civil Claims arising out of Accident Bodily Injury or Accidental Property Damage occurring during overseas trip.

**Hijack cover:** If insured is detained by hijackers following hijacking of any aircraft in which the insured is travelling, the Company will pay up to the maximum sum specified in the schedule.

**Trip Delay:** Company shall indemnify only one event of trip delay during policy period for any trip booked to travel from Republic of India or travel to Republic of India.

This benefit is payable only for one event of Trip delay during the policy period.

**Hospitalization Daily Allowance:** Cover extends daily allowance benefit for an event of hospitalization which is also admissible under medical section of the policy.

**Golfer's Hole-in-one:** Cover extends a benefit for celebration on achieving a Golfers hole-in-one at any United States Golfers Association (USGA) recognized golf course anywhere in the world except India during the Insured Journey.

**Trip Cancellation:** Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable cancellation of the trip prior to its commencement.

Company shall indemnify only one event of trip cancellation during policy period for any trip delayed to travel from Republic of India and or to travel to Republic of India.

**Trip Curtailment:** Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable curtailment of Insured Journey.(Cutting Short by early return to India)

**Delay of Checked Baggage:** Covers cost of emergency purchase of toiletries, medication and clothing if the baggage arrival is delayed beyond 12 hours of scheduled arrival

**Home Burglary Insurance:** Covers loss of or damage to contents of insured's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted Burglary and/or Robbery during the policy period

**Emergency Cash Benefit:** Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up

#### ■ What is the entry age?

Entry age for proposer is 71 yrs – 90+ yrs to opt Travel Prime Super Age

#### ■ What is the policy period?

The policy period is maximum up to 180 days and can be further extended up to 180 days

#### ■ How can I extend my policy?

Travel Extensions can be granted on the basis of Good Health Declaration form duly signed by you.

You shall have to apply for extension of the policy 7 days prior to the expiry of the existing policy.

Policy can not be extended if the extension request is received 7 days after the expiry of the existing policy.

In case of any major claim under the existing policy, the policy can be extended with exclusion of the ailment/injury on account of which the claim was lodged under the expiring policy.

#### ■ What are the various Sum Insured options available under Travel Prime Super Age plan?

- USD 50000 (71 to 75 yrs)
- USD 50000 (76 to 80 yrs)
- USD 50000 (81 to 85 yrs)
- USD 50000 (86 to 90 yrs)
- USD 50000 (91 Plus)

#### ■ What are various benefits/ coverage under the plans?

**Super Age Prime Benefits and Coverage**

The company agrees subject always to terms, conditions, exclusions, and limitations to indemnify the insured in excess of the amount of the deductible and subject always to the sum assured against such loss which is incurred within the policy period.

| Travel Prime Super Age (age bands 71 to 75, 76 to 80, 81 to 85, 86 to 90, 91 plus) USD 50,000 |                                       |            |
|---|---------------------------------------|------------|
| Benefits  | Coverage                              | Deductible |
| Personal Accident   | 10,000 USD                            | Nil        |
| Medical Expenses and Evacuation   | 50,000 USD                            | 100 USD    |
| Emergency Dental Pain Relief included in above limits   | 500USD                                | 100 USD    |
| Repatriation  | 5,000 USD                             | Nil        |
| Loss of baggage (checked)**   | 500 USD                               | Nil        |
| Delay of baggage  | 100 USD                               | 12 Hours   |
| Loss of Passport  | 250 USD                               | 25 USD     |
| Personal Liability  | 100,000 USD                           | 100 USD    |
| Hijack  | 50 USD per day max up to 300 USD      | Nil        |
| Trip Delay  | 20 USD per 12 hours max up to 120 USD | 12 Hours   |
| Hospitalization Daily Allowance   | 25 USD per day max up to 100 USD      | Nil        |
| Golfer's Hole in One  | 250 USD                               | Nil        |
| Trip Cancellation   | 500 USD                               | Nil        |
| Trip Curtailment  | 200 USD                               | Nil        |
| Accidental Death & Disability (Common Carrier)  | 1500 USD                              | Nil        |
| Home Burglary Insurance   | INR 100,000                           | Nil        |
| Emergency Cash Benefit***   | 500 USD                               | Nil        |
| Note  |                                       |            |
| Abbreviation INR indicates Indian National Rupees   |                                       |            |
| Abbreviation ** Per Baggage maximum 50% and per item in baggage 10%                           |                                       |            |
| Abbreviation *** Cash Advance would include delivery charges                                  |                                       |            |

| Travel Prime Super Age (age bands 71 to 75, 76 to 80, 81 to 85, 86 to 90, 91 plus) |                         |            |
|--|-------------------------|------------|
| Benefits   | Coverage                | Deductible |
| Hospital Room, Board and hospital miscellaneous                                    | 1,200 USD Per Day       | Nil        |
| Intensive Care Unit  | 2,000 USD Per Day       | Nil        |
| Surgical Treatment   | 8,000 USD               | Nil        |
| Anesthetist Services   | 25% of Surgeons charges | Nil        |
| Physician's Visit  | 50 USD Per Day          | Nil        |
| Diagnostic and Pre Admission Testing   | 400 USD                 | Nil        |
| Ambulance Services   | 300 USD                 | Nil        |

#### ■ What is Special Features of the Travel Prime Super Age Policy?

Hospitalization Daily Allowance  
Golfers Hole in One  
Emergency Cash Benefit

Ambulance Charges

#### ■ Are there any pre policy medical health check up?

Travel Prime Super Age proposal to be underwritten with Pre-acceptance Medical Tests which shall be advised on submission of proposal form at proposers cost if client has opted for a policy with Medicals.

1. ECG,
2. Blood Sugar: Fasting and Post Prandial,
3. Haemogram with complete blood count,
4. Urine Routine,
5. FMR ( Full Medical Report ),
6. Blood pressure reading (As certified by physician)

All proposals over 75 yrs are considered on merit and recommendations and additional tests besides above

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In case of any major claim under the existing policy, the policy can be extended with exclusion of the ailment/injury on account of which the claim was lodged under the expiring policy.

| Travel Prime Super Age (age bands 71 to 75, 76 to 80, 81 to 85, 86 to 90, 91 plus) |                         |            |
|--|-------------------------|------------|
| Benefits   | Coverage                | Deductible |
| Hospital Room, Board and hospital miscellaneous                                    | 1,200 USD Per Day       | Nil        |
| Intensive Care Unit  | 2,000 USD Per Day       | Nil        |
| Surgical Treatment   | 8,000 USD               | Nil        |
| Anesthetist Services   | 25% of Surgeons charges | Nil        |
| Physician's Visit  | 50 USD Per Day          | Nil        |
| Diagnostic and Pre Admission Testing   | 400 USD                 | Nil        |
| Ambulance Services   | 300 USD                 | Nil        |

#### ■ What is Special Features of the Travel Prime Super Age Policy?

Hospitalization Daily Allowance  
Golfers Hole in One  
Emergency Cash Benefit

1) The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India same provided for under Section Medical Expenses & Medical Evacuation.

2) The company shall be under no liability to make payment of any Medical Expenses incurred before the policy inception and beyond the expiry of Policy Period, same as provided for under Section Medical Expenses & Medical Evacuation.

3) The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- i) Where the insured is:
  - (a) Travelling against the advice of a Physician; or
  - (b) Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured in his proposal; or
  - (c) Travelling for the purpose of obtaining treatment; or
  - (d) In receipt of a terminal prognosis for a medical condition

4) Suicide, attempted suicide or willfully self-inflicted injury or illness, mental disorder, anxiety / stress / depression / nervousness having no underlying physical illness as a cause, alcoholism, drunkenness or the abuse of drugs.

5) Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome), venereal disease and/or any mutant derivative or variation thereof however caused.

The exclusion for HIV stands deleted for Travel Prime Student plans if you opted for rider "HIV" cover

6) The participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.

7) The participation of the Insured in riding or driving in races or rallies.

8) Losses arising from Accidents as a driver on motorized vehicles

unless at the time of the Accident the insured is in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet.

9) Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.

10) Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing

11) Experimental, unproven or non-standard treatment.

12) Treatment by any other system other than modern medicine (also known as Allopathy).

13) The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.

14) Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician.

15) Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.

16) Congenital anomalies or any complications or conditions arising there from.

17) Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.

#### ■ Loss of Checked in Baggage

1) The self-carried baggage is specifically excluded from the policy coverage.

2) Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.

3) The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.

4) Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.

#### ■ Loss of Passport

The Company shall be under no liability to make payment for:

1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other

authority

2. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.

3. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

#### ■ Personal Liability

The Company shall not be under any liability to make payment for Claims arising out of:

1. The Insured's liability to any employee (whether under a contract of or for services);
2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker of the Insured, and any travelling companion of the Insured;
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:

- a. Livestock belonging to the Insured or in the Insured's care, custody or control;
- b. Any willful, malicious, criminal or unlawful act, error, or omission;
- c. The pursuit of any trade, business of profession, employment or occupation;
- d. The ownership, possession or use of vehicles, aircraft, or watercraft;
- e. Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;
- f. The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
- g. The supply of goods or services;
- h. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- i. Any professional liability arising out of the insured's profession/activities.

#### ■ Trip Delay

However, the Company will not pay,

1. For any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airline.
2. For any delayed departure caused by strike or industrial action

known to exist or was anticipated at the time the trip was booked

3. If the aircraft is taken out of service on the instructions of the Civil Aviation Authority or other competent statutory authority except due to bad weather conditions.

#### ■ Hospitalization Daily Allowance

Hospitalization Daily Allowance benefit shall be extended only if such hospitalization is admissible under section Medical Expenses under the policy

#### ■ Golfer's Hole-in-one

Subject to all other terms and conditions, it is hereby agreed that the insurer shall reimburse expenses incurred in celebration of achieving a hole-in-one by the insured during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course, subject to maximum the limit shown in the Schedule against this cover.

#### ■ Delay of Checked Baggage

1) Delay of baggage when the intended destination is in India. Specific Condition

2) It is a condition precedent to the Company's Liability hereunder that upon discovering the delay in arrival of the Checked Baggage the Insured shall obtain written non-delivery confirmation from the Airline along with the period of delay, which must be submitted to the Insurance Company / Claims Administrator in the event of a Claim.

3) In case of more than one claim during the insured journey the Company's liability in all claim put together will be restricted to the Section E Sum Insured. The time deductible of 12 hrs will apply separately for every claim.

#### ■ General Exclusions Applicable to All Sections

The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- a. The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
- b. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution,

insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

- c. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:

- d. Ionizing radiation or contamination by radioactivity form any nuclear waste from combustion of nuclear fuel; or

- e. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or

- f. Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.

- g. The Insured's actual or attempted engagement in any criminal or other unlawful act.

- h. Any consequential losses.

- i. In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.

- j. The insured engaging in air travel unless he flies as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

#### ■ What are the deductibles under the policy?

- Medical Expenses and Evacuation: 100 USD
- Emergency dental pain relief: 100 USD
- Delay of Checked Baggage: 12 Hours
- Trip delay: 12 Hours
- Loss of Passport: 25 USD
- Personal Liability: 100 USD

#### ■ Cancellation

This Policy may be cancelled by the Insured after the expiry of 15 days from the effective date, in writing to the Company as long as the

Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, and this Policy shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.

Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of INR 224 (Excluding Taxes).

In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy

| Period/Risk                           | Rate of Premium Retained by the Company |
|---------------------------------------|---|
| Above 50% of policy period            | 100%                                    |
| Above 40% to 50% of policy period     | 80%                                     |
| Above 30% to 40% of policy period     | 75%                                     |
| Above 20% to 30% of policy period     | 60%                                     |
| Policy Inception 20% of policy period | 50%                                     |

#### Revision/Modification of the policy:

There is a possibility of revision/ modification of terms, conditions, coverage and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

#### Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking extension of this Policy, You can choose, among Our available similar and closely similar Travel insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for any extension and accordingly upon Your seeking extension of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You.

#### Travel Prime Super Age Premium Chart:

| Travel Prime Super Age With medical Premium Chart |  |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|---|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|-------|
| Travel Days                                       | Plan   |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|   | Travel Prime Super Age 70 to 75 yrs USD 50,000 |                                 | Travel Prime Super Age 76 to 80 yrs USD 50,000 |                                 | Travel Prime Super Age 81 to 85 yrs USD 50,000 |                                 | Travel Prime Super Age 86 to 90 yrs USD 50,000 |                                 | Travel Prime Super Age 91 years and above USD 50,000 |                                 |       |
| Geographical Location                             | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                      | Worldwide Including USA/ Canada |       |
|   | 1-4 days                                       | 1522                            | 2104   | 2604                            | 3287   | 3641                            | 4547   | 5280                            | 6595   | 8184                            | 10221 |
| 5-7 days  | 1725   | 2384                            | 3696   | 4562                            | 5006   | 6448                            | 7258   | 9350                            | 11250  | 14493                           |       |
| 8-14 days   | 2443   | 3198                            | 5039   | 7197                            | 6715   | 9888                            | 9736   | 14338                           | 15090  | 22224                           |       |
| 15-21 days  | 3469   | 4171                            | 6501   | 10074                           | 8669   | 13430                           | 12570  | 19475                           | 19483  | 30185                           |       |
| 22-28 days  | 4494   | 5389                            | 8014   | 12591                           | 10684  | 16789                           | 15493  | 24344                           | 24013  | 37733                           |       |
| 29-35 days  | 5588   | 6638                            | 9616   | 15336                           | 12820  | 20449                           | 18590  | 29653                           | 28815  | 45961                           |       |
| 36-47 days  | 7117   | 8480                            | 12360  | 19687                           | 16482  | 26252                           | 23899  | 38065                           | 37043  | 59001                           |       |
| 48-60 days  | 8999   | 10702                           | 15111  | 24723                           | 20145  | 32964                           | 29210  | 47798                           | 45276  | 74086                           |       |
| 61-75 days  | 11855  | 14023                           | 20374  | 30905                           | 27166  | 41204                           | 39392  | 59746                           | 61056  | 92608                           |       |
| 76-90 days  | 14225  | 16792                           | 26098  | 38092                           | 34795  | 50792                           | 50453  | 73649                           | 78203  | 114155                          |       |
| 91-120 days                                       | 18574  | 24012                           | 35714  | 59060                           | 47616  | 78748                           | 69043  | 114185                          | 107018   | 176986                          |       |
| 121-150 days                                      | 25074  | 35194                           | 46697  | 78748                           | 62502  | 104995                          | 90628  | 152244                          | 140473   | 235978                          |       |
| 151-180 days                                      | 30265  | 42047                           | 55396  | 97057                           | 73865  | 129414                          | 107105   | 187650                          | 166013   | 290857                          |       |

Note: Premium Rates Indicated above are in Indian National Rupees Only  
Premium Rates Indicated above are Inclusive of 14% Service Tax

| Travel Prime Super Age With medical plan Extension Period Premium Chart |  |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|---|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|-------|
| Travel Days   | Plan   |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|   | Travel Prime Super Age 70 to 75 yrs USD 50,000 |                                 | Travel Prime Super Age 76 to 80 yrs USD 50,000 |                                 | Travel Prime Super Age 81 to 85 yrs USD 50,000 |                                 | Travel Prime Super Age 86 to 90 yrs USD 50,000 |                                 | Travel Prime Super Age 91 years and above USD 50,000 |                                 |       |
| Geographical Location   | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                      | Worldwide Including USA/ Canada |       |
|   | 1 - 4 days                                     | 1675                            | 2314   | 2865                            | 3616   | 4006                            | 5002   | 5808                            | 7254   | 9003                            | 11244 |
| 5-7 days  | 1897   | 2622                            | 4065   | 5018                            | 5506   | 7093                            | 7983   | 10285                           | 12375  | 15942                           |       |
| 8-14 days   | 2688   | 3518                            | 5543   | 7916                            | 7386   | 10877                           | 10709  | 15772                           | 16600  | 24446                           |       |
| 15-21 days  | 3816   | 4589                            | 7151   | 11082                           | 9535   | 14773                           | 13826  | 21422                           | 21431  | 33204                           |       |
| 22-28 days  | 4943   | 5928                            | 8816   | 13851                           | 11752  | 18468                           | 17042  | 26779                           | 26415  | 41506                           |       |
| 29-35 days  | 6985   | 8298                            | 12020  | 19170                           | 16026  | 25562                           | 23238  | 37065                           | 36018  | 57451                           |       |
| 36-47 days  | 8895   | 10601                           | 15450  | 24608                           | 20602  | 32814                           | 29874  | 47581                           | 46303  | 73750                           |       |
| 48-60 days  | 11250  | 13378                           | 18889  | 30903                           | 25181  | 41204                           | 36513  | 59746                           | 56594  | 92608                           |       |
| 61-75 days  | 16003  | 18931                           | 27505  | 41722                           | 36675  | 55626                           | 53178  | 80658                           | 82425  | 125020                          |       |
| 76-90 days  | 19203  | 22670                           | 35233  | 51424                           | 46974  | 68570                           | 68112  | 99425                           | 105573   | 154110                          |       |
| 91-120 days   | 27862  | 36018                           | 53571  | 88589                           | 71424  | 118122                          | 103564   | 171277                          | 160526   | 265480                          |       |
| 121-150 days  | 43880  | 61590                           | 81720  | 137809                          | 109378   | 183742                          | 158598   | 266426                          | 245827   | 412960                          |       |
| 151-180 days  | 52963  | 73581                           | 96944  | 169851                          | 129265   | 226474                          | 187434   | 328387                          | 290522   | 509000                          |       |

Note: Premium Rates Indicated above are in Indian National Rupees Only  
Premium Rates Indicated above are Inclusive of 14% Service Tax

| Travel Prime Super Age Without medical within 30 days Premium Chart |  |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|---|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|-------|
| Travel Days   | Plan   |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|   | Travel Prime Super Age 70 to 75 yrs USD 50,000 |                                 | Travel Prime Super Age 76 to 80 yrs USD 50,000 |                                 | Travel Prime Super Age 81 to 85 yrs USD 50,000 |                                 | Travel Prime Super Age 86 to 90 yrs USD 50,000 |                                 | Travel Prime Super Age 91 years and above USD 50,000 |                                 |       |
| Geographical Location   | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                      | Worldwide Including USA/ Canada |       |
|   | 1 - 4 days                                     | 2252                            | 3022   | 2802                            | 3544   | 3903                            | 4894   | 5659                            | 7097   | 8771                            | 11000 |
| 5-7 days  | 2949   | 3821                            | 3926   | 4870                            | 5458   | 6863                            | 7915   | 9951                            | 12268  | 15424                           |       |
| 8-14 days   | 4197   | 5513                            | 5494   | 7654                            | 7328   | 10788                           | 10626  | 15643                           | 16470  | 24247                           |       |
| 15-21 days  | 5482   | 7630                            | 7092   | 10990                           | 9456   | 14650                           | 13712  | 21243                           | 21253  | 32927                           |       |
| 22-28 days  | 6623   | 9753                            | 8742   | 13737                           | 11655  | 18315                           | 16901  | 26557                           | 26195  | 41164                           |       |
| 29-35 days  | 8031   | 11956                           | 10489  | 16734                           | 13987  | 22310                           | 20281  | 32349                           | 31434  | 50141                           |       |
| 36-47 days  | 10106  | 15289                           | 13484  | 21476                           | 17980  | 28637                           | 26072  | 41523                           | 40412  | 64361                           |       |
| 48-60 days  | 12351  | 18824                           | 16481  | 26970                           | 21978  | 35959                           | 31869  | 52141                           | 49396  | 80818                           |       |
| 61-75 days  | 17696  | 25755                           | 22225  | 33714                           | 29634  | 44952                           | 42969  | 65181                           | 66602  | 101030                          |       |
| 76-90 days  | 20811  | 30571                           | 28469  | 41553                           | 37957  | 55406                           | 55038  | 80338                           | 85310  | 124524                          |       |
| 91-120 days   | 28495  | 44663                           | 38961  | 64431                           | 51944  | 85907                           | 75319  | 124564                          | 116744   | 193076                          |       |
| 121-150 days  | 41411  | 63156                           | 50944  | 85793                           | 68181  | 114542                          | 98863  | 166085                          | 153237   | 257433                          |       |
| 151-180 days  | 49345  | 75911                           | 60433  | 105448                          | 80581  | 141176                          | 116842   | 204706                          | 181105   | 317295                          |       |

Note: Premium Rates Indicated above are in Indian National Rupees Only  
Premium Rates Indicated above are Inclusive of 14% Service Tax

| Travel Prime Super Age Without medical within 30 days plan Extension Period Premium Chart |  |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|---|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|-------|
| Travel Days   | Plan   |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|   | Travel Prime Super Age 70 to 75 yrs USD 50,000 |                                 | Travel Prime Super Age 76 to 80 yrs USD 50,000 |                                 | Travel Prime Super Age 81 to 85 yrs USD 50,000 |                                 | Travel Prime Super Age 86 to 90 yrs USD 50,000 |                                 | Travel Prime Super Age 91 years and above USD 50,000 |                                 |       |
| Geographical Location   | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                      | Worldwide Including USA/ Canada |       |
|   | 1 - 4 days                                     | 2477                            | 3324   | 3083                            | 3899   | 4293                            | 5383   | 6226                            | 7806   | 9649                            | 12099 |
| 5-7 days  | 3243   | 4204                            | 4318   | 5357                            | 6004   | 7549                            | 8706   | 10946                           | 13494  | 16967                           |       |
| 8-14 days   | 4618   | 6065                            | 6043   | 8419                            | 8061   | 11867                           | 11688  | 17207                           | 18117  | 26671                           |       |
| 15-21 days  | 6031   | 8394                            | 7801   | 12089                           | 10403  | 16115                           | 15083  | 23368                           | 23378  | 36220                           |       |
| 22-28 days  | 7286   | 10727                           | 9616   | 15111                           | 12820  | 20147                           | 18590  | 29214                           | 28215  | 45281                           |       |
| 29-35 days  | 10039  | 14945                           | 13111  | 20918                           | 17483  | 27887                           | 25350  | 40436                           | 39292  | 62676                           |       |
| 36-47 days  | 12632  | 19111                           | 16855  | 26846                           | 22476  | 35796                           | 32590  | 51904                           | 50515  | 80452                           |       |
| 48-60 days  | 15439  | 23530                           | 20601  | 33712                           | 27483  | 44949                           | 39836  | 65176                           | 61746  | 101023                          |       |
| 61-75 days  | 23890  | 34769                           | 30005  | 45513                           | 40006  | 60686                           | 58009  | 87994                           | 89913  | 136391                          |       |
| 76-90 days  | 28094  | 41271                           | 38434  | 56097                           | 51242  | 74798                           | 74302  | 108457                          | 115167   | 168108                          |       |
| 91-120 days   | 42743  | 66994                           | 58440  | 96646                           | 77916  | 128860                          | 112977   | 186847                          | 175115   | 289614                          |       |
| 121-150 days  | 72468  | 110524                          | 89154  | 150137                          | 119317   | 200448                          | 173010   | 290650                          | 268164   | 450507                          |       |
| 151-180 days  | 86354  | 132845                          | 105757   | 184533                          | 141016   | 247060                          | 204473   | 358236                          | 316934   | 555267                          |       |

Note: Premium Rates Indicated above are in Indian National Rupees Only  
Premium Rates Indicated above are Inclusive of 14% Service Tax

| Travel Prime Super Age Without medical More than 30 days Premium Chart |  |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|--|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|-------|
| Travel Days  | Plan   |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|  | Travel Prime Super Age 70 to 75 yrs USD 50,000 |                                 | Travel Prime Super Age 76 to 80 yrs USD 50,000 |                                 | Travel Prime Super Age 81 to 85 yrs USD 50,000 |                                 | Travel Prime Super Age 86 to 90 yrs USD 50,000 |                                 | Travel Prime Super Age 91 years and above USD 50,000 |                                 |       |
| Geographical Location  | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                      | Worldwide Including USA/ Canada |       |
|  | 1 - 4 days                                     | 2420                            | 3256   | 2998                            | 3804   | 4167                            | 5237   | 6041                            | 7595   | 9364                            | 11772 |
| 5-7 days   | 3138   | 4086                            | 4156   | 5180                            | 5909   | 7273                            | 8568   | 10545                           | 13281  | 16345                           |       |
| 8-14 days  | 4441   | 5866                            | 5954   | 8108                            | 7936   | 11463                           | 11506  | 16620                           | 17834  | 25762                           |       |
| 15-21 days   | 5941   | 8088                            | 7684   | 11667                           | 10245  | 15872                           | 14855  | 23015                           | 23025  | 35674                           |       |
| 22-28 days   | 7175   | 10315                           | 9471   | 14882                           | 12627  | 19842                           | 18310  | 28770                           | 28379  | 44593                           |       |
| 29-35 days   | 8699   | 12632                           | 11365  | 18124                           | 15152  | 24168                           | 21970  | 35044                           | 34054  | 54318                           |       |
| 36-47 days   | 10950  | 16185                           | 14608  | 23266                           | 19478  | 31024                           | 28244  | 44986                           | 43778  | 69727                           |       |
| 48-60 days   | 13380  | 20298                           | 17858  | 29218                           | 23808  | 38957                           | 34521  | 56488                           | 53508  | 87557                           |       |
| 61-75 days   | 19173  | 27213                           | 24079  | 36524                           | 32106  | 48696                           | 46553  | 70609                           | 72157  | 109446                          |       |
| 76-90 days   | 22542  | 32436                           | 30843  | 45017                           | 41122  | 60027                           | 59627  | 87039                           | 92421  | 134911                          |       |
| 91-120 days  | 30869  | 47316                           | 42207  | 68748                           | 56274  | 93066                           | 81597  | 134946                          | 126475   | 209166                          |       |
| 121-150 days   | 44861  | 67047                           | 55187  | 90628                           | 73865  | 124086                          | 107105   | 179924                          | 166014   | 278883                          |       |
| 151-180 days   | 53456  | 80557                           | 65469  | 111407                          | 87296  | 152944                          | 126579   | 221768                          | 196196   | 343740                          |       |

Note: Premium Rates Indicated above are in Indian National Rupees Only  
Premium Rates Indicated above are Inclusive of 14% Service Tax

| Travel Prime Super Age Without medical more than 30 days Extension Period Premium Chart |  |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|---|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|--|---------------------------------|-------|
| Travel Days   | Plan   |                                 |  |                                 |  |                                 |  |                                 |  |                                 |       |
|   | Travel Prime Super Age 70 to 75 yrs USD 50,000 |                                 | Travel Prime Super Age 76 to 80 yrs USD 50,000 |                                 | Travel Prime Super Age 81 to 85 yrs USD 50,000 |                                 | Travel Prime Super Age 86 to 90 yrs USD 50,000 |                                 | Travel Prime Super Age 91 years and above USD 50,000 |                                 |       |
| Geographical Location   | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                | Worldwide Including USA/ Canada | Worldwide Excluding USA/ Canada                      | Worldwide Including USA/ Canada |       |
|   | 1 - 4 days                                     | 2662                            | 3582   | 3298                            | 4185   | 4583                            | 5762   | 6645                            | 8354   | 10300                           | 12949 |
| 5-7 days  | 3452   | 4494                            | 4573   | 5699                            | 6500   | 7999                            | 9424   | 11600                           | 14608  | 17980                           |       |
| 8-14 days   | 4886   | 6454                            | 6549   | 8918                            | 8729   | 12608                           | 12656  | 18282                           | 19617  | 28338                           |       |
| 15-21 days  | 6534   | 8898                            | 8452   | 12833                           | 11269  | 17460                           | 16341  | 25317                           | 25327  | 39241                           |       |
| 22-28 days  | 7893   | 11346                           | 10418  | 16369                           | 13890  | 21825                           | 20140  | 31646                           | 31217  | 49053                           |       |
| 29-35 days  | 10874  | 15790                           | 14206  | 22655                           | 18940  | 30210                           | 27463  | 43805                           | 42568  | 67897                           |       |
| 36-47 days  | 13688  | 20232                           | 18259  | 29083                           | 24348  | 38781                           | 35305  | 56232                           | 54722  | 87160                           |       |
| 48-60 days  | 16725  | 25372                           | 22322  | 36522                           | 29760  | 48696                           | 43151  | 70609                           | 66885  | 109446                          |       |
| 61-75 days  | 25884  | 36738                           | 32506  | 49307                           | 43343  | 65740                           | 62847  | 95323                           | 9741   |                                 |       |