

Overseas Assist Plan (Smart Pro)

ASSISTANCE SERVICES

Assistance Services	Smart Pro
24/7 Worldwide Medical Assistance	✓
Travel Assistance	✓
Lifestyle Assistance Overseas	✓
Travel Insurance	✓
Domestic Medical Assistance	✓
Lifestyle Assistance in India	✓

INSURANCE BENEFITS

Coverage (Amount in USD)	Smart Pro
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Medical Related Benefits

Emergency Medical Expenses	75000 /150000/300000/600000/1000000
Emergency Medical Evacuation	
Repatriation of Mortal Remains	100
Deductibles	
Dental Treatment Expenses	750
Deductibles	100
Daily Allowance Incase of Hospitalisation	50 Per Day, Upto 7 Days
Deductibles	1 Day
Compassionate Visit	2500

Personal Accident

Personal Accident	20,000
Accidental Death	
Permanent Total Disability (PTD)	
Permanent Partial Disability (PPD)	3500
Accidental Death - Common Carrier	
Permanent Total Disability - Common Carrier	
Permanent Partial Disability - Common Carrier	75 Per Day, Upto 4 Days
Hijack Distress Allowance	
Deductibles	12 HRS
Child Escort	500
Deductibles	100

Loss of Luggage & Other Benefits

Total loss of checked-in Baggage	1250
Delay of checked-in Baggage	200
Deductibles	12 HRS
Loss of Passport and Documents	500
Deductibles	25
Mugging Benefit	500 Per Day, Upto 1 Day

Travel Inconvenience & Other Travel Related Benefits

Trip Cancellation and/or Interruption	1250
Deductibles	100
Missed Connection	750
Deductibles	3 HRS
Trip Delay	100 Per Day, Upto 1 Day

Deductibles	3 HRS
Flight Delay (Airlines)	500
Deductibles	3 HRS
Over Booked - Common Carrier	1000
Deductibles	6 HRS
Bounced Hotel Booking	750
Deductibles	100
Travel Inconvenience	750
Deductibles	100
Loss of International Driving License	750
Deductibles	100
Car Rental Excess Insurance	750
Deductibles	100
Overseas Travel Service Supplier Insolvency	750
Deductibles	100



Liability Protection Benefits

Personal Liability	2,00,000
Deductibles	100
Legal Expenses	1500
Deductibles	100
Home Burglary Insurance - (Contents)	INR 200000
Deductibles	As Per Erstwhile Fire Tariff
Home Fire Insurance - (Contents)	INR 200000
Deductibles	As Per Erstwhile Fire Tariff
Financial Emergency Assistance	750
Bail Bond	3000
Deductibles	100



Life Style Benefits

Golf Equipment Cover	1500
Deductibles	100
Pet Care	INR 10000

OPTIONAL RIDER COVER

Coverage (Amount in USD)	Smart Pro	Riders %
Loss of Gadgets	750	10%
Deductibles	100	
Political Risk & Catastrophe Evacuation	7500	5%
Deductibles	100	
Cruise Cover	1500	5%
Deductibles	150	
Travel Loan Secure	INR 100000	5%
Deductibles	INR 2000	
Debit/ Credit Card/ FOREX CARD-Fraud	750	2%
Deductibles	50	
Adventure Sports	20000	20%
Medical Sublimit-Wavier off- 75K & 150K	Excluding 30% Including 40%	

LIFE THREATENING SITUATION CONDITION

Age (Amount in USD)	Smart Pro
Upto 80 years	15% of Medical SI or Maximum of 15000 Whichever is Less
Above 80 Years and Maximum Upto 85 Years	3000

SPECIAL SUBLIMITS APPLICABLE - FROM 61 YRS - 80 YRS

Plan (Amount in USD)	Smart Pro
Room Rent including Boarding lodging	1750/day up to 30 days
Intensive Care unit	3250/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to 15000
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max 100/day up to 10 visits
Diagnostic and Radiology services	Up to 1000
Ambulance Services	Max up to 500
Hospital Miscellaneous Expenses	Maximum of 1000
Sublimits for Above 80YRS & Maximum upto 85 YRS	Per Policy maximum limit is 5000

Note: Assistance provided by Asego Travel LLP, Insurance underwritten by an IRDAI authorised underwriter – ICICI Lombard General Insurance Company Ltd.

ASSIST FEES (IN INR INCLUSIVE OF GST 18%)

Smart Pro Plan 75 k - Excluding USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	906	1,002	1,356	1,696	2,254	2,395	2,813	3,910	5,862
5--6	1,002	1,107	1,499	2,294	2,556	3,561	3,728	4,787	7,181
7--8	1,232	1,337	1,930	2,687	3,285	3,814	4,792	4,942	7,412
9--12	1,458	1,525	2,349	3,246	4,354	5,012	6,193	6,645	9,874
13-14	1,522	1,561	2,488	3,528	4,760	5,726	6,541	7,112	10,568
15-21	1,679	1,894	3,024	3,876	6,091	6,806	7,517	7,866	11,687
22-28	1,905	2,184	4,012	4,107	6,279	7,915	8,547	9,436	14,153
29-35	2,288	2,545	4,510	5,843	7,295	8,177	10,347	14,164	21,248
36-47	2,712	3,037	5,870	6,321	8,037	10,724	11,764	15,945	23,916
48-60	3,036	3,606	7,190	8,247	9,529	11,618	13,502	17,037	25,555
61-75	3,629	4,194	9,538	9,947	10,746	14,825	16,629	19,779	29,669
76-90	4,322	5,207	11,159	13,312	14,144	17,578	21,980	24,690	37,038
91-105	5,565	6,590	13,658	15,590	21,217	23,088	27,892	32,997	49,496
106-120	5,722	7,146	15,413	19,960	24,533	25,409	33,365	37,391	56,088
121-140	6,298	8,113	19,563	25,082	29,286	33,815	40,409	49,950	74,926
141-160	7,062	8,343	19,929	30,363	33,495	39,520	44,602	50,716	76,069
161-180	7,945	9,068	23,116	35,265	39,370	43,500	49,076	59,007	88,512

Smart Pro Plan 75 k - Including USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	1,203	1,342	2,051	3,284	4,312	5,095	6,363	7,391	10,980
5--6	1,332	1,487	2,275	3,642	4,776	5,393	7,051	8,113	12,168
7--8	1,544	1,722	2,522	4,224	5,295	5,792	7,458	8,825	13,235
9--12	1,748	2,024	3,207	5,371	6,735	7,489	8,781	9,523	14,284
13-14	1,990	2,058	3,421	5,443	7,380	8,470	9,724	10,787	16,176
15-21	2,234	2,481	4,560	6,891	7,998	9,889	11,006	12,105	18,160
22-28	2,758	3,170	5,612	8,344	9,600	11,235	12,834	14,227	21,344
29-35	3,292	3,741	6,901	9,279	10,786	12,220	15,469	17,717	26,576
36-47	3,985	4,652	8,566	10,567	13,758	17,062	21,145	24,043	36,060
48-60	4,821	6,950	10,615	15,196	20,876	23,595	28,208	32,365	48,549
61-75	6,823	9,768	13,677	17,910	24,852	27,082	38,678	39,677	59,516
76-90	8,430	11,374	16,265	24,815	29,255	31,717	44,490	45,275	67,914
91-105	9,322	13,424	24,048	30,145	36,991	49,894	56,113	64,821	97,230
106-120	10,723	14,093	25,285	36,380	42,521	51,794	61,686	73,325	1,09,987
121-140	11,767	15,656	34,512	53,431	55,305	67,787	73,322	82,130	1,23,194
141-160	12,202	16,016	36,711	57,953	59,636	72,086	76,925	90,111	1,35,169
161-180	13,927	17,010	40,341	68,366	68,914	80,126	94,091	1,01,048	1,51,573

Smart Pro Plan 150 k - Excluding USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	972	1,075	1,455	1,820	2,418	2,569	3,018	4,194	6,289
5--6	1,075	1,188	1,608	2,461	2,741	3,820	3,999	5,135	7,704
7--8	1,321	1,434	2,070	2,883	3,524	4,091	5,140	5,301	7,952
9--12	1,564	1,635	2,519	3,483	4,670	5,376	6,643	7,129	10,592
13-14	1,633	1,674	2,669	3,785	5,106	6,142	7,017	7,630	11,337
15-21	1,802	2,031	3,244	4,157	6,534	7,301	8,063	8,438	12,537
22-28	2,043	2,343	4,304	4,405	6,735	8,490	9,169	10,122	15,183
29-35	2,455	2,730	4,838	6,268	7,826	8,772	11,099	15,194	22,793
36-47	2,909	3,258	6,297	6,781	8,621	11,504	12,619	17,105	25,655
48-60	3,257	3,868	7,713	8,847	10,222	12,463	14,484	18,276	27,414
61-75	3,893	4,499	10,232	10,671	11,528	15,903	17,838	21,217	31,827
76-90	4,636	5,584	11,970	14,281	15,172	18,856	23,578	26,486	39,732
91-105	5,970	7,069	14,652	16,723	22,760	24,767	29,920	35,396	53,096
106-120	6,138	7,666	16,534	21,412	26,317	27,257	35,791	40,111	60,167
121-140	6,756	8,703	20,986	26,906	31,415	36,274	43,348	53,583	80,375
141-160	7,575	8,950	21,378	32,571	35,931	42,394	47,846	54,404	81,601
161-180	8,523	9,727	24,797	37,830	42,233	46,663	52,646	63,298	94,949

Smart Pro Plan 150 k - Including USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	1,290	1,439	2,200	3,523	4,626	5,466	6,826	7,928	11,778
5--6	1,429	1,595	2,440	3,907	5,123	5,785	7,563	8,703	13,053
7--8	1,656	1,847	2,705	4,531	5,680	6,214	8,001	9,466	14,198
9--12	1,876	2,172	3,440	5,762	7,225	8,033	9,420	10,215	15,323
13-14	2,135	2,208	3,669	5,838	7,917	9,086	10,431	11,572	17,353
15-21	2,396	2,661	4,892	7,392	8,580	10,609	11,807	12,985	19,480
22-28	2,958	3,401	6,020	8,951	10,298	12,052	13,768	15,262	22,897
29-35	3,532	4,013	7,402	9,954	11,570	13,109	16,594	19,005	28,509
36-47	4,274	4,991	9,189	11,335	14,758	18,303	22,683	25,791	38,683
48-60	5,171	7,456	11,387	16,302	22,394	25,311	30,259	34,719	52,080
61-75	7,319	10,479	14,671	19,213	26,660	29,052	41,491	42,563	63,845
76-90	9,043	12,201	17,448	26,619	31,383	34,023	47,726	48,567	72,853
91-105	10,000	14,400	25,796	32,337	39,681	53,523	60,193	69,535	1,04,301
106-120	11,503	15,118	27,124	39,026	45,613	55,561	66,172	78,658	1,17,986
121-140	12,623	16,795	37,022	57,317	59,328	72,717	78,655	88,103	1,32,153
141-160	13,089	17,180	39,381	62,168	63,973	77,328	82,519	96,665	1,45,000
161-180	14,940	18,247	43,275	73,338	73,926	85,954	1,00,934	1,08,397	1,62,597

Smart Pro Plan 300 k - Excluding USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	1,108	1,209	1,976	2,413	3,204	3,404	3,995	4,617	6,924
5--6	1,227	1,337	2,190	3,071	3,498	4,069	4,700	5,310	7,899
7--8	1,549	1,738	2,758	3,341	3,898	4,214	5,490	5,667	8,357
9--12	1,728	2,033	3,390	4,220	4,882	5,499	6,887	7,508	10,997
13-14	1,880	2,171	3,691	4,421	5,391	6,559	7,295	8,111	11,858
15-21	2,206	2,334	4,748	5,042	6,928	7,684	8,444	9,211	13,043
22-28	2,545	3,099	5,112	5,737	7,305	8,788	9,317	10,937	15,692
29-35	3,015	3,285	6,855	7,216	9,507	12,925	14,364	16,380	24,446
36-47	3,619	4,312	8,385	9,386	10,266	14,116	15,976	18,404	27,606
48-60	4,331	5,181	11,176	12,236	12,776	15,833	19,457	22,656	33,983
61-75	4,772	6,294	12,922	13,827	14,181	22,099	24,702	29,523	44,285
76-90	5,147	7,543	16,256	17,102	17,399	24,152	27,865	33,454	50,182
91-105	7,110	9,976	19,860	20,433	23,340	28,923	34,756	41,723	62,587
106-120	7,967	10,290	21,295	23,466	31,597	37,192	43,854	51,237	76,857
121-140	8,155	11,139	25,790	30,456	38,852	45,650	58,118	62,430	93,644
141-160	9,120	12,710	27,604	36,206	46,453	56,196	62,395	75,348	1,13,022
161-180	11,401	14,797	30,492	44,350	54,215	68,154	79,459	89,760	1,34,639

Smart Pro Plan 300 k - Including USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	1,453	1,717	2,737	4,669	4,996	5,866	7,138	8,404	12,249
5--6	1,609	1,901	3,152	5,175	5,469	6,111	7,991	9,147	13,783
7--8	1,819	2,203	3,488	5,485	5,896	6,738	8,272	9,868	14,985
9--12	2,309	2,822	4,387	6,795	7,387	8,796	9,735	10,346	15,519
13-14	2,462	2,969	4,783	7,738	8,301	9,695	10,653	11,718	17,576
15-21	2,944	3,536	6,593	8,637	8,912	10,996	12,232	13,443	19,949
22-28	3,538	4,401	8,304	10,849	11,092	13,822	14,651	16,116	24,173
29-35	4,252	5,155	10,404	12,064	13,108	15,528	18,025	22,243	33,368
36-47	5,232	6,378	12,815	15,325	15,592	19,625	23,443	26,775	39,738
48-60	6,523	9,333	16,255	18,686	24,817	29,109	35,451	45,547	68,321
61-75	8,690	12,613	20,591	21,758	30,061	31,367	46,243	46,953	70,429
76-90	10,160	12,992	24,373	31,574	37,978	48,442	56,875	67,791	1,01,688
91-105	12,999	16,509	31,162	44,845	47,117	54,998	66,342	73,407	1,10,106
106-120	13,644	17,581	33,498	47,027	57,295	66,258	81,167	89,509	1,34,263
121-140	16,288	23,404	43,763	63,398	67,839	73,937	90,445	97,116	1,45,674
141-160	16,953	25,299	48,915	83,427	84,689	96,006	1,15,089	1,23,708	1,85,560
161-180	20,661	26,144	51,392	84,191	99,593	1,14,075	1,36,332	1,44,549	2,16,822

Smart Pro Plan 600 k - Excluding USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	1,369	1,454	2,272	2,840	3,549	4,436	5,544	6,931	10,300
5--6	1,513	1,653	2,392	3,269	3,738	4,672	5,842	7,302	10,846
7--8	1,907	1,981	2,954	3,692	4,614	5,768	7,212	8,926	13,391
9--12	2,084	2,459	4,096	5,117	6,396	7,996	9,900	12,375	18,563
13-14	2,246	2,622	4,455	5,567	6,961	8,618	10,773	13,466	20,197
15-21	2,539	2,897	5,381	6,728	8,331	10,413	13,016	16,271	24,404
22-28	2,927	3,562	6,173	7,717	9,554	11,939	14,927	18,657	27,987
29-35	3,262	3,980	7,774	9,627	12,031	15,040	18,801	21,617	32,430
36-47	4,064	5,205	9,225	10,608	12,412	16,147	19,690	22,644	33,968
48-60	5,230	7,785	12,095	13,911	15,997	18,397	21,156	24,329	36,494
61-75	7,346	10,216	13,966	16,062	18,471	23,087	26,550	30,533	45,799
76-90	8,955	12,539	17,927	20,078	23,090	26,556	30,538	35,118	52,679
91-105	9,254	12,727	23,297	26,789	30,810	35,430	40,746	46,857	70,285
106-120	9,669	13,458	24,250	27,887	32,071	38,483	45,025	51,778	77,672
121-140	11,000	14,594	31,148	35,821	41,194	47,373	59,573	62,651	93,978
141-160	14,092	17,466	36,704	39,275	46,854	57,238	63,412	78,377	1,17,565
161-180	15,863	19,702	42,636	45,619	54,427	68,844	80,545	91,046	1,36,565

Smart Pro Plan 600 k - Including USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	1,671	1,975	3,146	5,020	5,146	6,143	7,681	9,508	14,265
5--6	1,850	2,184	3,624	5,473	5,660	7,076	8,763	10,954	16,432
7--8	2,092	2,535	4,012	5,818	6,269	7,837	9,702	12,129	18,191
9--12	2,654	3,246	5,044	7,314	7,882	9,757	12,199	15,247	22,873
13-14	2,834	3,416	5,498	7,975	8,511	10,638	13,300	16,625	24,938
15-21	3,384	4,066	7,784	9,387	11,733	14,666	18,334	22,917	34,375
22-28	4,072	5,061	9,549	11,626	14,530	18,165	22,704	28,381	42,573
29-35	4,891	5,929	11,205	13,639	17,051	21,311	25,147	29,675	44,512
36-47	6,016	7,334	14,111	15,951	18,344	22,931	26,370	31,114	46,671
48-60	7,501	11,305	17,147	19,384	25,483	30,615	35,809	48,341	72,510
61-75	9,992	15,130	21,554	24,140	33,464	37,477	46,849	53,874	80,812
76-90	12,676	17,659	27,128	36,622	42,114	49,275	58,145	68,609	1,02,915
91-105	13,856	18,986	35,835	47,552	52,310	60,155	70,981	81,630	1,22,442
106-120	14,570	20,219	41,820	55,493	60,485	69,557	82,080	94,391	1,41,585
121-140	18,728	26,914	53,922	67,219	69,453	79,871	91,851	1,05,628	1,58,442
141-160	20,955	29,600	62,256	84,045	88,248	1,00,602	1,18,712	1,25,218	1,87,828
161-180	24,352	30,474	68,396	87,550	1,00,684	1,16,790	1,37,814	1,54,351	2,31,530

Smart Pro Plan 1000 k - Excluding USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	2,052	2,184	3,406	4,259	5,323	6,655	8,239	10,300	15,448
5--6	2,272	2,482	3,588	4,907	5,606	7,010	8,677	10,846	16,271
7--8	2,860	2,973	4,430	5,537	6,921	8,568	10,715	13,391	20,084
9--12	3,125	3,691	6,140	7,676	9,503	11,880	14,849	18,563	27,842
13-14	3,369	3,935	6,682	8,274	10,342	12,926	16,158	20,197	30,297
15-21	3,810	4,345	8,073	9,997	12,496	15,619	19,525	24,404	36,607
22-28	4,390	5,343	9,172	11,464	14,330	17,913	22,391	27,987	41,983
29-35	4,891	5,968	11,549	14,439	18,047	22,557	28,198	32,430	48,644
36-47	6,097	7,808	13,839	15,914	18,617	24,219	29,537	33,968	50,951
48-60	7,844	11,566	18,145	20,866	23,997	27,598	31,735	36,494	54,743
61-75	10,914	15,325	20,948	24,090	27,704	34,630	39,824	45,799	68,695
76-90	13,433	18,807	26,892	30,119	34,637	39,833	45,807	52,679	79,017
91-105	13,881	19,088	34,944	40,185	46,214	53,146	61,117	70,285	1,05,430
106-120	14,503	20,188	36,374	41,830	48,105	57,727	67,540	77,672	1,16,505
121-140	16,501	21,894	46,723	53,732	61,790	71,062	89,359	93,978	1,40,967
141-160	21,137	26,200	55,056	58,911	70,282	85,857	95,117	1,17,565	1,76,347
161-180	23,795	29,549	63,957	68,434	81,640	1,03,265	1,20,820	1,36,565	2,04,851

Smart Pro Plan 1000 k - Including USA & Canada

Days Slab	0 - 40yrs	41 - 60yrs	61 - 70Yrs	71 - 72yrs	73 - 74 yrs	75 - 76 yrs	77 - 78 yrs	79 - 80 yrs	81 - 85 yrs
1--4	2,508	2,961	4,719	7,161	7,717	9,129	11,410	14,265	21,395
5--6	2,776	3,277	5,435	7,881	8,414	10,515	13,144	16,432	24,646
7--8	3,138	3,802	6,019	8,644	9,315	11,641	14,554	18,191	27,289
9--12	3,980	4,870	7,566	10,868	11,712	14,639	18,299	22,873	34,312
13-14	4,248	5,123	8,172	11,850	12,767	15,961	19,952	24,938	37,407
15-21	5,078	6,101	11,566	14,081	17,599	22,001	27,500	34,375	51,564
22-28	6,107	7,589	14,325	17,439	21,795	27,246	34,058	42,573	63,857
29-35	7,336	8,808	16,808	20,461	25,575	31,969	37,723	44,512	66,768
36-47	8,938	10,896	21,169	23,929	27,517	34,395	39,556	46,671	70,009
48-60	11,145	16,955	25,722	29,074	38,225	45,921	53,712	72,510	1,08,768
61-75	14,989	22,696	32,330	36,213	50,193	56,217	70,270	80,812	1,21,220
76-90	19,014	26,487	40,690	54,933	63,173	73,912	87,214	1,02,915	1,54,372
91-105	20,782	28,479	53,754	71,330	78,461	90,228	1,06,472	1,22,442	1,83,663
106-120	21,855	30,330	62,729	83,237	90,728	1,04,338	1,23,119	1,41,585	2,12,379
121-140	28,094	40,372	80,885	1,00,829	1,04,179	1,19,805	1,37,774	1,58,442	2,37,663
141-160	31,436	44,399	93,383	1,26,069	1,32,369	1,50,904	1,78,065	1,87,828	2,81,744
161-180	36,527	45,710	1,02,597	1,31,326	1,51,023	1,75,187	2,06,721	2,31,530	3,47,294