

We Cover	Platinum Retail	Platinum Retail Plus
	Limits per person	
A. Medical Expenses <i>Covers Inpatient Treatment, Cremation & Repatriation Costs. Emergency call center assistance, medicine consulting service.</i>	USD 250,000*	USD. 500,000*
B. Worldwide Medical Emergency Assistance <i>24 hour assistance services available in the event of the insured person suffering a medical emergency during the trip. Included under A above</i>		
C. Medical Expenses <i>Compensates for travel delay or missed departures, due to reasons beyond your control. Please refer to policy wordings for details</i>	USD.2,500*	USD.3,500*
D. Curtailment <i>Covers loss of advance / deposits due to unavoidable curtailment of your trip.</i>	USD.2,500*	USD.3,500*
E. Travel Baggage <i>Covers loss or damage to your baggage occurring during the Operative Time of Cover</i>	USD.2,500*	USD.3,500*
F. Loss of Passport <i>Covers additional cost incurred in replacing Lost Passport.</i>	USD 500*	USD 500*
G. Overseas legal expenses <i>Covers the legal costs to pursue a civil action for compensation if a Third party causes Bodily Injury, illness or death. Where there are two or more Insured Person(s) insured by this policy, then the maximum amount payable by the insurer shall not exceed USD 50,000.</i>	USD 15,000	USD 20,000
H. Travel Accident <i>Covers Death, Loss of Limbs or Permanent Disablement resulting from an accident.</i>	Usd.50,000 (cardholder) USD.25,000 (Spouse) USD.15,000 (Child)	Usd.50,000 (cardholder) USD.25,000 (Spouse) USD.15,000 (Child)
I. Personal liability insurance for Travel <i>Covers your Legal Costs & Expenses resulting from Third Party Death or Bodily Injury or Third Party Property Damage.</i>	USD 500,000	USD.750,000
J. Terrorism extension <i>Applicable to sections A-B-C-D-H Covers the injury loss or damage to the insured person as an innocent passerby by an act of Terrorism.</i>		
K. Hijack <i>Covers an amount of USD 250 per day up to the limit of USD 1500, in the event of Hijack of the transport on which the insured person is travelling.</i>	USD 1,500	USD 1,500
L. Sport Equipment <i>Covers accompanied sport equipment of the insured.</i>	USD 250*	USD 350*

*Excess of USD 50/- Applicable for each & every claim -Terms & conditions apply, refer to policy wording