

# Assist Plans : Annual Plan



ASSISTANCE COVERAGE					
Assist Services	Saver	Smart	Style	Smart - Schengen	Style - Schengen
24/7 Worldwide Medical Assistance	Covered	Covered	Covered	Covered	Covered
Travel Assistance	Covered	Covered	Covered	Covered	Covered
Life Style Assistance Overseas	Covered	Covered	Covered	Covered	Covered
TrawellTag – 24x7 Baggage Tracking	NA	NA	Covered	NA	Covered
Global TrawellSIM	NA	Covered	Covered	Covered	Covered
Lifelong Rental Waiver on TrawellSIM	NA	NA	Covered	NA	Covered
Domestic Roadside Assistance	NA	NA	Covered	NA	NA
Domestic Medical Assistance	NA	NA	Covered	NA	Covered
Life Style Assistance In India	NA	NA	Covered	NA	Covered
Travel Insurance	Covered	Covered	Covered	Covered	Covered



INSURANCE BENEFITS					
Coverage	Saver	Smart	Style	Smart - Schengen	Style - Schengen
Medical Cover Evacuation\ Repatriation	USD 250 K USD 500 K USD 1000 K	USD 250 K USD 500 K USD 1000 K	USD 250 K USD 500 K USD 1000 K	Euro 200 K Euro 500 K	Euro 200 K Euro 500 K
Medical Expenses (deductibles)	\$100	\$100	NA	€100	NA
Dental Cover (deductibles)	\$250 \$50	\$350 \$50	\$750 \$100	€ 300 €50	€ 500 €100
Personal Accidental Death & Disablement	10K	15K	25K	€10K	€20K
Loss Of Baggage (checked In)	\$500	\$1,000	\$1,500	€750	€1,000
Delay Of Baggage (beyond 12 Hrs)	\$150	\$150	\$150	€150	€150
Loss of Passport (deductibles)	\$200 \$25	\$250 \$25	\$250 \$25	€200 €25	€200 €25
Personal Liability (deductibles)	\$1,00,000 \$100	\$200,000 \$100	\$200,000 \$100	€200,000 €100	€200,000 €100
Hijack Distress Allowance	\$50 per day Max 4 days	\$100 per day Max 4 days	\$100 per day Max 6 days	€100 per day Max 4 days	€100 per day Max 6 days
Daily Allowance Incase of Hospitalisation	NA	\$10 per day Max 100	\$20 per day Max 200	€10 per day Max 100	€20 per day Max 200
AD & D Common Carrier	NA	\$2,500	\$5,000	€1,800	€4,000
Bounced Hotel Booking (deductibles)	\$500	\$1,000	\$1,500	€750	€1,000
Golf Hole in One	NA	\$500	\$1,000	€350	€750
Child Escort	NA	\$500	\$1,000	€350	€750
Trip Cancellation/Curtailment (deductibles)	\$500 \$100	\$1,000 \$100	\$2,000 \$100	€750 €100	€1500 €100
Missed Connection (deductibles)	NA	\$1,000	\$1,500	€750	€1,000
Trip Delay	\$ 15 per 12hrs max 150	\$15 per 12 hrs Max 150	\$20per 12 hrs Max 250	€10per 12 hrs Max 100	€20per 20 hrs Max 200
Home To Home Cover	NA	INR 1,00,000	INR 1,00,000	INR 1,00,000	INR 1,00,000
Home protection	NA	INR 2,00,000	INR 2,00,000	INR 2,00,000	INR 2,00,000
Adventurous Sports Cover	NA	Part of Medical Cover - Section A			
Life Threatening Condition for PED	15% of sum insured max 25K	20% of sum insured max 50K	20% of sum insured max 50K	20% of sum insured max 50K	20% of sum insured max 50K
Loss of International Driving Licence (deductibles)	NA NA	\$500	\$1000	€350	€750
Lap Top / TAB Cover	NA	\$1,000	\$2,000	€500	€2,000
Car Rental Excess Insurance	NA	\$500	\$1,000	€350	€750

**Disclaimer:** “Karvat Cover-More Assist Pvt. Ltd., the Company, provides Global Assistance services and ancillary products such as TrawellTag and offers Travel Insurance as an add-on benefit. It is a corporate insurance agent providing policies underwritten by an IRDA authorized underwriter. Insurance is a subject matter of solicitation. For details on risk factors, terms and conditions, please read the policy terms and conditions carefully before concluding a purchase.”



RIDER COVER						
Coverage (in USD & Euro)	Saver	Smart	Style	Smart - Schengen	Style - Schengen	% Loading on Base Price
Compassionate Visit	NA	\$1000	\$2000	€ 750	€ 1000	5%
Mugging Benefits (deductibles)	NA	\$1000	\$2000	€ 1000	€ 2000	2%
	NA	\$100	\$100	€100	€100	
Travel Inconvience (deductibles)	NA	\$1000	\$2000	€ 500	€ 1000	15%
	NA	\$100	\$100	€100	€100	
Cruise Cover	\$500	\$1000	\$2000	€ 1,000	€ 1500	10%
Golf Cover	NA	\$1000	\$2000	€ 750	€ 1500	5%
Pet Cover	NA	\$250	\$500	NA	€250	2%
Credit Card Fraud	NA	\$1000	\$1500	NA	€500	5%
Travel Loan Secure	NA	₹ 100000	₹ 150000	₹ 100000	₹ 150000	5%

Coverage (in USD)		Smart 250 K	Style 500 K
		% Loading on Base Price	
Medical Sublimit-Wavier off	Worldwide	40%	60%
	Excluding USA	25%	NA

Coverage (in USD)	Style 250 K, 500 K & 1000 K	% Loading on Base Price
* Pre-existing Cover	\$25000	30%
(deductibles)	20%	

PREMIUM CHART

Rate Chart in INR inclusive of S. T. @ 14.5%

Smart 250000						
No Days	30 Days		45 Days		60 Days	
Age Group	Including	Excluding	Including	Excluding	Including	Excluding
0-40	3879	3200	4480	3773	6344	5120
41-60	4550	4095	5119	4368	7032	5956
61-70	9568	8190	11700	8820	12736	10238
71-80	13650	11375	21312	16380	28637	21840

Smart 500000						
No Days	30 Days		45 Days		60 Days	
Age Group	Including	Excluding	Including	Excluding	Including	Excluding
0-40	4318	3657	5440	4783	6967	6036
41-60	6027	4973	6134	5304	8134	7104
61-70	11200	9945	13185	11050	14145	12278
71-80	19125	16856	26775	21420	33150	24863

Smart 1000000			
No Days	30 Days	45 Days	60 Days
Age Group	Including	Including	Including
0-40	7174	9326	9754
41-60	9180	11138	11388
61-70	13296	17404	19804
71-80	24863	34808	39780

Saver Annual plan			
Corporate Frequent Traveller Plan	Upto 40yrs	41 - 60yrs	61 - 70yrs
250,000	5767	6393	11579
500,000	6333	7395	12859
1,000,000	8868	10354	18003

Smart Schengen			
Corporate Frequent Traveller Plan	Upto 40yrs	41 - 60yrs	61 - 70yrs
200,000	6344	7032	12736
500000	6967	8134	14145

Style Annual Plan			
Corporate Frequent Traveller Plan	Upto 40yrs	41 - 60yrs	61 - 70yrs
250,000	6920	7672	13894
500,000	7601	8874	15432
1,000,000	10640	12424	21604

Style Schengen			
Corporate Frequent Traveller Plan	Upto 40yrs	41 - 60yrs	61 - 70yrs
200,000	6920	7672	13894
500,000	7601	8874	15432