



Assist Plans (Schengen Plan)



ASSISTANCE COVERGE

Assistance Services	Saver	Smart	Style
24X7 Worldwide Medical Assistance	Covered	Covered	Covered
Travel Assistance	Covered	Covered	Covered
Life Style Assistance Overseas	Covered	Covered	Covered
Travel Insurance	Covered	Covered	Covered
TrawlTag – 24x7 Baggage Tracking	NA	NA	Covered
Global TrawlSIM	NA	Covered	Covered
Lifelong Rental Waiver on TrawlSIM	NA	NA	Covered
Domestic Medical Assistance	NA	NA	Covered
Life Style Assistance In India	NA	NA	Covered

INSURANCE BENEFITS

Coverage	Saver	Smart	Style
Medical Cover	Euro 30 K Euro 60 K	Euro 30 K Euro 60 K	Euro 30 K Euro 60 K
Medical Expenses	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
Deductibles	€100	€100	€100
Medical Evacuation/Repatriation	Up to the Sum Insured	Up to the Sum Insured	Up to the Sum Insured
Deductibles	€100	€100	€100
Dental Cover	€200	€200	€400
Deductibles	€50	€50	€100
Personal Accidental Death & Disablement	10 K	15 K	20 K
Loss of Baggage (Checked in)	€350	€550	€750
Delay of Baggage (Beyond 12 Hrs)	€75	€75	€75
Loss of Passport	€200	€200	€200
Deductibles	€25	€25	€25
Personal Liability	€1,00,000	€1,00,000	€1,00,000
Deductibles	€100	€100	€100
Hijack Distress Allowance	NA	€ 35 per day Max 4 days	€60 per day Max 4 days
Daily Allowance Incase of Hospitalisation	10 per day max 5 Days	€10 per day Max 100	€15 per day Max 150
AD & D Common Carrier	€2,000	€2,000	€4,000
Bounced Hotel Booking	€ 350	€500	€750
Deductibles	10% of the claim amount	10% of the claim amount	10% of the claim amount
Golf Hole in One	NA	€200	€350
Child Escort	NA	€350	€750
Trip Cancellation/Curtailment	NA	€350	€1,000
Deductibles	NA	€100	€100
Missed Connection	NA	€350	€750
Deductibles	NA	10% of the claim amount	10% of the claim amount
Trip Delay	NA	€10 per 12 hrs Max 100	€20 per 12 hrs Max 200
Home to Home cover	NA	INR 50000	INR 100000
Home Protection	NA	INR 100000	INR 200000
Overseas Travel Service Supplier Insolvency	NA	€350	€750
Adventurous Sports Cover	NA	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
Loss of International Driving Licence	NA	NA	€500
Car Rental Excess Insurance	NA	NA	€500

Disclaimer: "Karvat Cover-More Assist Pvt. Ltd., the Company, provides Global Assistance services and ancillary products such as TrawlTag 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."

INSURANCE BENEFITS (RIDER COVER)				
Coverage (in Euro)	Saver	Smart	Style	Pricing
Compassionate Visit	NA	€ 750	€ 1,200	5%
Mugging Benefits	NA	€ 500	€ 1,200	
Deductibles	NA	€ 100	€ 100	
Travel Inconvenience	NA	€ 350	€ 750	15%
Deductibles	NA	€ 100	€ 100	
Cruise Cover	€ 750	€ 750	€ 1,200	10%
Golf Cover	NA	NA	€ 750	5%
Pet Cover	NA	NA	€ 200	2%
Credit Card Fraud	NA	NA	€ 350	5%
LapTop/TAB Cover	NA	€ 350	€ 1,200	10%
Travel Loan Secure	NA	INR50000	INR 100000	5%

Coverage (in Euro)		Smart	Style
Medical Sublimit-Wavier off	Excluding USA	25%	35%
Coverage (in Euro)	All Style Plans (Excluding USA)	Smart	
* Pre-existing Cover	30000	NA	
(deductibles)	20%	NA	

PREMIUM CHART

Saver €30 K

Trawelltag Assist Charges Inclusive of service Tax 14.5%								
No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs
1 - 4	637	704	953	1582	2102	2232	2623	2704
5 - 6	704	778	1242	2119	2312	2456	2885	3265
7 - 8	952	983	1357	2191	2450	2629	3304	3606
9 - 12	1025	1071	1651	2768	2943	3155	3602	4537
13 - 14	1070	1165	1790	2900	3319	3868	4033	4999
15 - 21	1181	1331	2474	3730	4268	4643	5084	5321
22 - 28	1338	1610	2820	4328	4455	5589	6171	6442
29 - 35	1608	1896	3169	5222	5371	6078	7546	9713
36 - 47	1906	2351	4126	6774	6904	7392	9143	10882
48 - 60	2134	2750	5185	8632	8709	8792	11405	12089
61 - 75	2551	3381	6768	11886	12107	12147	16358	16709
76 - 90	3037	4092	8633	15064	15487	16036	20743	21691
91 - 105	3911	5388	11637	21923	22412	22603	31305	32054
106 - 120	4021	7186	16083	30224	30760	31024	42899	43434
121 - 140	4867	7545	17692	33246	34576	36304	48660	52822
141 - 160	4963	8149	18576	36571	38034	39555	53959	56656
161 - 180	6144	8964	19684	38399	39936	40534	57279	57660

Saver €60 K

Trawelltag Assist Charges Inclusive of service Tax 14.5%								
No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs
1 - 4	861	951	1287	2135	2838	3014	3541	3649
5 - 6	951	1049	1677	2860	3122	3315	3895	4407
7 - 8	1285	1329	1833	2958	3307	3549	4461	4867
9 - 12	1385	1445	2229	3737	3975	4259	4862	6126
13 - 14	1443	1573	2417	3917	4482	5224	5445	6750
15 - 21	1594	1797	3341	5036	5761	6269	6863	7184
22 - 28	1806	2175	3808	5843	6016	7544	8331	8697
29 - 35	2172	2560	4277	7049	7250	8206	10187	13112
36 - 47	2572	3175	5568	9144	9321	9979	12343	14692
48 - 60	2881	3714	6999	11653	11757	11869	15398	16320
61 - 75	3444	4563	9136	16045	16344	16399	22083	22556
76 - 90	4100	5524	11654	20337	20906	21648	28002	29284
91 - 105	5279	7273	15710	29595	30256	30514	42261	43274
106 - 120	5429	9701	21713	40803	41527	41883	57913	58636
121 - 140	6571	10186	23884	44882	46678	49012	65692	71310
141 - 160	6699	11002	25078	49370	51346	53400	72844	76486
161 - 180	8293	12101	26573	51839	53913	54721	77327	77842

Smart €30 K

Trawelltag Assist Charges Inclusive of service Tax 14.5%								
No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs
1 - 4	764	844	1143	1898	2522	2679	3147	3245
5 - 6	844	932	1491	2543	2775	2946	3462	3918
7 - 8	1141	1180	1629	2629	2939	3155	3965	4327
9 - 12	1230	1285	1981	3322	3532	3785	4322	5445
13 - 14	1282	1398	2148	3481	3983	4643	4841	5999
15 - 21	1417	1598	2970	4476	5120	5571	6100	6386
22 - 28	1605	1933	3385	5194	5348	6706	7405	7731
29 - 35	1931	2275	3802	6266	6445	7293	9055	11655
36 - 47	2287	2822	4950	8128	8285	8871	10971	13060
48 - 60	2561	3300	6222	10358	10450	10551	13687	14506
61 - 75	3061	4056	8122	14263	14529	14577	19629	20050
76 - 90	3644	4910	10359	18077	18584	19243	24892	26030
91 - 105	4693	6465	13965	26306	26894	27122	37566	38465
106 - 120	4825	8623	19300	36268	36913	37228	51479	52120
121 - 140	5842	9054	21230	39895	41491	43566	58393	63387
141 - 160	5955	9779	22292	43884	45640	47466	64751	67988
161 - 180	7371	10756	23621	46079	47922	48641	68736	69193

Style €30 K

Trawelltag Assist Charges Inclusive of service Tax 14.5%								
No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs
1 - 4	994	1098	1487	2467	3278	3483	4092	4218
5 - 6	1098	1212	1937	3306	3607	3832	4501	5093
7 - 8	1484	1535	2118	3418	3821	4101	5154	5624
9 - 12	1600	1669	2576	4318	4593	4922	5618	7078
13 - 14	1667	1818	2793	4525	5178	6035	6292	7799
15 - 21	1842	2077	3860	5820	6657	7244	7930	8301
22 - 28	2088	2513	4400	6752	6952	8718	9627	10050
29 - 35	2509	2959	4942	8146	8379	9482	11772	15152
36 - 47	2973	3669	6434	10566	10771	11533	14263	16978
48 - 60	3330	4290	8088	13466	13585	13716	17793	18859
61 - 75	3980	5272	10558	18541	18887	18950	25519	26065
76 - 90	4738	6383	13467	23500	24158	25016	32359	33838
91 - 105	6101	8405	18154	34199	34963	35259	48836	50006
106 - 120	6273	11210	25090	47149	47986	48396	66923	67758
121 - 140	7594	11771	27599	51864	53939	56636	75911	82403
141 - 160	7741	12713	28979	57050	59332	61706	84176	88385
161 - 180	9583	13984	30707	59903	62299	63234	89356	89952

Smart €60 K

Trawelltag Assist Charges Inclusive of service Tax 14.5%								
No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs
1 - 4	1033	1140	1544	2562	3405	3617	4248	4381
5 - 6	1140	1258	2012	3432	3745	3978	4674	5289
7 - 8	1542	1593	2200	3549	3969	4259	5352	5842
9 - 12	1662	1734	2676	4485	4769	5111	5834	7351
13 - 14	1731	1887	2900	4699	5378	6268	6535	8099
15 - 21	1914	2157	4009	6044	6913	7522	8235	8620
22 - 28	2168	2609	4569	7011	7218	9053	9997	10436
29 - 35	2606	3072	5133	8459	8701	9847	12225	15735
36 - 47	3088	3809	6682	10973	11185	11975	14811	17630
48 - 60	3457	4455	8400	13984	14108	14242	18477	19584
61 - 75	4133	5475	10965	19255	19614	19678	26500	27069
76 - 90	4920	6628	13985	24404	25088	25979	33603	35140
91 - 105	6335	8729	18851	35514	36307	36616	50713	51929
106 - 120	6515	11641	26055	48963	49832	50258	69496	70363
121 - 140	7886	12223	28661	53859	56013	58814	78830	85572
141 - 160	8039	13201	30094	59244	61614	64079	87413	91785
161 - 180	9952	14521	31889	62206	64694	65666	92793	93410

Style €60 K

Trawelltag Assist Charges Inclusive of service Tax 14.5%								
No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To76yrs	77 To 78yrs	79 To 80yrs
1 - 4	1341	1482	2006	3331	4427	4701	5523	5694
5 - 6	1482	1637	2617	4463	4870	5172	6075	6875
7 - 8	2003	2071	2859	4614	5158	5537	6958	7594
9 - 12	2160	2254	3478	5831	6199	6644	7584	9556
13 - 14	2251	2454	3770	6109	6991	8148	8495	10529
15 - 21	2487	2803	5211	7857	8988	9779	10707	11206
22 - 28	2818	3393	5940	9115	9385	11770	12995	13568
29 - 35	3388	3994	6672	10996	11311	12800	15893	20455
36 - 47	4013	4953	8687	14265	14540	15569	19255	22920
48 - 60	4494	5793	10918	18178	18340	18515	24021	25459
61 - 75	5372	7118	14255	25031	25498	25583	34449	35188
76 - 90	6396	8618	18181	31725	32614	33773	43685	45682
91 - 105	8236	11346	24507	46169	47200	47601	65927	67507
106 - 120	8468	15135	33871	63652	64782	65336	90345	91472
121 - 140	10251	15891	37259	70017	72818	76459	102479	111243
141 - 160	10451	17161	39122	77018	80099	83303	113638	119320
161 - 180	12937	18878	41454	80869	84104	85365	120631	121435