

Assist Plans : Student (0 to 60 yrs)

ASSISTANCE SERVICES				
Assist Services	Super Saver Plan	Saver Plan	Smart Plan	Style Plan
24X7 Worldwide Medical Assistance	Covered	Covered	Covered	Covered
Travel Assistance	NA	Covered	Covered	Covered
Life Style Assistance Overseas	NA	Covered	Covered	Covered
TrawellTag – 24x7 Baggage Tracking	NA	NA	NA	Covered
Global TrawellSIM	NA	NA	Covered	Covered
Lifelong Rental Waiver on TrawellSIM	NA	NA	NA	Covered
Domestic Medical Assistance	NA	NA	NA	Covered
Life Style Assistance In India	NA	NA	NA	Covered
Travel Insurance	Covered	Covered	Covered	Covered



INSURANCE BENEFITS						
Coverage	Super Saver Plan	Saver Plan	Smart Plan		Style Plan	Pricing
Medical Cover	NIL	USD 50 K USD 100 K USD 250 K	USD 50 K USD 100 K USD 250 K	USD 500 K USD 1000 K USD 2000 K	USD 250 K USD 500 K USD 1000 K USD 2000 K	Base Coverage
Medical Expenses and Repatriation / Evacuation	NA	Up to the Sum Insured	Up to the Sum Insured		Up to the Sum Insured	
Deductibles	NA	100	100			
Dental cover	NA	\$200	\$300		\$500	
Deductibles		\$100	\$100		\$100	
Personal Accidental Death & Disablement	25K	25K	25K		25K	
Bail Bond	\$5,000	NA	\$5000		\$5000	
Deductibles	10% of the claim amount		10% of the claim amount		10% of the claim amount	
Loss of Baggage (Checked In)	\$1,000	\$1,000	\$1,500		\$1,500	
Deductibles	\$100	\$100	\$100		\$100	
Loss of Passport	\$150	\$150	\$250		\$250	
Deductibles	NA	\$50	\$50		\$50	
Personal Liability	\$1,00,000	\$2,00,000	\$2,00,000		\$2,00,000	
Deductibles	\$100	\$100	\$100		\$100	
Study Interruption / Sponsor Protection	\$10,000	NA	\$20,000		\$20,000	
Compassionate Visit	\$7,500	NA	\$7,500		\$10,000	
Pre-existing coverage in case of Life Threatening Situation	NA	15% of sum insured max 10K	15% of sum insured max 15K		15% of sum insured max 25K	
OPTIONAL COVER						
Pre-existing & STD Coverage	NA	NA	\$2,500		\$5,000	25%
Deductibles	NA	NA	\$100		\$100	
Substance & Alcohol Abuse	NA	NA	\$1,000		\$1,500	
Deductibles	NA	NA	\$100		\$100	
Pregnancy Cover	NA	NA	\$1,000		\$1,500	
Deductibles	NA	NA	\$100		\$100	
Mental Disorder	NA	NA	\$1,000		\$1,500	
Deductibles	NA	NA	\$100		\$100	
Laptop / TAB Cover	NA	\$500	\$1,000		\$1,000	
Deductibles	NA	\$100	\$100		\$100	
Mugging Benefits	NA	NA	\$500		\$1,000	2%
Travel Inconvenience	NA	NA	\$1,000		\$2,000	10%
Deductibles	NA	NA	\$100		\$100	
Credit Card Fraud	NA	NA	\$500		\$1,500	5%
Deductibles	NA	NA	\$50		NA	
Home to Home Cover	NA	NA	INR 100000		INR 100000	5%
Loss of International Driving Licence	NA	NA	\$1,000		\$1,000	5%

Automatic extension of 7 days.
*incase of Delay of public transport service beyond the control of passenger

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.”

Saver (Inclusive of Service Tax@ 14.5%)

No. of Days	0 to 40 yrs						41 to 60 yrs					
	Saver - 50K		Saver - 100K		Saver - 250K		Saver - 50K		Saver - 100K		Saver - 250K	
	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA
30 days	1554	736	1935	924	2767	1292	2020	956	2516	1201	3597	1679
60 days	2729	1282	3450	1639	5309	2557	3548	1666	4486	2131	6901	3324
90 days	4171	1991	4929	2316	7583	3689	5422	2588	6407	3011	9858	4796
120 days	4776	2471	6257	3013	9205	4396	6209	3212	8135	3917	11966	5715
180 days	6221	2973	7205	3661	11376	5430	8087	3865	9367	4760	14788	7059
240 days	8043	3963	9551	4744	15080	7240	10456	5151	12417	6168	19604	9412
270 days	9326	4446	10996	5180	17064	8134	12124	5780	14294	6734	22183	10575
365 days	12134	6662	14030	7746	21992	12192	15774	8661	18239	10070	28590	15850
730 days	24268	13324	28060	15492	43985	24385	31548	17322	36478	20140	57180	31700

Smart (Inclusive of Service Tax@ 14.5%)

No. of Days	0 to 40 yrs											
	Smart - 50K		Smart - 100K		Smart - 250K		Smart - 500K		Smart - 1000K		Smart - 2000K	
	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA
30 days	1664	787	2070	988	2961	1383	3997	2339	4797	2806	5196	3041
60 days	2921	1372	3691	1755	5681	2735	7670	4282	9204	5138	9970	5566
90 days	4463	2229	5274	2479	8114	3948	10955	6038	13145	7246	14241	7850
120 days	5110	2644	6696	3224	9849	4704	13296	8239	15954	9886	17284	10710
180 days	6966	3330	8070	4100	12740	6081	18790	9967	22548	11961	24428	12957
240 days	8606	4240	10220	5076	16136	7746	24378	14113	29254	16937	31692	18347
270 days	9978	4758	11766	5542	18258	8704	28187	17649	33825	21178	36643	22943
365 days	13953	7795	16415	9064	25731	14265	36485	23462	43783	28155	47431	30501
730 days	27907	15590	32830	18127	51461	28530	72969	46925	87566	56309	94862	61001

Smart (Inclusive of Service Tax@ 14.5%)

No. of Days	41 to 60 yrs											
	Smart - 50K		Smart - 100K		Smart - 250K		Smart - 500K		Smart - 1000K		Smart - 2000K	
	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA
30 days	2163	1023	2692	1284	3849	1798	5197	3041	6236	3648	6755	3953
60 days	3797	1783	4799	2281	7385	3556	9971	5567	11965	6679	12961	7236
90 days	5801	2898	6856	3223	10548	5133	14241	7850	17089	9420	18514	10204
120 days	6643	3437	8705	4191	12804	6116	17284	10710	20740	12852	22469	13923
180 days	9056	4328	10491	5330	16562	7906	24427	12957	29312	15549	31756	16843
240 days	11187	5512	13286	6599	20977	10070	31692	18347	38030	22018	41200	23851
270 days	12972	6185	15296	7205	23736	11315	36644	22943	43973	27531	47636	29826
365 days	18139	10134	21340	11783	33450	18544	47430	30501	56918	36601	61660	39651
730 days	36279	20268	42679	23565	66900	37088	94860	61002	113836	73202	123321	79302

Style (Inclusive of Service Tax@ 14.5%)

No. of Days	0 to 40 yrs								41 to 60 yrs							
	Style - 250K		Style - 500K		Style - 1000K		Style - 2000K		Style - 250K		Style - 500K		Style - 1000K		Style - 2000K	
	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA	Inc. USA	Exc. USA
30 days	3257	1521	4397	2572	5276	3088	5717	3345	4234	1978	5716	3344	6859	4014	7432	4348
60 days	6248	3009	8437	4710	10124	5651	10967	6123	8123	3912	10968	6122	13161	7346	14257	7960
90 days	8926	4343	12050	6642	14459	7970	15665	8634	11604	5646	15665	8634	18797	10362	20365	11225
120 days	10834	5175	14625	9062	17550	10874	19013	11779	14084	6727	19013	11781	22815	14136	24717	15313
180 days	14014	6691	20669	10964	24803	13157	26870	14254	18218	8698	26869	14253	32243	17105	34931	18530
240 days	17750	8521	26817	15524	32180	18629	34861	20182	23075	11077	34862	20181	41834	24218	45319	26237
270 days	20084	9575	31007	19413	37207	23296	40309	25237	26109	12447	40309	25237	48369	30284	52402	32808
365 days	28304	15692	40135	25808	48161	30970	52174	33552	36795	20399	52175	33550	62609	40261	67827	43617
730 days	56608	31384	80270	51615	96321	61940	104349	67103	73591	40799	104350	67100	125217	80522	135653	87234

Super Saver (Inclusive of Service Tax@ 14.5%)

No. of Days	0-40	41-60
	Worldwide	Worldwide
30 days	461	599
60 days	690	898
90 days	921	1197
120 days	1150	1496
180 days	1406	1827
240 days	1712	2225
270 days	2120	2756
365 days	3319	4315
730 days	6640	8631