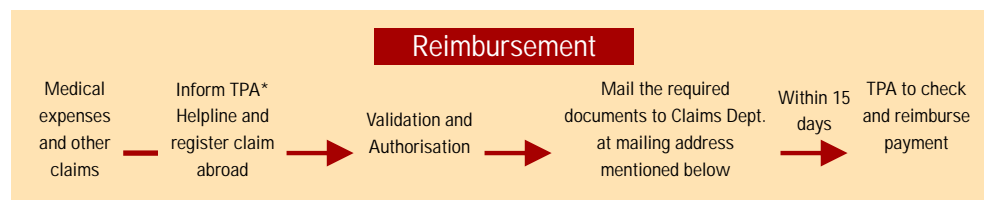
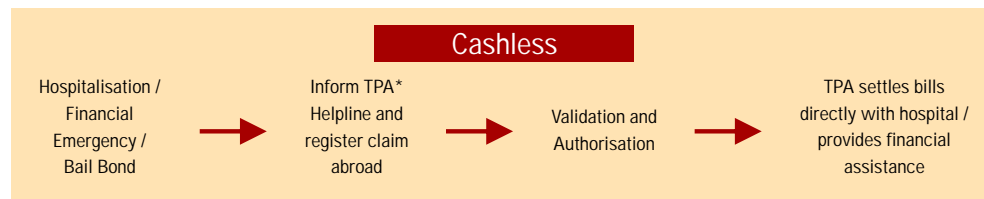


Claim Process



* The term TPA is used for easy understanding for customers in place of Assistance Service Provider (ASP)

Claim Department

ICICI Lombard General Insurance Company Limited. C/O Europe Assistance India Private Limited, 301, C Wing, Business Square, Andheri Kurla Road, Chakala, Andheri (East), Mumbai - 400 093, Maharashtra, India.

24X7 Helpline Numbers for Claims Registration

In USA: +1 877 352 7706 (Toll Free)
 For the rest of the world: +91 22 6787 2010 (Call back facility)
 Customer Support Number
 Fax: +91 226734 7888
 Email: icicilombard@europ-assistance.in

In Canada: +1 877 352 7693 (Toll Free)
 In India: 1800 209 8889
 (Toll Free and accessible in India only)



Buy / Renew / Service / Claim related queries

Log on to

www.icicilombard.com

or

Call 1800 2666

one number for all your Insurance needs

Exclusions: War and war like consequences, venereal disease, HIV, radiation, sporting activities, medical expenses arising out of pre - existing conditions (except in case of life threatening situations), addiction of alcohol, drugs, mental disorder, anxiety, depression, expenses arising out of loss of valuables, money, securities and tickets, loss of passport in public places; employer's contractual liability. Sub Limits applicable, please check policy wordings for details.

Customer Speak

"I developed sudden chest pain when I visited my daughter in US. ICICI Lombard settled the bills directly with the hospital and this eased the burden on my daughter as well as me, as health expenses are really high abroad".

- Mr. Boddu Om Prakash, Age 66, Hyderabad, Policy No. 4030 / 2117346

"On my overseas trip, my luggage got stolen. I was stranded in a foreign land with nothing in hand. That's when ICICI Lombard sent me money to cover my financial emergency, all I had to do is to call the toll free number and provide necessary details".

- Mr. Sanjay Panwani, Age 41, Kolkatta, Policy No. 4030 / 2288121

"Towards the end of my stay in Bali, where I was on a foreign assignment, I suffered high fever and was rushed to one of the nearest hospitals, there I was detected with low blood pressure. I appreciate the immediate and hassle free response from ICICI Lombard. Hospital bills were directly settled by ICICI Lombard".

- Ms. Della Lobo, Age 34, Goa, Policy No. 5000 / 16920

"While hiking in Volcanos National Park in Hawaii, I suddenly felt ill following excessive exhaustion and had to be rushed to the hospital in an ambulance. I had low blood sugar and was on medication for the same, so we were apprehensive about whether we will be denied of the claim on the ground of pre - existing condition. To my immense relief, the claim was settled quickly and directly with the hospital without any hassle".

- Ms. Rama Chaudhri, Age 65, New Delhi, Policy No. 4030 / 2041351

Recognitions



The Customer and Brand Loyalty Award, 2011



NASSCOM - CNBC TV 18 IT User Award, 2010



CNBC Awaaz Consumer Awards, 2010



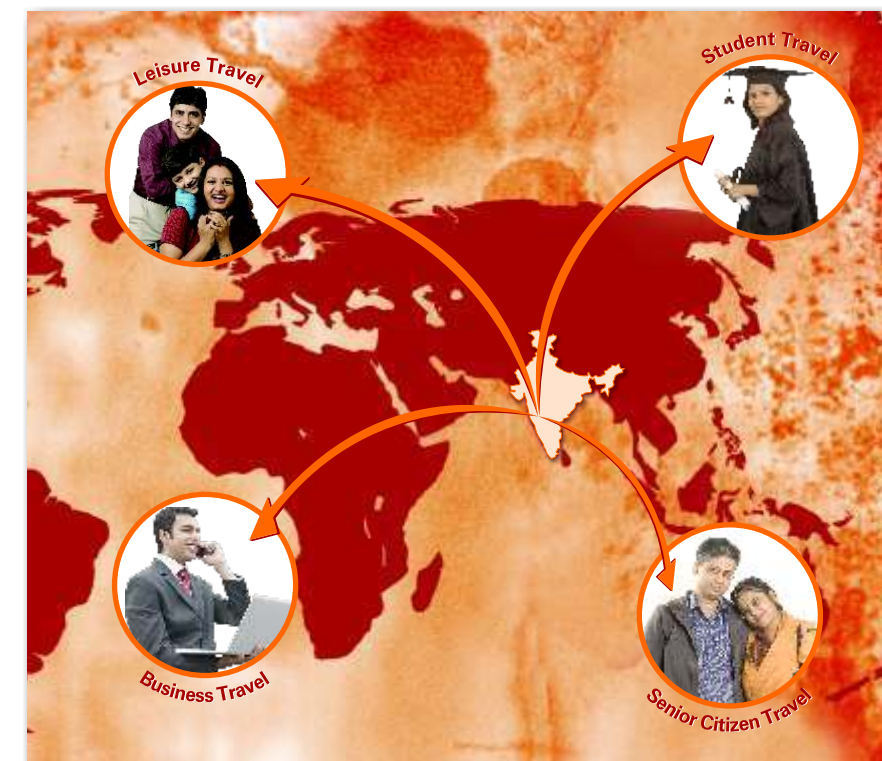
The BIZZ World Business Leader Award, 2010



Statutory Warning: Prohibition of rebates (Under Section 41 of Insurance Act 1938)
 • No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. • Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.
 Corporate Address: ICICI Lombard General Insurance Company Limited. ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025.
 Mailing Address: ICICI Lombard General Insurance Company Limited Ground and 4th Floor, Interface 11, Office Number 401 and 402 New Linking Road, Malad (West), Mumbai - 400 064. ICICI Lombard General Insurance Company Limited. Insurance is the subject matter of solicitation. IRDA Reg. No. 115. Misc 30, Misc 50.
 The brochure contains only an indication of the cover offered. For complete details on coverage, terms, conditions and exclusions, please read the policy document carefully before concluding a sale.

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Whatever your needs,
 we have a travel plan for you



Tie up with United Healthcare in United States
 United Health Group, the largest health care company in the US



Foreign travel, be it for a holiday, business or studies, is always exciting and you would want nothing to come in the way of your trip. To ensure your travel is exciting and worry free, ICICI Lombard offers Overseas Travel Insurance that covers unexpected and unplanned medical expenses when you are abroad. Besides medical expenses we offer plans that cover a host of non - medical expenses. We are the front runners in Travel Insurance and over the period we have provided over 1 million policies and paid claims of over US\$ 11 million as reimbursement and cashless service. We have allied with United Health Group, one of the largest health care companies in US to provide our travelers access to United Healthcare's network of hospitals and physicians.

Individual Overseas Travel Insurance

Advantages

- Comprehensive Travel Cover provides coverage for Pre existing diseases in life threatening emergency situations*
- Pay Per Day: Slab rate for first seven days only, then pay on a per day basis
- Coverage up to 85 years without medical tests
- Platinum Plan: Daily allowance in case of hospitalisation
- Maximum available coverage for 360 days (Silver and Bronze Plan 60 days; Salt and Pepper and Family Plan 180 days)
- Trip Cancellation and Interruption
- Financial Emergency Assistance
- Reimbursement for losses caused by travel delay
- Economical plan for the Neighbouring Countries
- Multi Trip Plans
- Family Plans
- Home Insurance
- Fast settlement of claims

Various plans to suit your needs

- Platinum Plan: A comprehensive plan which includes medical cover to Trip Cancellation and Interruption
- Gold Plan: Host of benefits along with medical cover
- Salt and Pepper Plan: Covers from 71 years to 85 years, available in two Sum Insured options, US\$ 50,000 and US\$ 25,000 (depending upon age)
- Silver Plan: Medical cover for your basic needs
- Bronze Plan: Economical plan for people who need to travel to neighbouring countries
- Family Plan: Applicable for two adults below the age of 60 years, minimum one child and a maximum of four children
- Multi Trip Plan: Specially designed for frequent traveler. Valid for one year with two options of 30 days and 45 days as the maximum duration per trip. Available up to the age of 70 years

Limit of Covered Expenses

For policies with medical expenses Sum Insured over US\$ 100,000, the limit of liability of the company will be restricted to US\$ 100,000 per sickness, disease or accident contracted within the period of insurance whilst on the trip abroad, that may lead to one or more medical expenses and / or hospitalisation expenses.

For person aged 56 years and above, the maximum eligible medical expense per sickness, disease or accident contracted within the period of insurance whilst on the trip abroad, that may lead to one or more medical expenses, are as follows:

Hospital room, board and hospital miscellaneous expenses - US\$ 1,600 per day up to 30 days.

ICU - Maximum US\$ 3,000 per day up to seven days

Surgical treatment - Maximum up to US\$ 12,000

Anaesthetist services - Up to 25% of surgical treatment

Physician's visit - Maximum US\$ 75 per day up to 10 visits

Diagnostic and pre admission testing - Maximum US\$ 750

Ambulance services - Maximum up to US\$ 500

*Conditions Apply.

Choose the option that suits you the best (all figures in US \$)

Plan Name	Platinum Plan	Gold Plan	Salt and Pepper Plan	Silver Plan	Bronze Plan ^
Medical Expenses*	50,000 to 5,00,000	50,000 to 5,00,000	25,000 to 50,000	50,000	15,000
Daily allowance in case hospitalisation [§]	25 per day (Max. 5 Days)	-	-	-	-
Dental Treatment*	250	250	-	250	-
Repatriation of Remains	7,000	7,000	-	7,000	2,500
Loss of Passport **	200	200	200	-	200
Total Loss of Checked - in Baggage	500	500	500	-	500
Delay of Checked - in Baggage ⁺	100	100	100	-	100
Personal Accident	15,000	15,000	2,500	-	-
Personal Liability	100,000	100,000	25,000	-	50,000
Financial Emergency Assistance	300	300	300	-	-
Hijack Distress Allowance ⁺	125 per day (Max. 7 Days)	125 per day (Max. 7 Days)	125 per day (Max. 7 Days)	-	-
Trip Cancellation and Interruption*	500	-	-	-	-
Missed Connection*	500 (Limit of 50 per day)	-	-	-	-
Trip Delay*	500 (Limit of 100 per day)	-	-	-	-
Home Insurance - Building - Contents	2,000,000 500,000 [#]	-	-	-	-

Plan Name	Gold Family Plan	Multi Trip Plan
Medical Expenses*	50,000	100,000 to 500,000
Dental Treatment*	250	250
Repatriation of Remains	7,000	7,000
Loss of Passport **	200	200
Total Loss of Checked - in Baggage	500	500
Delay of Checked - in Baggage ⁺	100	100
Personal Accident	15,000	15,000
Personal Liability	100,000	100,000
Financial Emergency Assistance	300	300
Hijack Distress Allowance ⁺	125 per day (Max. 7 days)	125 per day (Max. 7 days)

*Deductible of US\$ 100 **Deductible of US\$ 50 #Coverage on market value ^ Applicable only for the following neighbouring countries - Pakistan, Nepal, Bangladesh, Sri Lanka, Bhutan, Singapore, Hong Kong, China, Myanmar, Thailand, Philippines, Korea, Malaysia, Taiwan, Vietnam, Laos, Cambodia, UAE, Saudi Arabia, Kuwait, Qatar, Bahrain, Oman and Yemen \$2 days deductible + 12 hours deductible.

Overseas Student Travel Insurance

Advantages

- These plans are tailor made according to the requirement of specific universities
- Second year extension for one year policy
- Medical expenses coverage for the entire policy period
- Dental Treatment
- Bail Bond in case of arrest
- Two way Compassionate visit
- Students can opt for our plans and thus seek a waiver from their compulsory university insurance resulting in substantial savings
- Get covered in US\$

Choose the option that suits you best (all figures in US \$)

Plan Name	Gold Plan	Bronze Plan	Gold Plus Plan
Medical Expenses* - (Includes Medical evacuation cost)	50,000 to 500,000	-	50,000 to 500,000
Repatriation of Remains	Included in Medical Expenses SI	-	Included in Medical Expenses SI
Dental Treatment*	250	-	250
Total Loss of Checked - In Baggage	1,000	1,000	1,000
Personal Accident	25,000	25,000	25,000
Personal Liability	100,000	100,000	100,000
Bail Bond	5,000	5,000	5,000
Study Interruption	7,500	7,500	7,500
Sponsor Protection	10,000	10,000	10,000
Two way Compassionate Visit	7,500	7,500	7,500
Loss of Passport **	200	200	200
Treatment for Mental, Nervous Disorders	-	-	1000
In patient medical expenses related to pregnancy, subject to a waiting period of 10 months	-	-	500
Medical expenses for inter - collegiate sports injuries	-	-	Included in Medical Expenses SI
Cancer Screening and Mammography Expenses	-	-	2000
Childcare Benefits	-	-	100

*Deductible of US\$ 100 for Medical Expenses for Gold and Gold Plus plan. **Deductible of US\$ 50.