

The Heritage Traveller

Benefits

Benefits	Individual			Others	
	Smart Plan Plus	Smart Plan	Budget Plan	Schengen	Student
Medical Expenses	US \$ 325,000	US \$200,000	US \$ 100,000	US \$ 50,000	US \$ 50,000
Deductible	US \$ 100 for both inpatient & outpatient	US \$ 100 for both inpatient & outpatient	US \$ 100 for both inpatient & outpatient	US \$ 100 for both inpatient & outpatient	US \$ 100 for both inpatient & outpatient
Dental Expenses	US \$ 1,000	US \$ 1,000	US \$ 1,000	US \$ 500	US \$ 1,000
Optical Expenses	US\$ 400 for illness. Injury covered under medical expenses	US\$ 400 for illness. Injury covered under medical expenses	No benefit	No benefit	No benefit
Follow up Treatment	US \$ 2,000	US \$ 500	No benefit	No benefit	No benefit
Medical Evacuation & Expenses	US \$ 50,000	US \$ 20,000	Benefit under medical expenses	Benefit under medical expenses	Benefit under medical expenses
Return of Mortal Remains	US \$ 50,000	US \$ 20,000	US \$ 5,000	US \$ 3,000	US \$ 5,000
Coffin Expenses	US \$ 750	US \$ 750	No benefit	No benefit	No benefit
Personal Accident	US \$ 25,000	US \$ 25,000	US \$ 25,000	US \$ 5,000	US \$ 5,000
SAS Assistance Cash Advance, Consular Referral, Emergency Accomodation, Travel Arrangements & Transmission of Urgent Messages	SAS assistance	SAS assistance	No benefit	No benefit	No benefit
Accompanying Family Member	US \$ 5,000	US \$ 3,500	No benefit	No benefit	No benefit
Return of Accompanying Children	US \$ 5,000	US \$ 3,500	No benefit	No benefit	No benefit
Return of Travel Companion	US \$ 5,000	US \$ 3,500	No benefit	No benefit	No benefit
Legal Assistance Abroad	US \$ 5,000	US \$ 3,500	No benefit	No benefit	No benefit
Alternative Employee or Resumption of Assignment	No benefit	No benefit	No benefit	No benefit	No benefit
Cancellation & Curtailment	US \$ 2,000	US \$ 1,500	No benefit	No benefit	No benefit
Deductible	US \$ 150	US \$ 150		US \$ 100	US \$ 100
Loss of Deposits	No benefit	No benefit	No benefit	No benefit	No benefit

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Loss of Luggage, Trade Sample, Personal Effects, Travel Documents, Money and Credit Card	US \$ 1,500	US \$ 1,500	US \$ 1,250 for loss of checked luggage	US \$ 500 for of luggage, personal effects	US \$ 1,000 for of luggage, personal effects
Loss of Money	US \$ 150 and/ travel documents	US \$ 150 and/ travel documents	No benefit	No benefit	No benefit
Deductible	US \$ 100	US \$ 100			US \$ 100
Loss of Passport	Benefit included in loss of travel documents	Benefit included in loss of travel documents	US \$ 1,000	US \$ 500	US \$ 500
Baggage Delay	US \$ 200 after 6 hours	US \$ 200 after 6 hours	US \$ 50 each 12 hours. Maximum US \$ 300	US\$ 50 per up to a maximum of US\$ 300	US\$ 50 per up to a maximum of US\$ 300
Deductible	6 hours	6 hours	6 hours	12 hours	12 hours
Travel Delay	US \$ 50 for each 4 hour delay	No benefit	US \$ 10 per hour Maximum US \$ 50	US \$ 10 per hour Maximum US \$ 50	US \$ 10 per hour Maximum US \$ 50
Deductible	4 hours		12 hours	12 hours	12 hours
Personal Liability (Abroad)	US \$ 200,000	US \$ 200,000	US \$ 200,000	US \$ 25,000	US \$ 50,000
Bodily Damage Material Damage	Included in the above benefit	Included in the above benefit	Included in the above benefit	Included in the above benefit	Included in the above benefit
Deductible	US \$ 150 for material damage	US \$ 150 for material damage	US \$ 200 for material damage	US \$ 200 for material damage	US \$ 200 for material damage
Per Event Limit Bodily & Material					
Hijack Public Conveyance	US \$ 100 per day maximum 750	US \$ 50	US \$ 50 per day maximum 500	US \$ 50 per day maximum 500	US \$ 50 per day maximum 500
Deductible	24 hours	12 hours	24 hours	24 hours	24 hours
Hospital Cash Benefits	US\$ 45 per day 24 hours of hospitalisation upto a maximum of US\$ 450	US\$ 35 per day 24 hours of hospitalisation upto a maximum of US\$ 350	US\$ 25 per day 24 hours of hospitalisation upto a maximum of US\$ 250	US\$ 25 per day 24 hours of hospitalisation upto a maximum of US\$ 250	US\$ 10 per day 24 hours of hospitalisation upto a maximum of US\$ 100

Benefits extended for War & Terrorism Cover (excluding Nuclear, Biological and Chemical Terrorism) for Personal Accident (Section A) and Medical & Emergency Expenses (Section B) - all options