



**EXPLORE A WORLD OF
OPPORTUNITIES WHILE
YOU ARE STUDYING
ABROAD WITH HDFC ERGO
STUDENT TRAVEL
INSURANCE**





While you pursue your dreams of studying abroad, leave your worries to us.

At HDFC ERGO we understand your need for safety and security while studying abroad.

With **HDFC ERGO Student Suraksha - Student Overseas Travel Insurance** we safeguard you from unforeseen circumstances.

It is a comprehensive package policy for all students who are Indian residents and are traveling overseas for higher studies. The existing Indian students who are studying abroad can also be covered under this policy.



Benefits



Comprehensive plans for students travelling abroad for studies



Worldwide cover for students from 30 days to 2 years



Covers risks like loss of passport, bail bond, study interruption, sponsor protection



Coverage for students in age group of 16 to 35 years



Covers medical expenses, evacuation and repatriation



No medical test required



Eligibility

- Indian students traveling abroad to pursue higher studies
- Age limit: 16 years to 35 years

General conditions

- For any insured, if there is any adverse history, as per the proposal form, then health reports are required irrespective of age and travel duration
- No refund is allowed for curtailment of risk
- No refund is allowed after journey commencement

Our 24-hour helpline centre - just a call away



E-mail: travelclaims@hdfcergo.com



Toll free : + 800 0825 0825



Fax No.: + 91 - 120 - 6691 600



Landline: + 91 - 120 - 4507 250 (Chargeable)

Note:

- Please add the country code while dialling the contact number.
- Coverages, terms and conditions are only outlined briefly in this brochure.
- For complete details, please refer to the policy wordings.



Coverage plan details

Benefits	Platinum	Gold	Silver	Bronze	Standard
Emergency Medical Expenses (EME)	500,000	250,000	100,000	50,000	Nil
Deductible	100	100	100	100	Nil
Accidental Death	25,000	20,000	20,000	20,000	20,000
Permanent Total Disability	25,000	20,000	20,000	20,000	20,000
Emergency Dental Treatment	500	500	250	250	250
Deductible	100	100	100	100	100
Loss of Passport	250	250	200	200	200
Deductible	50	50	50	50	50
Medical Evacuation	Included in EME	Included in EME	Included in EME	Included in EME	Nil
Deductible	Nil	Nil	Nil	Nil	Nil
Repatriation	Included in EME	Included in EME	Included in EME	Included in EME	Nil
Deductible	Nil	Nil	Nil	Nil	Nil
Loss of Checked Baggage*	2,000	2,000	1,000	1,000	1,000
Deductible	*Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	*Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	*Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	*Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI	*Per Baggage Max. 50% of SI & Per article Limit Max. 10% of SI
Delay of Checked Baggage	200	200	150	100	Not applicable
Deductible	12 hours, \$10 per 8 hours	12 hours, \$10 per 8 hours	12 hours, \$10 per 8 hours	12 hours, \$10 per 8 hours	Not applicable
Personal Liability	100,000	100,000	100,000	100,000	100,000
Deductible	NIL	NIL	NIL	NIL	Nil
Compassionate Visit (2 way)	7,500	7,500	7,500	7,500	7,500
Deductible	NIL	NIL	NIL	NIL	NIL
Study Interruption	7,500	7,500	7,500	7,500	7,500
Sponsor Protection	10,000	10,000	10,000	10,000	10,000
Bail Bond	5,000	5,000	5,000	5,000	5,000
Deductible	NIL	NIL	NIL	NIL	NIL



Additional coverage for all plus plan

Inpatient medical expenses related to pregnancy*	500
Deductibles	NIL
Treatment of alcoholism and drug dependency	1,000
Deductibles	NIL
Cancer screening and mammography examinations	2,000
Childcare benefits	100 per day/max. 7 days
Deductibles	2 days

*Waiting period of 10 months is applicable for pregnancy to be covered

Coverage benefits are in US Dollars

Premium details

Plan option	Platinum		Gold		Silver		Bronze		Standard
Sum insured \$	500,000	500,000	250,000	250,000	100,000	100,000	50,000	50,000	
Trip duration	Inc. USA/Canada	Exc. USA/Canada	Inc. USA/Canada	Exc. USA/Canada	Inc. USA/Canada	Exc. USA/Canada	Inc. USA/Canada	Exc. USA/Canada	Worldwide
30 days	3,673	1,777	2,887	1,359	2,024	978	1,818	879	683
60 days	7,923	3,834	5,537	2,687	3,613	1,738	3,073	1,563	1,350
90 days	10,464	5,063	7,913	3,881	5,164	2,459	4,821	2,294	1,950
120 days	13,057	6,318	9,898	4,803	6,363	3,061	5,410	2,483	2,417
180 days	15,650	7,453	11,901	5,743	7,581	3,682	6,403	2,817	2,900
270 days	22,882	10,897	17,851	8,603	11,569	5,544	10,149	4,509	4,345
365 days	30,114	16,732	23,015	11,968	14,768	7,679	11,623	5,024	6,486
456 days	39,901	22,170	30,929	16,083	19,933	10,365	16,342	7,614	8,436
546 days	49,688	27,607	34,916	18,156	22,350	11,622	18,544	8,862	9,387
636 days	54,957	30,535	40,867	21,251	26,337	13,695	22,293	10,627	10,831
2 years	60,227	33,464	46,031	23,936	29,537	15,359	25,092	12,412	12,971



Plan option	Platinum Plus		Gold Plus		Silver Plus		Bronze Plus	
Sum insured \$	500,000	500,000	250,000	250,000	100,000	100,000	50,000	50,000
Trip duration	Inc. USA/Canada	Exc. USA/Canada	Inc. USA/Canada	Exc. USA/Canada	Inc. USA/Canada	Exc. USA/Canada	Inc. USA/Canada	Exc. USA/Canada
30 days	4,518	2,186	3,551	1,671	2,489	1,203	2,369	1,192
60 days	9,746	4,716	6,811	3,305	4,444	2,138	4,199	2,119
90 days	12,871	6,228	9,733	4,774	6,352	3,024	6,121	2,948
120 days	16,060	7,771	12,174	5,907	7,827	3,765	7,668	3,364
180 days	19,250	9,167	14,638	7,064	9,325	4,529	9,192	3,855
270 days	28,145	13,403	21,956	10,582	14,230	6,820	13,205	6,344
365 days	37,040	20,580	28,308	14,720	18,164	9,445	16,641	7,365
456 days	49,078	27,269	38,043	19,782	24,517	12,749	23,969	11,009
546 days	61,116	33,957	42,947	22,332	27,490	14,295	27,238	12,863
636 days	67,598	37,558	50,266	26,138	32,394	16,845	29,169	15,340
2 years	74,079	41,160	56,618	29,441	36,331	18,892	32,963	17,965

Anti-rebate warning

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates)

- 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 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 prospectus or tables of the insurers.
- Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees





For more details, log on to www.hdfcergo.com or call us on 022 6242 6242

Terms & Conditions Apply. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. UIN: Student Suraksha-Student Overseas Travel - HDFTIOP22052V022122. UID: 16934.