

TrawellTag Assist Plans (Overseas Plan)



ASSISTANCE SERVICES

Assistance Services	Smart -Asia	Saver	Smart	Style
24X7 Worldwide Medical Assistance	Covered	Covered	Covered	Covered
Travel Assistance	Covered	Covered	Covered	Covered
Lifestyle Assistance Overseas	NA	Covered	Covered	Covered
Travel Insurance	Covered	Covered	Covered	Covered
TrawellTag – 24x7 Baggage Tracking	NA	NA	NA	Covered
Domestic Roadside Assistance	NA	NA	NA	Covered
Domestic Medical Assistance	NA	NA	NA	Covered
Lifestyle Assistance In India	NA	NA	NA	Covered

INSURANCE BENEFITS

Coverage (in USD)	Smart - Asia	Saver	Smart	Style
Emergency Medical Expenses	25K	50K 250K 500K	50 K 250 K 500 K 1000 K	50 K 250 K 500 K 1,000 K
Deductibles	100	100	100	NA
Emergency Medical Evacuation	10,000	10,000	10,000	10,000
Deductibles	100	100	100	NA
Repatriation of Mortal Remains	7,500	7,500	7,500	7,500
Deductibles	100	100	100	NA
Dental Treatment Expenses	250	250	250	500
Deductibles	50	50	50	100
Personal Accident	10,000	10,000	15,000	20,000
Total loss of checked baggage	300	500	750	1,000
Delay of checked baggage	100	100	100	100
Loss of Passport and documents	250	250	250	250
Deductibles	25	25	25	25
Personal Liability	100,000	200,000	200,000	200,000
Deductibles	100	100	100	NA
Hijack Distress Allowance	NA	NA	50 per day, max 4 days	75 per day, max 4 days
Daily Allowance Incase of Hospitalisation	NA	25 per day, max 125	25 per day, max 125	25 per day, max 250
AD & D Common Carrier	1,000	2,500	2,500	5,000
Bounced Hotel Booking	500	500	750	1,000
Deductibles	10% of the claim amount	10% of the claim amount	10% of the claim amount	10% of the claim amount
Child Escort	NA	NA	500	1,000
Trip Cancellation and Interruption	500	300	500	1,500
Deductibles	100	100	100	100
Missed Connection	500	NA	500	750
Deductibles	3 Hrs	NA	3 Hrs	3 Hrs
Trip Delay	NA	NA	10 per 12 hrs, Max 100	20 per 12 hrs, Max 250
Home Burglary Insurance – Contents	NA	NA	NA	INR 200,000
Overseas Travel Service Supplier Insolvency	NA	NA	NA	1,000
Loss of International Driving Licence	NA	NA	NA	1,000
Deductibles	NA	NA	NA	10%
Car Rental Excess Insurance	NA	NA	NA	1,000

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

OPTIONAL RIDER COVER

Coverage (In USD)	Smart - Asia	Saver	Smart	Style
Compassionate Visit	NA	NA	1,000	1,500
Mugging Benefits	NA	NA	NA	50 per day, max 10 Days
Travel Inconvenience	500	NA	500	1,000
Deductibles	\$100	NA	\$100	100
Cruise Cover	500	1,000	1,000	1,500
Deductibles	NA	10%	10%	10%
Golf Equipment Cover	NA	NA	NA	1,000
Deductibles	NA	NA	NA	100
Pet Care	NA	NA	NA	INR 15000
Debit / Credit Card Fraud	NA	NA	NA	500
Deductibles	NA	NA	NA	50
Loss of Laptop	NA	NA	NA	500
Travel Loan Secure	INR 25,000	NA	INR 50,000	INR 100,000
Medical Sublimit-Wavier off	Upto to Sum Insured	Upto to Sum Insured	Upto to Sum Insured	Upto to Sum Insured

PREMIUM CHART (in INR inclusive of GST 18%)

Smart Asia 25 K

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs
0-4	477	580	868
5-5	521	657	960
6-6'	561	679	1037
7-7'	634	699	1073
8-9'	673	786	1138
10-11'	711	823	1175
12-13'	718	835	1213
14-20'	802	854	1320
21-29'	815	943	1456
30-30'	923	1052	1777

Saver 50 K (Excluding USA & Canada)

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	81 To 85yrs	86 To 90yrs	91 To 95yrs
1 - 4	658	727	982	1230	1636	1737	2039	2356	3533	4709	7065
5 - 6	727	802	1088	1663	1786	1980	2397	2539	3808	5078	7616
7 - 8	871	951	1368	1733	1852	2096	2520	2739	4110	5479	8217
9 - 12	1035	1080	1663	2190	2421	2730	3402	3557	5334	7112	10669
13 - 14	1078	1105	1759	2295	2518	2933	3499	3806	5709	7613	11419
15 - 21	1194	1345	2140	2616	3377	3674	4023	4211	6314	8420	12629
22 - 28	1350	1550	2848	2977	3790	4422	4883	5096	7646	10194	15290
29 - 35	1623	1806	3199	3874	4426	4846	5968	6160	9239	12320	18480
36 - 47	1922	2153	4158	4265	5423	6358	7419	7628	11442	15255	22885
48 - 60	2152	2555	5094	5807	6491	7610	9197	9465	14198	18929	28393
61 - 75	2566	2964	6822	6957	7516	10371	11631	13834	20751	27668	41502
76 - 90	3066	3695	7972	9584	10108	11910	14715	16370	24552	32739	49108
91 - 105	3932	4657	9766	10904	14839	15880	19507	23079	34616	46157	69235
106 - 120	4042	4968	11026	13115	17158	17423	22895	23369	35051	46735	70104
121 - 140	4565	5732	13953	18501	20482	23649	28261	34334	51502	68670	103005
141 - 160	5120	5955	14610	22478	24520	28590	30098	36558	54835	73116	109672
161 - 180	5762	6638	16518	25347	27456	29261	31806	38107	57159	76214	114321

Saver 50 K (Including USA & Canada)

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	81 To 85yrs	86 To 90yrs	91 To 95yrs
1 - 4	873	973	1489	2382	2549	2822	3641	4006	6009	8012	12018
5 - 6	966	1078	1649	2638	2791	2989	4076	4483	6725	8967	13450
7 - 8	1091	1218	1830	2925	3008	3209	4260	4685	7029	9372	14056
9 - 12	1234	1430	2325	3720	3769	4152	4844	5329	7993	10657	15985
13 - 14	1407	1491	2363	3947	4064	4738	5487	6035	9053	12070	18104
15 - 21	1578	1752	3245	4773	4833	5534	6157	6773	10158	13548	20321
22 - 28	1956	2248	3944	5836	5967	6287	7882	8671	13006	17340	26010
29 - 35	2337	2654	4636	6491	7052	7204	9697	10668	16001	21334	32000
36 - 47	2826	3300	6071	7549	8851	9999	12680	13949	20923	27900	41849
48 - 60	3419	4933	7548	10478	11391	12202	16455	17607	26409	35214	52820
61 - 75	4820	6969	9406	11956	14038	15246	20415	21435	32151	42871	64305
76 - 90	6039	8147	11248	16901	17855	18901	25497	27281	40922	54564	81845
91 - 105	6651	9576	16592	22665	25475	31841	39549	40580	60872	81162	121741
106 - 120	7651	10054	17509	24015	28575	33911	42053	43351	65028	86704	130055
121 - 140	8616	11169	24550	36607	37968	46173	52401	54321	81482	108643	162964
141 - 160	8932	11426	24841	41843	43241	49500	57284	62530	93793	125056	187587
161 - 180	10196	12455	28819	48689	49300	55101	66266	68830	103244	137658	206489

Saver 250 K (Excluding USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To 76yrs	77 To 78yrs	79 To 80yrs	81 To 85yrs	86 To 90yrs	91 To 95yrs
1 - 4	803	878	1433	1598	2126	2256	2652	3062	4592	6123	9183
5 - 6	888	970	1587	2036	2320	2573	3116	3300	4950	6601	9900
7 - 8	1099	1267	1953	2253	2409	2724	3274	3561	5341	7123	10682
9 - 12	1202	1443	2403	2847	3147	3548	4422	4623	6934	9246	13869
13 - 14	1332	1539	2613	2983	3271	3814	4550	4948	7423	9896	14844
15 - 21	1463	1597	3364	3530	4389	4774	5229	5472	8207	10946	16417
22 - 28	1688	2053	3621	3871	4929	5747	6347	6627	9940	13252	19878
29 - 35	1998	2161	4706	4869	6476	8803	9785	10407	15612	20816	31222
36 - 47	2563	3055	5999	6395	6993	9613	10880	12535	18804	25070	37607
48 - 60	3067	3671	7993	8335	8700	10784	13254	15431	23146	30863	46295
61 - 75	3371	4447	9217	9670	9919	15457	17275	20648	30973	41298	61946
76 - 90	3645	5341	11598	11962	12169	16893	19490	23397	35097	46796	70193
91 - 105	5024	7116	14168	14291	16322	20229	24308	29181	43774	58365	87546
106 - 120	5629	7340	15191	16413	22098	26012	30672	35836	53754	71670	107507
121 - 140	5970	8155	18880	20391	26012	30564	38908	41797	62696	83595	125392
141 - 160	6676	9306	20209	24239	31101	37624	45678	50445	75669	100892	151337
161 - 180	8347	10833	22324	29694	36296	45628	53198	60093	90144	120189	180283

Saver 250 K (Including USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To 76yrs	77 To 78yrs	79 To 80yrs	81 To 85yrs	86 To 90yrs	91 To 95yrs
1 - 4	1053	1245	1983	3096	3314	3671	4734	5207	7812	10415	15623
5 - 6	1166	1377	2285	3431	3628	3884	5297	5828	8743	11657	17484
7 - 8	1318	1558	2529	3638	3910	4174	5537	6091	9136	12182	18273
9 - 12	1632	1995	3182	4504	4899	5394	6297	6927	10391	13854	20781
13 - 14	1741	2098	3468	5131	5286	6492	7132	7844	11768	15690	23534
15 - 21	2085	2505	4659	6039	6232	7692	8004	8804	13209	17610	26414
22 - 28	2507	2919	5937	7588	7758	9666	10246	11270	16907	22543	33814
29 - 35	3013	3418	7441	8438	9168	10859	12606	15558	23338	31115	46672
36 - 47	3704	4228	8581	10439	10621	12002	15218	16739	25109	33478	50218
48 - 60	4622	6248	10881	12727	16904	19829	24148	31024	46535	62047	93073
61 - 75	6199	8996	14306	15218	21023	21938	32343	32838	49258	65678	98515
76 - 90	7246	9291	16318	21506	25867	32996	38740	46176	69266	92354	138530
91 - 105	9273	11054	20864	30548	32092	35025	45187	50000	75002	100002	150002
106 - 120	9736	11771	22427	32033	39028	45130	55286	60970	91454	121939	182907
121 - 140	11922	16738	31220	44340	47446	50791	63258	67923	101885	135847	203769
141 - 160	12414	18094	34897	55855	56702	64280	77053	82823	124233	165645	248469
161 - 180	15126	19139	37625	56367	66678	76373	91272	96778	145166	193556	290330

Saver 500 K (Excluding USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To 76yrs	77 To 78yrs	79 To 80yrs	81 To 85yrs	86 To 90yrs	91 To 95yrs
1 - 4	923	1008	1647	2059	2573	3217	4021	5026	7540	10052	15079
5 - 6	1021	1115	1735	2167	2710	3388	4235	5293	7941	10587	15883
7 - 8	1265	1403	1993	2492	3114	3891	4864	6081	9121	12161	18242
9 - 12	1381	1633	2762	3453	4316	5394	6742	8430	12644	16858	25288
13 - 14	1405	1769	3006	3755	4697	5871	7338	9172	13760	18344	27516
15 - 21	1684	1922	3632	4540	5674	7093	8866	11082	16624	22166	33247
22 - 28	1941	2363	4164	5205	6508	8134	10168	12709	19065	25419	38128
29 - 35	2163	2638	5246	6556	8196	10243	12805	14725	22088	29452	44177
36 - 47	2743	3512	6285	7226	8454	10998	13412	15425	23138	30849	46274
48 - 60	3529	5252	8241	9475	10897	12532	14412	16574	24859	33145	49717
61 - 75	5089	7146	9766	11232	12917	16146	18570	21354	32032	42707	64062
76 - 90	6100	8541	12213	14043	16150	18573	21359	24562	36842	49124	73686
91 - 105	6473	8900	16294	18737	21548	24780	28496	32770	49157	65543	98314
106 - 120	6763	9414	16961	19503	22429	26915	31491	36216	54322	72430	108645
121 - 140	8054	10685	22803	26224	30158	34682	39885	45866	68800	91732	137598
141 - 160	9599	11898	25002	28752	33065	39679	46423	53385	80078	106772	160158
161 - 180	10806	13420	29043	33399	38410	46090	53927	62015	93021	124031	186046

Saver 500 K (Including USA & Canada)

No. of Days	0 To 40yrs	41 To 60yrs	61 To 70yrs	71 To 72yrs	73 To 74yrs	75 To 76yrs	77 To 78yrs	79 To 80yrs	81 To 85yrs	86 To 90yrs	91 To 95yrs
1 - 4	1213	1431	2280	3308	3564	4456	5569	6963	10441	13923	20885
5 - 6	1343	1585	2628	3811	4106	5132	6413	8018	12028	16037	24056
7 - 8	1516	1754	2910	4219	4546	5681	7103	8879	13318	17757	26637
9 - 12	1839	2248	3658	5305	5717	7145	8930	11164	16745	22326	33490
13 - 14	1961	2366	3988	5782	6229	7790	9738	12172	18257	24343	36514
15 - 21	2285	2743	5252	6564	8205	10258	12822	16029	24042	32058	48085
22 - 28	2748	3356	6504	8131	10164	12703	15878	19849	29774	39698	59548
29 - 35	3299	3930	7631	9540	11925	14906	17590	20757	31132	41509	62265
36 - 47	4059	4863	9448	10864	12495	15619	17962	21193	31791	42389	63581
48 - 60	5060	7568	11481	13202	17823	20497	24390	32927	49393	65856	98783
61 - 75	6989	10583	14683	16883	22794	26211	32765	37680	56520	75360	113040
76 - 90	8865	12028	18478	24947	28687	33565	39605	46733	70102	93467	140201
91 - 105	9690	12710	23993	32391	35629	40972	48349	55601	83402	111203	166805
106 - 120	10191	13536	28000	37797	41199	47379	55907	64295	96443	128589	192884
121 - 140	13712	18333	36728	47014	48576	55862	64241	73877	110815	147752	221628
141 - 160	14273	19816	41682	56269	59083	67354	79478	83835	125753	167671	251504
161 - 180	16587	20401	45795	58615	67407	78192	92269	103341	155010	206681	310021

Style 500 K (Excluding USA & Canada)

Table with 12 columns: No. of Days, 0 To 40yrs, 41 To 60yrs, 61 To 70yrs, 71 To 72yrs, 73 To 74yrs, 75 To 76yrs, 77 To 78yrs, 79 To 80yrs, 81 To 85yrs, 86 To 90yrs, 91 To 95yrs. Rows include age ranges from 1-4 to 161-180.

Style 500 K (Including USA & Canada)

Table with 12 columns: No. of Days, 0 To 40yrs, 41 To 60yrs, 61 To 70yrs, 71 To 72yrs, 73 To 74yrs, 75 To 76yrs, 77 To 78yrs, 79 To 80yrs, 81 To 85yrs, 86 To 90yrs, 91 To 95yrs. Rows include age ranges from 1-4 to 161-180.

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