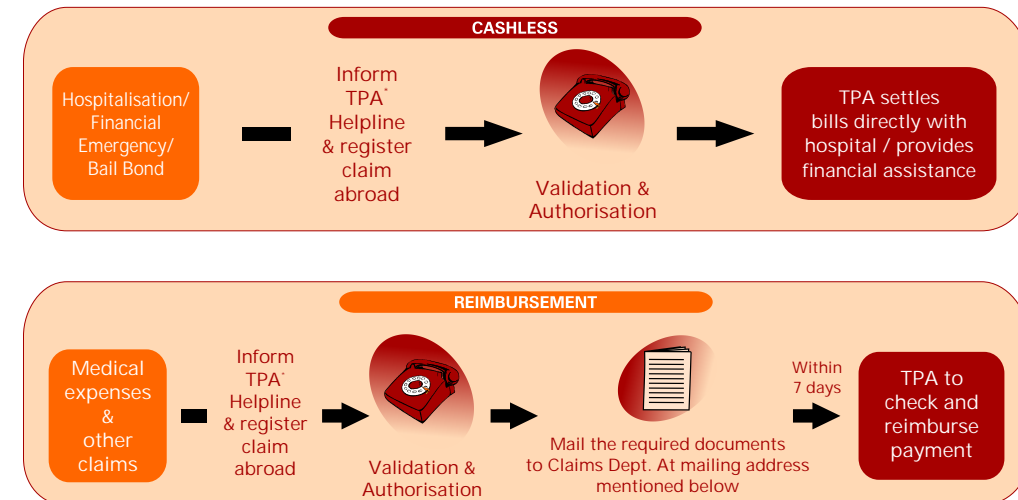


Claim Process



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

Claims Department
 ICICI Lombard General Insurance Co. Ltd.
 International SOS, Suite No. 605, 606,
 6th Floor, Copia Corporate Suites, Plot No. 9,
 Jasola District Center, New Delhi - 110 025.
 Admin Number : +91 11 41898802
 Fax Number : +91 11 41898801

CUSTOMER SUPPORT

For Claim Registration,
 In US & CANADA: +1866 625 8529 (Toll Free)
 In the Rest of the world: +91 11 4189 8868 (Call Back Facility)
 In India Contact: +11 4189 8800
 In India for reimbursement enquiry: +1800 113 666 (Toll Free)
 (Business hour only)



For more information on our products, log on to
www.icicilombard.com
 OR
 Call: 1800 209 8888
 (Toll-free and accessible only in India)
 OR
 Contact your Local Representative

Exclusions: War & 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 to 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 had gone to visit my daughter in US. ICICI Lombard settled the bills directly with the hospital and this took off burden from 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 no. & 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 foreign assignment, I suffered high fever & was rushed to one of the nearest hospital, where I was detected of 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 hospital without any hassle.

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

Recognitions



The General Insurance Company of the Year 2007 across Asia
 Asia Insurance Industry Awards 2007



Most Customer Responsive Company
 Avaya Global Connect Customer Responsiveness Awards 2006



Business Leadership Award 2007 in the General Insurance category
 NDTV Profit Business Leadership Award 2007



Corporate Office
 ICICI Lombard General Insurance Company Limited Zenith House, Keshavrao Khadye Marg, Opp. Race Course, Mahalaxmi, Mumbai- 400 034.
 ICICI Lombard General Insurance Co. Ltd. Insurance is the subject matter of the solicitation. Misc 30 & 50.
 This brochure contains only a brief description of the Individual & Student Overseas Medical Insurance Policy.
 For complete details, refer to the insurance policy wordings available on request



Whatever your need,
 we have a travel plan for you.

Allied with: **UnitedHealthcare**
 A UnitedHealth Group Company

UnitedHealth Group, the largest health care company in the US



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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 runner in travel insurance and over the period we have provided over 1 million policies and paid claims of over US\$ 11 million as reimbursement & cashless service.

We have allied with UnitedHealth Group, one of the largest health care companies in the US to provide our travelers access to UnitedHealthcare's network of hospitals & physicians.

Plan For Leisure & Business Travelers

Advantages

- Most preferred amongst other travel insurers because we Cover pre-existing disease in life-threatening emergency situations
- Unique Pay per day plan, no slab rates charged
- Coverage up to 85 years without medical tests
- Daily Allowance in case of Hospitalization
- Maximum available coverage for 360 days.
- Trip Cancellation & Interruption
- Financial Emergency Assistance
- Reimbursement for losses caused by Travel Delay
- Inexpensive 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 up to 85 yrs, available in two sum insured options, US\$ 50,000 & US\$ 25,000. Available in two versions, with and without medical test.

Silver Plan: Medical cover for your basic needs.

Bronze Plan: Inexpensive plan for people who need to travel to neighboring countries.

Family Plan: Applicable for 2 adults, minimum one child and a maximum of four children.

Multi-Trip Plan: Specially designed for the frequent traveler. valid for 1 year with 2 options of 30 days and 45 days as the maximum duration per trip.

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

Plan Name ▶	Platinum Plan	Gold Plan	Salt & Pepper Plan	Silver Plan	Bronze Plan ^
Medical Cover*	50,000 to 500,000	50,000 to 500,000	25,000 to 50,000	50,000	15,000
Daily allowance in case of hospitalisation ¹	25 (for 5 Days Max)	-	-	-	-
Dental Treatment*	250	250	-	250	-
Repatriation of Remains	7,000	7,000	-	7,000	2,500
Passport Loss**	200	200	200	-	200
Checked Baggage Loss	500	500	500	-	300
Checked Baggage Delay+	100	100	100	-	100
Personal Accident	15,000	15,000	2,500	-	-
Personal Liability	100,000	100,000	25,000	-	50,000
Financial Emergency	300	300	300	-	-
Hijack Distress Allowance +	125 per day (7 Days Max)	125 per day (7 Days Max)	125 per day (7 Days Max)	-	-
Trip Cancellation & Interruption*	500	-	-	-	-
Missed Connection*	500	-	-	-	-
Trip Delay*	500	-	-	-	-
Home Insurance - Building - Contents	Rs. 2,000,000 Rs. 500,000 ³	-	-	-	-

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

*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 & Yemen³ 2 days deductible + 12 hours deductible.

Student Overseas Medical Insurance



Advantages

- We offer these plans so that student can buy insurance with us and seek a waiver from their compulsory university insurance thus resulting in substantial savings.
- These plans are tailor made according to the requirement of specific universities
- Two years policy in one go
- Second year extension for one year policy
- Pay in INR & get covered in US\$
- Medical expenses coverage for the entire policy period
- Dental Treatment
- Bail Bond in case of arrest
- 2 way compassionate visit

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

Plan Name ▶	Gold Plan	Silver Plan	Bronze Plan
Medical Expenses* (Includes Medical evacuation cost)	50,000 to 500,000	50,000 to 500,000	-
Repatriation of Remains	Up to Medical SI	Up to Medical SI	-
Dental Treatment*	250	250	-
Checked Baggage Loss	1,000	-	1,000
Personal Accident	25,000	-	10,000
Personal Liability	100,000	-	100,000
Bail Bond	5,000	-	5,000
Study Interruption	7,500	-	7,500
Sponsor Protection	10,000	-	10,000
2 Way Compassionate Visit	7,500	-	7,500
Passport loss**	200	-	200

*Deductible of US\$ 100 for medical expenses for gold & silver plan** Deductible of US\$ 50.