

ENDORSEMENT FOR ADDITIONAL BENEFIT
UNDER OVERSEAS MEDICLAIM POLICY

Policy No. _____

Section 'A' Hijack Distress Allowance:

Schedule	: Per day (for every completed 24 hours)	: US\$ 125
	: Deductible	: One day (24 hours)
	: Maximum benefit	: US \$ 1000.

In the event, that a commercial carrier (charter or liner) in which insured is traveling is hijacked during the insured trip covered under Overseas Mediclaim Policy and the insured is not released for more than 24 hours, then the Company will pay the Rupees equivalent of US\$ 125/- for each day (on every completed 24 hours) of hijacked period/Policy Period to the insured as per the amount mentioned in Section 'A' subject to specified deductible. The Company will not be liable to make any payment under this benefit during the first 24 hours of hijacking of such commercial carrier.

Section 'B' Hospital Daily Cash Allowance:

Schedule	: Per day (for every completed 24 hours)	: US\$ 20
	: Deductible	: 1 day (24 hours)
	: Maximum Benefit	: US\$ 200

If the insurer admits a claim under Medical Expenses Section of Overseas Mediclaim Policy then the insured will be entitled to a Cash Allowance of US \$ 20 for each 24 hours stay in the hospital subject to a deductible of 24 hours meaning that insured will get this Cash Allowance only if he/she is hospitalized for a minimum period of 48 hours, however, maximum amount payable for any one period of hospitalization/policy period under this head shall be US\$ 200 (10 days).

Section 'C' Trip Delay Allowance:

Schedule	: Per day (for every completed 24 hours)	: US\$ 25
	: Deductible	: 12 hours
	: Maximum benefit	: US \$ 250.

The Company will indemnify each insured for & upto the amounts mentioned above subject to the specified deductible, for any one incident/Policy Period in respect of missing the pre-booked flight for return journey to his country and or missing departure of any intermediate connecting airline service due to the following during the period of insurance

1. Weather conditions & air traffic congestion
2. Strike, industrial action at airport or of airlines
3. Accidental or mechanical failure or technical problem in the aircraft

Provided that:

- a. The insured has taken every reasonable step to complete the journey to the departure point on time.
- b. The insured shall submit to the Company sufficient proof to substantiate the cause of delay, and bills, receipts etc. in support of his claim.

THE ABOVE ADDITIONAL COVERS UNDER OVERSEAS MEDICLAIM POLICY ARE INCLUDED WITHOUT ANY ADDITIONAL PREMIUM.

ANNEXURE 'B'

ENDORSEMENT -(Plan 'K')
in respect of travel to countries in Asia other than Japan
[attached to Overseas Mediclaim Policy (B&H)]

Notwithstanding anything mentioned herein, the insured person designated in the policy schedule having declared in the proposal, his/her plan to visit Asian countries (not including Japan) for a period not exceeding 30 days, this policy covers as under:

1. Section A -Medical expenses and repatriation upto US \$ 15000, subject to a deductible of US \$ 50 only (including for dental services for immediate relief of dental pain)
2. Section B - Personal Accident upto US \$ 7500 only
3. All other sections(C, D, E & F) under the policy stand deleted.

All other terms and conditions remain unaltered.

Authorised Signatory

Policy Issuing Office