








Overseas-FIT Assist Plan (Smart)

ASSISTANCE SERVICES		
Assistance Services	Smart	
24/7 Worldwide Medical Assistance	✓	
Travel Assistance	✓	
Lifestyle Assistance Overseas	✓	
Domestic Roadside Assistance	-	
Domestic Medical Assistance	✓	
Lifestyle Assistance in India	✓	
Travel Insurance	✓	
Crisis Assistance Plan (CAP)*	Optional	

INSURANCE BENEFITS		
Coverage (Amount in USD)	Smart	
 Medical Related Benefits		
Emergency Medical Expenses	50K/	
Emergency Medical Evacuation	250K/500K	
Repatriation of Mortal Remains		
Deductibles	100	
Dental Treatment Expenses	250	
Deductibles	50	
Daily Allowance Incase of Hospitalisation	25 per day upto 5 days	
Deductibles	2 Days	
 Personal Accident		
Accidental Death		
Permanent Total Disability (PTD)	15,000	
Permanent Partial Disability (PPD)		
Accidental Death- Common Carrier		
Permanent Total Disability (PTD)- Common Carrier	2500	
Permanent Partial Disability (PPD)- Common Carrier		
Child Escort	500	
Hijack Distress Allowance	50 per day upto 4 days	
Deductibles	12 HRS	
 Loss of Luggage & Other Benefits		
Total loss of checked-in Baggage	750	
Delay of checked-in Baggage	100	
Deductibles	12 HRS	
Loss of Passport and Documents	250	
Deductibles	25	
 Liability Protection Benefits		
Personal Liability	2,00,000	
Deductibles	100	
 Travel Inconvenience & Other Travel Related Benefits		
Trip Cancellation and/or Interruption	500	
Deductibles	100	
Missed Connection	500	
Deductibles	3 HRS	
Trip Delay	100 per day upto 1 day	
Deductibles	6 HRS	
Bounced Hotel Booking	750	
Deductibles	75	
OPTIONAL RIDER COVER		
Coverage (Amount in USD)	Smart	Riders %
Compassionate Visit	1000	
Deductibles	100	5%
Travel Inconvenience	500	15%

Deductibles	100	
Cruise Cover Deductibles	1000 100	12%
Loss of Gadgets Deductibles	500 100	10%
Travel Loan Secure Deductibles	INR 50,000 INR 2000	8%
Political Risk & Catastrophe Evacuation Deductibles	5000 100	5%
Over Booked - Common Carrier Deductibles	300 6 HRS	3%
Legal Expenses Deductibles	1000 100	3%
Home Fire Insurance (Contents) Deductibles	50,000 As Per Erstwhile Fire Tariff	3%
Flight Delay (Airlines) Deductibles	500 3 HRS	10%
Financial Emergency Assistance	500	5%
Bail Bond Deductibles	1000 100	3%
Medical Sublimit-Wavier off	Up to Medical Sum Insured	Excluding 25% Including 40%

*Adventure Sports included under Emergency Medical Expenses under Style Plan with actual expenses or maximum to S.I USD 20000

LIFE THREATENING SITUATION CONDITION	
Age (Amount in USD)	Smart
Upto 80 years	10 % of Medical SI or Maximum of USD 10,000 whichever is less
Above 80 Years and Maximum Upto 85 Years	1,500

Note: Assistance provided by Asego Travel LLP, Insurance underwritten by an IRDAI authorised underwriter – ICICI Lombard General Insurance Company Ltd.

SPECIAL SUBLIMITS APPLICABLE - FROM 61 YRS -80 YRS	
Plan	Smart
Room Rent including Boarding lodging	1500/day up to 30 days
Intensive Care unit	3000/day up to 7 days
Operation Theatre charges (Inclusive surgeon charges)	Maximum Up to USD 10000
Anesthetist services	Up to 25% of Surgical Treatment
Physician Visit	Max 75/day up to 10 visits
Diagnostic and Radiology services	Up to USD 1000
Ambulance Services	Max up to 500
Hospital Miscellaneous Expenses	Maximum of USD 1000
Sublimits for Above 80YRS & Maximum upto 85 YRS	Per illness/Injury/Accident maximum limit is USD 5000

*No policies is allowed above 80 YRS for Smart Asia.