

Easy TRAVEL Insurance



Let's Uncomplicate

The Apollo Hospitals Group, Asia's one of the largest healthcare providers and Munich Health, one of the world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be.

We know healthcare. We know insurance.

THE APOLLO MUNICH EDGE

- A travel insurance solution from a specialised insurance provider with over 60 years of experience across the globe
- Instant online policy issuance with robust and state-of-the-art IT infrastructure
- Segment-specific plans offered to suit your travel insurance requirements
- Special plans for travelers traveling across Asian regions (excluding Japan)
- No medical tests required up to 70 years of age
- Best-in-class emergency assistance across the world

EASY TRAVEL INSURANCE PLANS

The primary objective of Easy Travel is to make your overseas travel hassle-free and safe in the event of any unforeseen medical emergencies.

- 'Individual Plan' is available in five variants; Platinum, Gold, Silver, Bronze and Asian Region; Sum Insured ranges from USD 5,00,000 to USD 25,000.
- 'Family Plan' is available in three variants; Silver, Bronze and Asian Region; Sum Insured ranges from USD 1,00,000 to USD 25,000.
- 'Senior Citizen Plan' is available in two variants; Silver and Bronze; Sum Insured options of USD 1,00,000 and USD 50,000.
- 'Annual Multi Trip Plan' is available in four variants; Platinum, Gold, Silver and Asian Region; Sum Insured ranges from USD 5,00,000 to USD 25,000.

WORLDWIDE ASSISTANCE SERVICE

- Medical advice on telephone, while travelling
- Medical services provider referral
- Arrangement of hospital admission
- Monitoring of medical condition during hospitalisation
- Arrangement of appointments with local doctors
- Arrangement of emergency medical evacuation
- Arrangement of emergency medical repatriation
- Arrangement of repatriation of mortal remains
- Arrangement of compassionate visit
- Emergency cash advance
- Pre-trip information services
- Embassy referral
- Emergency travel service assistance
- Interpreter referral
- Lost luggage assistance
- Guarantee of medical expenses incurred during hospitalisation wherever possible
- Lost passport assistance and many more
- a) Easy Travel Individual plan covers persons in the age group of 6 months to 70 years
- b) Maximum duration of the trip will be up to 180 days

Benefits (all figures in USD)	Deductible	Platinum	Gold	Silver	Bronze	Asian region
Medical Treatment	100	5,00,000	2,50,000	1,00,000	50,000	25,000
Dental Treatment *	100	500	250	250	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	20,000	10,000	5,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	1,000	500	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	200	-
Financial Emergency Cash	Nil	300	200	200	-	-
Trip Delay	12 hrs.	50/200	25/100	-	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-	-
Trip Cancellation	Nil	2,000	1,000	-	-	-
Trip Curtailment	Nil	2,000	-	-	-	-
Missed Connection	Nil	500	-	-	-	-

- *Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident Common Carrier will be sub-limit under Personal Accident Sum Insured

- Easy Travel Annual Multi Trip plan covers persons in the age group of 6 months to 70 years
- b) Platinum plan will not be available for persons aged between 61-70 years
- c) Maximum duration per trip will be 30/60 days with annual limit of 180 days

,		-			,
Benefits (all figures in usd)	Deductible	Platinum	Gold	Silver	Asian region
Medical Treatment	100	5,00,000	2,50,000	1,00,000	25,000
Dental Treatment*	100	500	500	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000
Personal Accident-Common Carrier ^	Nil	20,000	10,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250
Financial Emergency Cash	Nil	300	200	200	-
Total Loss of Checked-in Baggage	Nil	1,000	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	-
Trip Delay	12 hrs.	50/200	25/100	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-
Trip Cancellation	Nil	2,000	1,000	-	-
Trip Curtailment	Nil	2,000	-	-	-

- *Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident Common Carrier will be sub-limit under Personal Accident Sum Insured
- a) Easy Travel Family plan covers persons in the age group of 6 months to 70 years
- b) Children are covered up to the age of 21 years
- c) Maximum duration of the trip will be up to 180 days
- d) Family covers two adults (self and spouse up to 70 years of age) and up to four children under 21 years of age

Benefits (all figures in usd)	Deductible	Silver	Bronze	Asian region
Medical Treatment	100	1,00,000	50,000	25,000
Dental Treatment*	100	250	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500	7,500
Loss of Passport	30	200	200	200
Personal Accident	Nil	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	5,000	5,000	5,000
Personal Liability	Nil	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	500	-
Delay of Checked-in Baggage	12 hrs.	200	200	-
Financial Emergency Cash	Nil	200	-	-

- *Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- Benefit available on Individual Sum Insured basis
- Personal Accident Common Carrier will be sub-limit under Personal Accident Sum Insured

- a) Easy Travel Senior Citizen plan covers persons in the age group of 71-80 years
- b) Maximum duration of the trip will be up to 180 days
- The maximum liability under Medical Treatment will be limited to USD 15,000 per Illness and USD 25,000 per Accident
- d) Medical Examination and Medical Tests are mandatory

Benefits (all figures in usd)	Deductible	Silver	Bronze
Medical Treatment	100	1,00,000	50,000
Dental Treatment*	100	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500
Loss of Passport	30	200	200
Personal Accident	Nil	10,000	10,000
Personal Accident - Common Carrier ^	Nil	5,000	5,000
Personal Liability	Nil	50,000	25,000
Hijack Daily Allowance	12 hrs.	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	-
Delay of Checked-in Baggage	12 hrs.	200	-
Financial Emergency Cash	Nil	200	-

- *Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident Common Carrier will be sub-limit under Personal Accident Sum Insured

Exclusions

The policy will not compensate for:

- Traveling abroad for obtaining medical treatment
- War or any act of war, invasion, act
 of foreign enemy, war like operations,
 civil war, public defense, rebellion,
 revolution, insurrection, military or
 usurped acts, riot, terrorism, chemical,
 radioactive or nuclear contamination
- Participation or involvement in naval, military or air force operations, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing

- Any breach of law with criminal intent
- Abuse of intoxicants or hallucinogens including drugs & alcohol
- Self inflicted injury, suicide or attempted suicide
- Pregnancy, childbirth & its complications
- HIV/AIDS, sexually transmitted diseases
- Pre-existing conditions & their complications



Easy TRAVEL - Annual Multi Trip

	Days/trip	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
Platinum -	30 days	5,628	6,140	NA	3,428	3,785	NA
USD 500,000	60 days	10,285	13,202	NA	6,498	7,880	NA
Gold -	30 days	4,349	4,707	11,257	2,813	2,967	6,140
USD 250,000	60 days	8,340	10,694	18,729	5,372	6,498	11,104
Silver-	30 days	3,582	4,093	10,030	2,251	2,558	5,628
USD 100,000	60 days	6,345	8,187	14,635	4,093	5,014	8,699
	Days/trip	A 0-40	A 41-60	A 61-70			
Asian-	30 days	1,125	1,432	2,762			
USD 25,000	60 days	2,200	2,762	5,270			

Easy TRAVEL - Family*

	Silver - USD 100,000						Bronze - USD 50,000					
Days/Age	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	3,035	3,374	5,399	2,360	2,698	4,387	2,531	2,868	4,558	1,684	1,856	3,035
8-14	4,049	4,387	7,426	3,035	3,374	6,413	3,374	3,711	6,075	2,360	2,698	4,049
15-21	4,387	5,062	10,128	3,374	4,049	7,764	3,711	4,220	8,102	2,698	3,035	5,062
22-28	5,062	5,738	13,506	4,049	4,725	10,128	4,387	5,062	10,128	3,374	3,711	6,751
29-35	6,075	7,764	15,385	4,725	5,399	12,155	5,399	6,075	12,492	3,882	4,387	8,440
36-47	7,764	10,128	22,516	5,399	6,075	14,857	7,089	8,102	16,883	4,387	4,895	10,467
48-60	10,128	12,492	27,862	6,413	7,764	19,248	9,453	11,817	20,261	5,399	6,751	12,492
61-75	13,844	16,883	34,109	8,102	9,791	23,639	13,168	16,208	27,016	6,751	8,102	16,883
76-90	16,208	20,261	40,864	9,116	11,480	29,042	15,533	19,585	31,407	7,426	8,777	20,261
91-120	20,261	25,666	54,375	12,155	15,870	40,526	17,559	22,963	50,997	10,467	11,817	31,069
121-150	27,691	37,149	84,435	16,883	22,625	55,726	23,639	28,705	67,548	13,506	16,546	47,282
151-180	33,771	43,904	97,946	20,261	25,327	73,797	27,016	34,109	82,747	15,870	19,924	62,482

Easy TRAVEL - Family*

Asian Region - USD 25,000									
Days/Age	A 0-40	A 41-60	A 61-70						
0-7	1,347	1,684	2,698						
8-14	1,684	2,023	3,035						
15-21	2,023	2,531	4,387						
22-28	2,531	3,035	6,075						
29-35	3,374	4,387	7,764						
36-47	3,882	4,387	8,440						
48-60	4,387	4,895	10,467						
61-75	5,399	6,751	12,492						
76-90	6,751	8,102	16,883						
91-120	7,426	8,777	20,261						
121-150	10,467	11,817	31,069						
151-180	13,506	16,546	47,282						

- W Worldwide including USA & Canada
- X Worldwide excluding USA & Canada
- A Asian region excluding Japan
- m Months
- Premium (in INR) including Service Tax and applicable cess @ 15%
- Rates are valid till further notification

*Premium for a family of 2 adults and 2 children, additional premium @ 25% for each additional child to be included.

Easy TRAVEL - Individual

,												
	Platinum - USD 500,000								Gold - USI	250,000		
Days/Age	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	1,615	1,792	2,425	1,179	1,270	1,611	1,022	1,176	1,841	818	920	1,432
8-14	2,302	2,688	4,058	1,595	1,793	2,536	1,432	1,585	2,762	1,022	1,125	2,046
15-21	2,991	3,584	5,691	2,010	2,316	3,459	1,535	1,943	3,582	1,125	1,330	2,558
22-28	3,678	4,478	7,324	2,426	2,839	4,384	2,046	2,302	4,809	1,330	1,636	3,274
29-35	4,366	5,374	8,958	2,841	3,363	5,309	2,353	3,069	6,140	1,535	1,892	3,990
36-47	5,545	6,910	11,758	3,553	4,259	6,892	3,172	3,888	8,084	1,943	2,353	5,219
48-60	6,823	8,573	14,791	4,325	5,230	8,608	3,684	4,809	9,210	2,251	3,069	6,140
61-75	8,296	10,492	18,292	5,216	6,351	10,589	5,116	6,908	13,305	2,813	3,684	8,187
76-90	9,770	12,411	21,793	6,107	7,471	12,570	6,037	8,187	15,352	3,325	4,400	9,210
91-120	12,779	16,311	34,259	7,949	9,652	23,255	7,368	9,415	20,469	4,656	6,037	14,840
121-150	15,789	20,210	46,724	9,791	11,831	33,941	10,285	12,895	29,680	5,833	7,675	22,311
151-180	18,798	24,110	59,190	11,633	14,012	44,625	12,281	15,352	35,617	7,163	9,210	29,680

Easy TRAVEL - Individual

	Silver - USD 100,000							Bronze - USD 50,000				
Days/Age	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	920	1,022	1,636	715	818	1,330	766	869	1,381	511	561	920
8-14	1,227	1,330	2,251	920	1,022	1,943	1,022	1,125	1,841	715	818	1,227
15-21	1,330	1,535	3,069	1,022	1,227	2,353	1,125	1,279	2,456	818	920	1,535
22-28	1,535	1,739	4,093	1,227	1,432	3,069	1,330	1,535	3,069	1,022	1,125	2,046
29-35	1,841	2,353	4,662	1,432	1,636	3,684	1,636	1,841	3,785	1,176	1,330	2,558
36-47	2,353	3,069	6,823	1,636	1,841	4,503	2,148	2,456	5,116	1,330	1,483	3,172
48-60	3,069	3,785	8,443	1,943	2,353	5,833	2,864	3,582	6,140	1,636	2,046	3,785
61-75	4,195	5,116	10,336	2,456	2,967	7,163	3,990	4,911	8,187	2,046	2,456	5,116
76-90	4,911	6,140	12,383	2,762	3,479	8,801	4,707	5,935	9,517	2,251	2,660	6,140
91-120	6,140	7,778	16,478	3,684	4,809	12,281	5,321	6,958	15,454	3,172	3,582	9,415
121-150	8,391	11,257	25,586	5,116	6,857	16,886	7,163	8,699	20,469	4,093	5,014	14,328
151-180	10,233	13,305	29,680	6,140	7,675	22,363	8,187	10,336	25,075	4,809	6,037	18,933

Easy TRAVEL - Individual

	As	Asian Region - USD 25,000							
Days/Age	A 0-40	A 41-60	A 61-70						
0-7	409	511	818						
8-14	511	613	920						
15-21	613	766	1,330						
22-28	766	920	1,841						
29-35	1,022	1,125	2,353						
36-47	1,176	1,330	2,558						
48-60	1,330	1,483	3,172						
61-75	1,636	2,046	3,785						
76-90	2,046	2,456	5,116						
91-120	2,251	2,660	6,140						
121-150	3,172	3,582	9,415						
151-180	4,093	5,014	14,328						

Easy TRAVEL - Senior Citizen

	Silver - US	D 100,000	Bronze - U	SD 50,000
Days/Age	W 71-80	X 71-80	W 71-80	X 71-80
0-7	3,198	2,387	2,148	1,432
8-14	5,250	3,495	2,836	1,841
15-21	6,423	4,128	3,710	1,971
22-28	8,476	5,234	5,239	2,783
29-35	10,529	6,342	6,769	3,596
36-47	13,461	7,921	8,954	4,758
48-60	16,980	9,820	11,575	6,151
61-75	21,085	12,033	14,635	7,778
76-90	25,484	14,405	17,912	9,519
91-120	35,656	23,539	25,550	16,386
121-150	50,879	38,590	37,005	27,737
151-180	66,102	53,640	48,459	39,087

Disclaimer >

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Statutory 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 out 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 the 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 published prospectuses 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 10 lakh rupees



The Apollo Hospitals Group, Asia's one of the largest healthcare providers and Munich Health, one of the world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be.

We know healthcare. We know insurance.



Apollo Munich Health Insurance Co. Ltd.

Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon - 122 016, Haryana Corp. Off: 1st Floor, SCF -19, Sector - 14, Gurgaon - 122 001, Haryana. Regd. Off: Apollo Hospitals Complex, Jubilee Hills, Hyderabad - 500 033, Telangana.

Toll Free: 1800 103 0555 SMS: 'health' to 56767333 Tel: +91 124 4584333 Fax: +91 124 4584111

Secured online purchase at: www.apollomunichinsurance.com

Email: customerservice@apollomunichinsurance.com

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Tax laws are subject to change • IRDAI Reg. No.: - 131 • CIN: U66030AP2006PLC051760 • UIN:IRDA/NL- HLT /AMHI/P-T/V.1/6/13-14

ET/BB/V0.01/032015 AMH/M/C16/134 AMH/MA/H/0002/0007/102010/P