

SUMMARY OF BENEFITS SKYPASS

YOUR HOLIDAY INSURANCE LIMITS OF COVER PER PERSON			
Sections of Cover	Maximum Sum Insured Rs.	Excess Rs.	Description of Cover
1. Travel Assistance	Service only	No excess	Information
2. Cancellation or Curtailment	40,000.00	800.00	If you have to cancel or cut short your holiday due to illness, bereavement or other circumstances detailed in the policy wording.
3. Medical Expenses	1,200,000.00	800.00	24- hour emergency assistance, search and mountain rescue, direct payment of hospital bills and repatriation when necessary
Emergency Dental Expenses	6,000.00	800.00	For emergency dental treatment to relieve sudden pain
Hospital Benefit	25,000 1,000 per day	Nil	Cash Benefit for each 24 hour period that you are in hospital as an inpatient
4. Personal Possessions	30,000.00		
(Single Article Limit)	15,000.00	800.00	If your baggage is damaged, stolen, lost or destroyed.
(Total Valuables Limit)	15,000.00	800.00	
Business Samples	5000.00	800.00	If your business samples are damaged, stolen, lost or destroyed when you are on a business trip.
5. Loss of Passport	Rs. 10,000	Nil	To replace your passport if it is lost, stolen or destroyed.
Emergency Purchases	5,000.00	Nil	To replace essential items if your baggage is lost or stolen on your outward journey for more than 8 hours.
6. Personal Accident	Age under 19 Age 19 to 65		
Death	125,000.00 1,250,000.00	Nil	Compensation for loss of limbs , sight, permanent disablement or death following an accident.
Loss of Sight or loss of limbs	600,000 600,000		
Permanent total disablement	1,500,000.00 1,500,000.00		
7. Missed Departure	Rs. 1,000 for first 12 hrs Limit Rs. 10,000	Nil	If you do not get to your departure point because public transport does not run to its timetable or the vehicle you are travelling has an accident or breakdown.
Abandonment	40,000.00	800.00	After a delay of 12 hours if you decide to abandon your holiday before you leave your home country
9. Concierge Services	Service only	Nil	Advice & access to a comprehensive range of business and leisure services before and during your journey.
8. Replacement Employee Cover	Rs. 50,000 for Htl Acc & Transport Cost	Nil	Costs for a business colleague to take over your unfinished work abroad due to your death, injury or illness.

If **you** have selected **winter sports** cover, **you** will be covered for:

Sections of Cover	Maximum Sum Insured Rs.	Excess Rs.	Description of Cover
Ski/ Snowboard Pack- Section 1 & 2	Rs. 5,000 500 Per day	Nil	If you cannot use your prepaid ski school fees, lift pass and hired ski equipment due to injury or illness
Physiotherapy - MRU – section 2	Rs.10,000.00	Nil	For fees you have to pay to a physiotherapist for continuation of a treatment on your return to your home country as a result of a winter sports injury during your journey
Ski / Snowboard Equipment – Section 3	Rs.10,000.00	800.00	If your ski equipment is damaged, stolen, lost or destroyed. If you are using hired equipment cover is up to Rs. 5,000
Ski / Snowboard Hire – Section 3	Rs. 5,000.00 500 per day	Nil	To hire winter sports equipment if your own is lost, stolen or delayed on your outward journey for more than 8 hours

If **you** have purchased **golf equipment** and green fees cover, **you** will also be covered for:

Sections of Cover	Maximum Sum Insured Rs.	Excess Rs.	Description of Cover
Green Fees – Section 1	Rs. 6,000 1,000 Per day	Nil	If you are unable to use your prepaid green fees due to injury or illness
Golf Equipment – Section 3	Rs.25,000	800	If your golf equipment is damaged, stolen, lost or destroyed
Golf Equipment Hire – Section 5	Rs. 6,000 1,000 Per day	800.00	To hire golf equipment if your own is lost, stolen, destroyed or delayed on your outward journey for more than 12 hours.

