

COVERAGE FOR INDIVIDUALS

Sr. No	Coverages	Maximum SI in US \$	Excess
1	Personal Accident	30,000	Nil
2	Medical and Other Expenses (Evacuation / Repatriation)	100,000	Medical and other Expenses US\$ 50 (except US\$ 150 each and every claim in respect of travel to USA and Canada) For Winter Sports - Excess of US\$ 250 each and every claim
2.1	Emergency Dental Care	500	
2.2	Hospital Daily Benefit	US\$ 10/each 24 hrs stay-Max. US\$ 300	
3	Cancellation and Curtailment	5,000	US\$ 50 (although deposit only claims US\$ 25 each)
4	Baggage & Personal Effects	5,000	US\$ 50 Each and Every Claim
4.1	Single Article Limit	1,000	
4.2	Jewellery and Valuables Limit	1,000	
5	Delayed Baggage	500	US\$ 50 Each and Every Claims
6	Money, Travelers/Cheques / Documents / Passport	1,000	US\$ 50 Each and Every Claim
7	Travel Delay	US\$ 50/ per hour in excess of 8 hours up to Max. US\$ 150	US\$ 50 Each and every Claim
7.1	Abandonment	750	
7.2	Missed Departure	2,500	
8	Personal Liability	1,000,000	US\$ 50 each and every claim
9	Hijack Cover	US\$ 10/each 24 hrs stay-Max. US\$ 200	Nil
10	Catastrophe Cover	750	Nil
11	Sports, Leisure Activities & Winter Sports First Aid and/or Rescue (Optional)	Optional: 20,000	Nil

PREMIUM RATING SCHEDULE to Individuals, Couples and Families

OMANI RIYALS				
Period not exceeding	Area 1:: Within GULF States	Area 2: EUROPE and INDIAN Sub-continent	Area 3:: Excluding USA and CANADA	Area 4:: Including USA and CANADA
Up to 5 days	5.00	7.00	9.00	12.00
6-10 days	7.00	11.00	13.00	16.00
11 – 14 days	9.00	14.00	15.00	20.00
15 – 21 days	11.00	17.00	18.00	24.00
22 – 31 days	13.00	20.00	23.00	29.00
32 – 45 days	18.00	23.00	26.00	38.00
46 – 60 days	23.00	26.00	30.00	44.00
61 – 90 days	29.00	36.00	43.00	60.00

Rates indicated above are for Ages upto 60 Years.
For Including USA and Canada Age Restricted to 45 years.
Approximately 50% discount for Children Below the Age of 16 Years
Premium amount is inclusive of 1.6% Govt. Tax.

Maximum period 90 days any one trip