

Smart Traveller Insurance Policy (Student)

Please note that Bharti AXA General Insurance has been merged with ICICI Lombard General Insurance. At ICICI Lombard, it is our continuous endeavour to keep customers apprised on matters relevant to them.

Appended below are the Arogya Sanjeevani Policy premium rates. For any queries, please call us on 1800 103 2292 or email us at customersupportba@icicilombard.com

Premium Table

PRICING CHARTS

(Following Premium are in INR and are exclusive of GST)

Days	Worldwide Cover				Excluding USA and Canada			
	Standard	Silver	Gold	Platinum	Standard	Silver	Gold	Platinum
30	1888	2454	3182	4576	858	1115	1455	1968
60	3304	4956	6384	8736	1536	2305	2969	3845
90	4661	6992	9006	12324	2220	3329	4289	5561
120	5723	8012	10476	14502	2792	3908	5111	6703
180	8263	10655	13832	19409	3838	5328	7256	9273
240	10240	13971	18125	25879	5816	8142	10585	14819
270	11520	15694	20218	29113	6543	9160	11908	16672
365	15573	21024	27331	37212	8356	9929	12863	19041
455	19413	26208	34070	49061	11026	15437	20068	28095
545	23253	31392	40810	58766	13207	18490	24037	33652
635	27093	36576	47549	68470	15388	21543	28006	39209
730	31147	42048	54662	78714	17690	24766	32196	40737
910	38827	52416	68141	98123	22052	30873	40135	56189
1100	46933	63360	82368	118610	26657	37319	48515	67921
1290	55040	74304	96595	139097	31261	43765	56895	79653
1460	62293	84096	109325	157428	35381	49533	64393	90150

(Following Premium are in INR and are inclusive of GST)

Days	Worldwide Cover				Excluding USA and Canada			
	Standard	Silver	Gold	Platinum	Standard	Silver	Gold	Platinum
30	2227.8	2895.7	3754.8	5399.7	1012.4	1315.7	1716.9	2322.2
60	3898.7	5848.1	7533.1	10308.5	1812.5	2719.9	3503.4	4537.1
90	5500.0	8250.6	10627.1	14542.3	2619.6	3928.2	5061.0	6562.0
120	6753.1	9454.2	12361.7	17112.4	3294.6	4611.4	6031.0	7909.5
180	9750.3	12572.9	16321.8	22902.6	4528.8	6287.0	8562.1	10942.1
240	12083.2	16485.8	21387.5	30537.2	6862.9	9607.6	12490.3	17486.4
270	13593.6	18518.9	23857.2	34353.3	7720.7	10808.8	14051.4	19673.0
365	18376.1	24808.3	32250.6	43910.2	9860.1	11716.2	15178.3	22468.4
455	22907.3	30925.4	40202.6	57892.0	13010.7	18215.7	23680.2	33152.1
545	27438.5	37042.6	48155.8	69343.9	15584.3	21818.2	28363.7	39709.4
635	31969.7	43159.7	56107.8	80794.6	18157.8	25420.7	33047.1	46266.6

730	36753.5	49616.6	64501.2	92882.5	20874.2	29223.9	37991.3	48069.7
910	45815.9	61850.9	80406.4	115785.1	26021.4	36430.1	47359.3	66303.0
1100	55380.9	74764.8	97194.2	139959.8	31455.3	44036.4	57247.7	80146.8
1290	64947.2	87678.7	113982.1	164134.5	36888.0	51642.7	67136.1	93990.5
1460	73505.7	99233.3	129003.5	185765.0	41749.6	58448.9	75983.7	106377.0

An additional premium, as mentioned in the table above will be charged on the premium rate applicable for each of the additional risks covered under Medical Expenses Section.

The following optional covers are available as extensions under the Medical Expenses section

Section	Optional covers	Additional Premium
I	Treatment of Mental and Nervous Disorders including Alcohol and Drug Dependency	10% of the basic premium
	In-patient medical expenses related to pregnancy/childbirth (after a waiting period of 10 months)	10% of the basic premium
	Medical expenses for inter-collegiate sports injuries	10% of the basic premium
	Cancer screening and mammographic examinations	10% of the basic premium
	Cover in respect of new born baby less than 90 days in case of emergency hospitalisation	10% of the basic premium
	Chiropractic Treatment related to disease/illness/injury requiring outpatient/inpatient care	5% of the basic premium
	Outpatient Physiotherapy (Physiotherapy related to disease/ illness/injury requiring outpatient/inpatient care)	5% of the basic premium
	Skilled nursing facility related to disease/illness/injury requiring outpatient/inpatient care	5% of the basic premium

Endorsements

Policy can be extended to a further period of 2 years, if the course duration is beyond a period of 2 years, if the Insured Person wishes to extend the coverage. Additional payment shall be required to pass such extension endorsement.

Loadings

The product is structured in such a way that the customer can select the cover from among the various variants

(1) Premium loading: 100% for professional and semi-professional sportsmen subject to specific approval.

(2) Premium loading: 200% for dangerous kinds of sports such as parachuting, hang-gliding, circus activities, polo, racing of any kind, shipping, mountaineering necessitating use of ropes/guides, diving subject to specific approval.

Discounts

Customers buying policies through internet (since the Company shall not be incurring the commission and processing costs) shall be entitled for 10% discount.