

SCHEDULE OF BENEFITS:

Product		<i>Travel Guard</i>			
		GLOBAL TRAVEL PROTECTION			
▼ Benefits		Plan	Plan	Plan	Plan
		GOLD	PLATINUM	ANNUAL MULTI TRIP	FAMILY GUARD <u>Benefits per family member</u>
Accidental Death and Dismemberment Benefit (24 Hrs)		\$10,000	\$15,000	\$15,000	\$15,000
Accidental Death and Dismemberment Benefit (Common Carrier)		N/A	\$5,000	\$5,000	N/A
Accident & Sickness Medical Expense Benefit		\$50,000	\$100,000	\$100,000	\$50,000
	Deductible	\$100	\$100	\$100	\$100
Sickness Dental Relief		\$300	\$400	\$400	\$300
	Deductible	\$150	\$150	\$150	\$150
<i>The following Maximum eligible expenses per Sickness or Disease are applicable to Insured Persons Aged 56-70, regardless of plan / option purchased.</i>					
		<ul style="list-style-type: none"> - Hospital Room and Board and Hospital miscellaneous - Intensive Care Unit - Surgical Treatment - Anesthetist Services - Physician's Visit - Diagnostic and Pre-Admission Testing - Ambulance Services 		<ul style="list-style-type: none"> Maximum \$1,500 per day upto 30 days. Maximum \$3,000 per day upto 7 days Maximum \$10,000 Upto 25% of Surgical Treatment Maximum \$75 per Day upto 10 visits Maximum \$ 500 Maximum \$ 400 	
Assistance		INCLUDED	INCLUDED	INCLUDED	INCLUDED
Baggage Delay Benefit		\$50	\$100	\$100	\$50
	Deductible	12 Hours	12 Hours	12 Hours	12 Hours
Baggage Loss Benefit - Checked		\$500	\$1,000	\$1,000	\$500
Emergency Medical Evacuation Benefit		INCLUDED*	INCLUDED*	INCLUDED*	INCLUDED*
Hijacking Benefit		N/A	\$100 per Day	\$100 per Day	N/A
	Deductible	N/A	1 Day	1 Day	N/A
	Maximum	N/A	\$500	\$500	N/A
In-Hospital Indemnity Benefit		N/A	N/A	\$15 per Day	N/A
	Deductible	N/A	N/A	1 Day	N/A
	Maximum	N/A	N/A	\$150	N/A
Loss of Passport Benefit		\$250	\$250	\$250	\$250
	Deductible	\$30	\$30	\$30	\$30
Personnel Liability Benefit		\$100,000	\$200,000	\$200,000	\$100,000
	Deductible	\$200	\$200	\$200	\$200
Automatic extension of Policy upto 7 days		Available	Available	Available	Available
Repatriation of Remains Benefit		INCLUDED*	INCLUDED*	INCLUDED*	INCLUDED*
Emergency Cash Advance (confirmed credit to CHARTIS)		\$500	\$1,000	\$1,000	\$500
Trip Delay Benefit		N/A	\$10 per 12 Hours	\$10 per 12 Hours	N/A
	Deductible	N/A	12 Hours	12 Hours	N/A
	Maximum	N/A	\$100	100	N/A
Trip Cancellation		N/A	\$1,000	N/A	N/A
Trip Curtailment		N/A	\$1,000	N/A	N/A
Home Away Protection for first 90 days from departure					
	Aggregate	\$7,500	\$7,500	\$7,500	\$7,500
	Occurrence	\$3,500	\$3,500	\$3,500	\$3,500

*INCLUDE under the benefit limit of Accident & Sickness Medical Expense Benefit