

**ARE YOU  
TRAVELLING?**

Choose Apollo Munich for



*Easy* **TRAVEL** Insurance



| **Let's Uncomplicate.**

# Let's Uncomplicate

The Apollo Hospitals Group, Asia's largest healthcare provider and Munich Health, 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

**Easy TRAVEL - Individual**

- 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**

- Easy Travel Annual Multi Trip plan covers persons in the age group of 6 months to 70 years
- Platinum plan will not be available for persons aged between 61-70 years
- 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

**Easy TRAVEL - Family**

- Easy Travel Family plan covers persons in the age group of 6 months to 70 years
- Children are covered up to the age of 21 years
- Maximum duration of the trip will be up to 180 days
- 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
- c) 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

# RATE CARD

## Easy TRAVEL - Annual Multi Trip

	Days/Trip	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70
Platinum - USD 500,000	30 days	5,499	5,999	NA	3,349	3,699	NA
	60 days	10,049	12,899	NA	6,349	7,699	NA
Gold - USD 250,000	30 days	4,249	4,599	10,999	2,749	2,899	5,999
	60 days	8,149	10,449	18,299	5,249	6,349	10,849
Silver- USD 100,000	30 days	3,499	3,999	9,799	2,199	2,499	5,499
	60 days	6,199	7,999	14,299	3,999	4,899	8,499
	Days/Trip	A 6m-40	A 41-60	A 61-70			
Asian- USD 25,000	30 days	1,099	1,399	2,699			
	60 days	2,149	2,699	5,149			

## Easy TRAVEL - Family\*

Days/Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70
1-7	2,966	3,296	5,276	2,306	2,636	4,286	2,473	2,803	4,453	1,646	1,813	2,966
8-14	3,956	4,286	7,256	2,966	3,296	6,266	3,296	3,626	5,936	2,306	2,636	3,956
15-21	4,286	4,946	9,896	3,296	3,956	7,586	3,626	4,123	7,916	2,636	2,966	4,946
22-28	4,946	5,606	13,196	3,956	4,616	9,896	4,286	4,946	9,896	3,296	3,626	6,596
29-35	5,936	7,586	15,032	4,616	5,276	11,876	5,276	5,936	12,206	3,793	4,286	8,246
36-47	7,586	9,896	21,999	5,276	5,936	14,516	6,926	7,916	16,496	4,286	4,783	10,226
48-60	9,896	12,206	27,223	6,266	7,586	18,806	9,236	11,546	19,796	5,276	6,596	12,206
61-75	13,526	16,496	33,326	7,916	9,566	23,096	12,866	15,836	26,396	6,596	7,916	16,496
76-90	15,836	19,796	39,926	8,906	11,216	28,376	15,176	19,136	30,686	7,256	8,576	19,796
91-120	19,796	25,076	53,127	11,876	15,506	39,596	17,156	22,436	49,826	10,226	11,546	30,356
121-150	27,056	36,296	82,497	16,496	22,106	54,447	23,096	28,046	65,997	13,196	16,166	46,196
151-180	32,996	42,896	95,697	19,796	24,746	72,103	26,396	33,326	80,847	15,506	19,466	61,047

## Easy TRAVEL - Family\*

Asian Region - USD 25,000			
Days/Age	A 6m-40	A 41-60	A 61-70
1-7	1,316	1,646	2,636
8-14	1,646	1,976	2,966
15-21	1,976	2,473	4,286
22-28	2,473	2,966	5,936
29-35	3,296	4,286	7,586
36-47	3,793	4,286	8,246
48-60	4,286	4,783	10,226
61-75	5,276	6,596	12,206
76-90	6,596	7,916	16,496
91-120	7,256	8,576	19,796
121-150	10,226	11,546	30,356
151-180	13,196	16,166	46,196

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 @ 12.36%
- 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

Days/Age	Platinum - USD 500,000						Gold - USD 250,000					
	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70
1-7	1,578	1,751	2,369	1,152	1,240	1,574	999	1,149	1,799	799	899	1,399
8-14	2,249	2,626	3,964	1,558	1,752	2,478	1,399	1,549	2,699	999	1,099	1,999
15-21	2,922	3,501	5,560	1,964	2,263	3,380	1,499	1,899	3,499	1,099	1,299	2,499
22-28	3,594	4,376	7,156	2,370	2,774	4,283	1,999	2,249	4,699	1,299	1,599	3,199
29-35	4,266	5,251	8,752	2,776	3,285	5,187	2,299	2,999	5,999	1,499	1,849	3,899
36-47	5,418	6,751	11,488	3,472	4,161	6,734	3,099	3,799	7,899	1,899	2,299	5,099
48-60	6,666	8,376	14,452	4,226	5,110	8,411	3,599	4,699	8,999	2,199	2,999	5,999
61-75	8,106	10,251	17,872	5,096	6,205	10,346	4,999	6,749	12,999	2,749	3,599	7,999
76-90	9,546	12,126	21,292	5,966	7,300	12,281	5,899	7,999	14,999	3,249	4,299	8,999
91-120	12,485	15,936	33,472	7,766	9,430	22,721	7,199	9,199	19,999	4,549	5,899	14,499
121-150	15,426	19,746	45,652	9,566	11,560	33,161	10,049	12,599	28,999	5,699	7,499	21,799
151-180	18,366	23,556	57,832	11,366	13,690	43,601	11,999	14,999	34,799	6,999	8,999	28,999

## Easy TRAVEL - Individual

Days/Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70	W 6m-40	W 41-60	W 61-70	X 6m-40	X 41-60	X 61-70
1-7	899	999	1,599	699	799	1,299	749	849	1,349	499	549	899
8-14	1,199	1,299	2,199	899	999	1,899	999	1,099	1,799	699	799	1,199
15-21	1,299	1,499	2,999	999	1,199	2,299	1,099	1,249	2,399	799	899	1,499
22-28	1,499	1,699	3,999	1,199	1,399	2,999	1,299	1,499	2,999	999	1,099	1,999
29-35	1,799	2,299	4,555	1,399	1,599	3,599	1,599	1,799	3,699	1,149	1,299	2,499
36-47	2,299	2,999	6,666	1,599	1,799	4,399	2,099	2,399	4,999	1,299	1,449	3,099
48-60	2,999	3,699	8,249	1,899	2,299	5,699	2,799	3,499	5,999	1,599	1,999	3,699
61-75	4,099	4,999	10,099	2,399	2,899	6,999	3,899	4,799	7,999	1,999	2,399	4,999
76-90	4,799	5,999	12,099	2,699	3,399	8,599	4,599	5,799	9,299	2,199	2,599	5,999
91-120	5,999	7,599	16,099	3,599	4,699	11,999	5,199	6,799	15,099	3,099	3,499	9,199
121-150	8,199	10,999	24,999	4,999	6,699	16,499	6,999	8,499	19,999	3,999	4,899	13,999
151-180	9,999	12,999	28,999	5,999	7,499	21,850	7,999	10,099	24,499	4,699	5,899	18,499

## Easy TRAVEL - Individual

Days/Age	Asian Region - USD 25,000		
	A 6m-40	A 41-60	A 61-70
1-7	399	499	799
8-14	499	599	899
15-21	599	749	1,299
22-28	749	899	1,799
29-35	999	1,099	2,299
36-47	1,149	1,299	2,499
48-60	1,299	1,449	3,099
61-75	1,599	1,999	3,699
76-90	1,999	2,399	4,999
91-120	2,199	2,599	5,999
121-150	3,099	3,499	9,199
151-180	3,999	4,899	13,999

## Easy TRAVEL - Senior Citizen

Days/Age	Silver - USD 100,000		Bronze - USD 50,000	
	W 71-80	X 71-80	W 71-80	X 71-80
1-7	3,124	2,333	2,099	1,399
8-14	5,129	3,415	2,771	1,799
15-21	6,275	4,033	3,625	1,925
22-28	8,281	5,114	5,119	2,719
29-35	10,287	6,196	6,614	3,513
36-47	13,152	7,740	8,748	4,648
48-60	16,590	9,594	11,310	6,010
61-75	20,601	11,757	14,299	7,599
76-90	24,899	14,074	17,501	9,301
91-120	34,837	22,999	24,964	16,010
121-150	49,711	37,704	36,155	27,100
151-180	64,585	52,409	47,346	38,190

## REACH US

### **Apollo Munich Health Insurance Co. Ltd.**

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The Apollo Hospitals Group, Asia's largest healthcare provider and Munich Health, 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.

### **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 >**

Prohibition Of Rebates (under section 41 of Insurance Act, 1938): 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 punished with fine, which may extend to five hundred rupees.

Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. • IRDA Registration Number - 131

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