

Study abroad with confidence



Studying abroad is a big step and we are here to make it worry free. With **HDFC ERGO's Beyond Borders**, you can safeguard your academic journey overseas and focus on chasing your dreams, not concerns.

Features

Age Group: 18 to 50 Years

Policy Tenure: 1 Year/2 Years/3 Years/4 Years

Cover: Education Loan customers of Poonawalla Fincorp

Coverage



Emergency medical expenses – Accident & Illness

Indemnify the Medical Expenses for an Emergency Care Hospitalization of the Insured Person due to an Injury or Illness commencing during the Period of Insurance.



Dental Expenses

Reimbursement for expenses incurred in respect of the medically necessary dental treatment owing to sudden acute pain due to illness or injury to one or more sound natural teeth.



Emergency medical evacuation

Indemnify the Insured Person on cashless OR reimbursement basis for Air Ambulance transportation in an airplane or helicopter for Emergency Care.



**Maternity***

Indemnify the listed Medical Expenses incurred during the Period of Insurance and pertaining to Maternity up to the Sum Insured.

**Post hospitalisation expenses**

Indemnify Follow-up consultations, Medications, Diagnostic tests the below listed Post Hospitalization Medical Expenses incurred during the Period of Insurance up to the number of days post discharge as specified in the Certificate of Insurance.

**Recuperation expenses**

Indemnify ONLY the expenses related to Psychological therapy, Occupational therapy, Speech Therapy, Physiotherapy, Visits to Chiropractor incurred during the Period of Insurance.

**Repatriation of mortal remains**

In case of an unfortunate event leading to the Insured Person's death, we shall reimburse the expenses up to Sum Insured towards:

- Transportation of the deceased body/mortal remains and personal belongings of the deceased Insured Person back to India
- Reasonable preparation of the body for transportation with minimally necessary container appropriate for transportation or cremation or embalming
- Other permissions and paperwork associated with it

**Hospital Cash – Accident & Illness**

Daily cash for each continuous and completed period of 24 hours of hospitalization subject to the maximum number of days and time deductible as per plan opted.

**Personal Accident (PA)**

Lump sum payment in the event of an accidental death and/or permanent disablement including disappearance of the insured person within 12 months of its occurrence due to an accident.

**Loss of Checked-in Baggage (indemnity)**

Indemnify the Insured Person in the event that the Insured Person's Checked in baggage on a Flight is completely and permanently lost (cannot be found) OR is found in a state wherein the bag is totally damaged and beyond repair AND / OR Is found in a state wherein articles within the checked-in baggage are totally damaged and beyond repair.

**Loss of Passport**

Reimburse the Insured Person for expenses incurred in obtaining a new/duplicate passport, in the event that the Insured Person's passport is lost during the Period of Insurance.

**Missed Flight Connection**

Reimbursement for expenses incurred on accommodation and alternative flight booking to reach the intended destination of the missed flight, in case the insured person misses his immediate travel connection overseas.

**Trip cancellation**

Reimbursement for non-refundable expenses arising out of cancellation of pre-booked confirmed accommodation & pre-booked events and activities in the event of trip cancellation before commencement of trip due to specified reasons in the policy.



Bounced Booking – Hotel

Reimbursement of the expenses incurred towards alternate travel or alternate accommodation arrangement in case the insured person's original hotel booking is bounced due to over booking.



Bail Bond

Indemnify the cost of bail bond expenses following arrest or detention of the Insured Person by the police/judicial authorities. The Company shall indemnify the Bail amount as ordered by the Court for trial and judgment towards the arrest or detention.



Emergency Travel Expenses for Immediate Family member

If the insured person is hospitalised for at least 10 continuous days, we shall reimburse the actual cost of round trip economy class tickets and actual cost of accommodation for one immediate family member to attend to the insured person's medical emergency during his visit overseas.



Delay of checked-in Baggage (Indemnity)

Reimburse the Insured Person expenses incurred in purchasing only any of the below listed essential items

- a.** clothing **b.** toiletries **c.** medication



Theft of Electronic Gadget

Reimbursement of expenses in the event that one or more electronic gadgets owned by or in the custody of the insured person are completely lost due to theft.



Back at home cover

This cover shall ensure that your prized possessions back at home are well protected while you enjoy your trip overseas. Back at home cover provides insurance for

- Burglary of home contents
- Fire and allied perils for home contents
- Pet care



Personal Liability

Reimburse for actual legal liability arising on account of Insured Person's negligence occurring during the Period of Insurance for which a civil claim is made or suit is brought against the Insured Person by a third party and the Insured Person has intimated the Company not later than 60 days from the date of event or first intimation to the insured of the suit, whichever is earlier solely for the below mentioned causes.

a. Accidental Injury to Third Parties

b. Property damage to Third Parties

The Company shall also indemnify the Insured Person towards the cost of legal defense incurred, upon the prior written consent of the Company.



Sponsor protection

Reimburse the forthcoming expenses on the Insured Person's Tuition Fees in the event of Accidental Death of the Insured Person's Sponsor, who pays the Tuition Fees to the overseas educational institution on behalf of the Insured.



Study Interruption

Reimburse the portion of tuition fees that has already been paid and is non-refundable ONLY if any of the listed events occur due to which the Insured Person is unable OR decides not to continue his/her studies further and complete the course in the overseas educational institution for which the Tuition fee has been paid due to Death of the Insured Person or his/her Immediate family member OR the Insured Person's sponsor during the Period of Insurance OR Sudden Injury or Illness to Insured Person requiring minimum 30 days of continuous hospitalization that commenced during the Period of Insurance OR First Diagnosis of a Terminal Illness to the Insured Person during the Period of Insurance that is certified by the treating medical practitioner.



Extension of coverage for terrorism

All admissible claims wherein the insured person was a victim of an act of terrorism shall be payable.



Road Ambulance

Reimburse the expenses on utilizing a road ambulance service overseas to transfer the Insured Person.



Hijack Distress Allowance (Lumpsum)

Pay Per-day amount against this cover if the Insured Person is travelling on board a Flight which is Hijacked during the Period of Insurance.



Flight Delay

Reimbursement for expenses incurred on meals and emergency hotel accommodation if the scheduled departure of the insured person's confirmed booked flight is delayed beyond 12 hours due to specified reasons in the policy.



Extension of Pre-Existing Disease (PED) Coverage

Claims arising out of pre-existing disease' shall be superseded for all the below mentioned benefits applicable provided that pre-existing disease(s) has been declared before hand in the proposal form and agreed by the company.

Sr. No.	Coverages	Option 1 (in USD)	Option 2 (in USD)
1	Emergency Medical Expenses (EME) - Accident & Illness	50000	100000
	Deductible for Emergency Medical Expenses (EME) - Accident & Illness	100	100
	Out Patient Treatment expenses	500	500
	Deductible for Out Patient Treatment expenses	100	100
2	Dental Expenses	250	250
	Deductible for Dental Expenses	100	100
	Maximum number of visits for Dental Expenses	<2>	<2>
	Maximum cost per visit for Dental Expenses	<125>	<125>
3	Emergency medical evacuation	10000	10000
4	Maternity*	500	1000
	Waiting Period	9 months	9 months
5	Post hospitalisation expenses	500	500
	Maximum days for Post hospitalization Expenses	Upto 10 days post discharge per hospitalization	Upto 10 days post discharge per hospitalization
6	Recuperation expenses	500	500
	Maximum number of visit for Recuperation Expenses	Max 5 visits	Max 5 visits
	Maximum cost per occurrence for Recuperation Expenses	Per visit limit 100 USD	Per visit limit 100 USD
7	Repatriation of mortal remains	10000	15000
8	Hospital Cash - Accident & Illness	USD 50 per day	USD 50 per day
	Deductible	24hrs	24hrs
	No of days	10	10
9	Personal Accident (PA)		
	Accidental death	10000	25000
	Permanent Disablement - Accident Table B	10000	25000
10	Loss of Checked-in Baggage (indemnity)	1000	1000
	Per bag sub-limit for Loss of Checked-in Baggage (Indemnity) (%)	Per baggage 50 %	Per baggage 50 %
	Per article sub-limit for Loss of Checked-in Baggage (Indemnity) (%)	Per article 10 %	Per article 10 %
11	Loss of Passport	300	300
	Deductible	25	25
12	Missed Flight Connection	500	500
	Deductible for Flight Connection	0	0
13	Trip cancellation	500	500
	Deductible	50	50
14	Bounced Booking - Hotel	500	500
	Deductible	50	50
15	Bail Bond	1000	1500
	Deductible for Bail Bond	0	0
16	Emergency Travel Expenses for Immediate Family member (Indemnity)	2500	5000
	Deductible for Emergency Travel Expenses for Immediate Family member	0	0

	Number of Continuous days of Hospitalization for Emergency Travel Expenses for Immediate Family member	10 Days	10 Days
17	Delay of checked-in Baggage (Indemnity)	100	100
	Deductible	8hrs	8hrs
18	Theft of Electronic Gadget	100	125
	Deductible for Theft of Electronic Gadget	0	0
19	Back at home cover		
	Burglary Cover for Home Contents	INR 75000	INR 75000
	Home Insurance - Building & Content	INR 15,00,000 (30% SI for Contents & 70% SI for Building)	INR 15,00,000 (30% SI for Contents & 70% SI for Building)
	Pet Care	INR 25000	INR 25000
	Deductible for Pet care only	INR 1000	INR 1000
20	Personal Liability	75000	100000
	Deductible	200	200
21	Sponsor protection	10000	10000
22	Study Interruption	7500	7500
23	Extension of coverage for terrorism	included	included
24	Road Ambulance	USD 400	USD 400
25	Hijack Distress Allowance (Per Day)	\$500 / Per day \$50 / Deductible 24 hours	\$500 / Per day \$50 / Deductible 24 hours
26	Flight Delay	\$100 / 12 hours	\$100 / 12 hours
27	Extension Of Pre-Existing Disease (PED) Coverage	USD 750	USD 1000



Terms and conditions apply. *Coverage available for the listed Medical Expenses up to sum insured. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the sales brochure/ prospectus before concluding the sale. The above-mentioned product is underwritten by HDFC ERGO General Insurance Company Limited. Poonawalla Fincorp Limited is an authorized Corporate Agent (Composite) of HDFC ERGO General Insurance Company Limited. Poonawalla Fincorp Limited having office at Unit No. 2401, 24th Floor, Altimus, Dr G.M. Bhosale Marg, Worli, Mumbai, Maharashtra-400018. CA License No. 0154. UIN: Beyond Borders - HDFTGOP26047V012526. This is strictly for training & awareness of Poonawalla Fincorp Limited employees only.