

# Table of Benefits

SICOM e-Travel Insurance



| Benefit per person (MUR)                         | Option 1  | Option 2  | Option 3  | Option 4                      |                     |                               |   |
|--|---|---|---|-------------------------------|---------------------|-------------------------------|---|
| <b>A. Travel Assistance</b>                      |   |   |   |                               |                     |                               |   |
| - Travel Assistance                              | Services only                                   | Services only                                   | Services only                                   | -                             |                     |                               |   |
| <b>B. Cancellation &amp; Curtailment</b>         |   |   |   |                               |                     |                               |   |
| - Cancellation & Curtailment                     | Rs. 50,000                                      | Rs. 30,000                                      | Rs. 25,000                                      | -                             |                     |                               |   |
| <b>C. Medical Expenses</b>                       |   |   |   |                               |                     |                               |   |
| - Medical Expenses Abroad                        | Rs. 1,500,000                                   | Rs. 500,000                                     | Rs. 200,000                                     | Rs. 1,250,000                 |                     |                               |   |
| - Medical Evacuation & Repatriation of Dead Body | Rs. 1,500,000                                   | Rs. 500,000                                     | Rs. 200,000                                     | Rs. 1,250,000                 |                     |                               |   |
| - Emergency Dental Pain Relief                   | Rs. 5,000                                       | Rs. 5,000                                       | Rs. 5,000                                       | Rs. 2,000                     |                     |                               |   |
| - Physiotherapy                                  | Rs. 10,000                                      | Rs. 10,000                                      | Rs. 10,000                                      | -                             |                     |                               |   |
| - Emergency Visit                                | Rs. 30,000 + Air Ticket                         | Rs. 20,000 + Air Ticket                         | Rs. 15,000 + Air Ticket                         | -                             |                     |                               |   |
| - Replacement Employee Cover                     | Rs. 30,000 + Air ticket                         | Rs. 30,000 + Air Ticket                         | Rs. 30,000 + Air Ticket                         | -                             |                     |                               |   |
| - Convalescence (maximum per day)                | Rs. 6,000/night<br>(Max. 5 nights)              | Rs. 5,000/night<br>(Max. 5 nights)              | Rs. 4,000/night<br>(Max. 5 nights)              | -                             |                     |                               |   |
| - Beneficiaries Escort (under the age of 16)     | Rs. 6,000/night<br>(Max. 3 nights + Air Ticket) | Rs. 5,000/night<br>(Max. 3 nights + Air Ticket) | Rs. 4,000/night<br>(Max. 3 nights + Air Ticket) | -                             |                     |                               |   |
| - Repatriation of Mortal Remain (ashes)          | Rs. 50,000                                      | Rs. 30,000                                      | Rs. 25,000                                      | -                             |                     |                               |   |
| - Local Burial                                   | Rs. 50,000                                      | Rs. 50,000                                      | Rs. 50,000                                      | -                             |                     |                               |   |
| - Hospital Benefit, maximum per day              | Rs. 1,000 per 24hrs<br>(Up to 10 days)          | Rs. 750 per 24hrs<br>(Up to 10 days)            | Rs. 600 per 24hrs<br>(Up to 10 days)            | -                             |                     |                               |   |
| <b>D. Travel Inconvenience</b>                   |   |   |   |                               |                     |                               |   |
| - Personal Possessions                           | Rs. 40,000                                      | Rs. 30,000                                      | Rs. 20,000                                      | -                             |                     |                               |   |
| - Single Article Limit                           | Rs. 20,000                                      | Rs. 15,000                                      | Rs. 10,000                                      | -                             |                     |                               |   |
| - Valuables Limit in Total                       | Rs. 20,000                                      | Rs. 15,000                                      | Rs. 10,000                                      | -                             |                     |                               |   |
| - Business Samples                               | Rs. 5,000                                       | Rs. 5,000                                       | Rs. 5,000                                       | -                             |                     |                               |   |
| - Luggage Delay                                  | Rs. 10,000                                      | Rs. 8,000                                       | Rs. 5,000                                       | -                             |                     |                               |   |
| - Loss of Passport                               | Rs. 10,000                                      | Rs. 5,000                                       | Rs. 5,000                                       | -                             |                     |                               |   |
| - Travel Delay                                   | Rs. 2,000 per 12hrs<br>(Up to 36 hrs)           | Rs. 1,500 per 12hrs<br>(Up to 36 hrs)           | Rs. 1,000 per 12hrs<br>(Up to 36 hrs)           | -                             |                     |                               |   |
| - Missed Connection                              | Rs. 20,000                                      | Rs. 15,000                                      | Rs. 10,000                                      | -                             |                     |                               |   |
| - Missed Departure                               | Rs. 20,000                                      | Rs. 15,000                                      | Rs. 10,000                                      | -                             |                     |                               |   |
| - Emergency Cash Advance                         | Rs. 40,000                                      | Rs. 40,000                                      | Rs. 40,000                                      | -                             |                     |                               |   |
| <b>E. Travel Accident</b>                        |   |   |   |                               |                     |                               |   |
|  | <b>Up to 18 yrs</b>                             | <b>&gt;18yrs up to 65 yrs</b>                   | <b>Up to 18 yrs</b>                             | <b>&gt;18yrs up to 65 yrs</b> | <b>Up to 18 yrs</b> | <b>&gt;18yrs up to 65 yrs</b> | - |
| - Death Benefit                                  | Rs. 250,000                                     | Rs. 1,000,000                                   | Rs. 150,000                                     | Rs. 500,000                   | Rs. 100,000         | Rs. 500,000                   | - |
| - Total Disablement                              | Rs. 1,000,000                                   | Rs. 1,000,000                                   | Rs. 500,000                                     | Rs. 500,000                   | Rs. 500,000         | Rs. 500,000                   | - |
| - Partial Disablement                            | Rs. 750,000                                     | Rs. 750,000                                     | Rs. 150,000                                     | Rs. 150,000                   | Rs. 100,000         | Rs. 100,000                   | - |
| <b>F. Personal Liability</b>                     |   |   |   |                               |                     |                               |   |
| - Personal Liability                             | Rs. 1,000,000                                   | Rs. 750,000                                     | Rs. 500,000                                     | Rs. 1,000,000                 |                     |                               |   |
| <b>G. Overseas Legal Expenses and Assistance</b> |   |   |   |                               |                     |                               |   |
| - Legal Assistance                               | Rs. 30,000                                      | Rs. 30,000                                      | Rs. 30,000                                      | -                             |                     |                               |   |
| - Advance on Lawyers Fees                        | Rs. 50,000                                      | Rs. 50,000                                      | Rs. 50,000                                      | -                             |                     |                               |   |
| - Advance on Bail Bond                           | Rs. 50,000                                      | Rs. 50,000                                      | Rs. 50,000                                      | -                             |                     |                               |   |
| <b>H. Lifestyle Services</b>                     |   |   |   |                               |                     |                               |   |
| - Concierge Services                             | Services Only                                   | Services Only                                   | Services Only                                   | -                             |                     |                               |   |
| <b>I. Policy Excess</b>                          |   |   |   |                               |                     |                               |   |
| - Excess Applicable to Sections B, C, D and F    | Rs. 1,000                                       | Rs. 1,000                                       | Rs. 1,000                                       | Rs. 1,000                     |                     |                               |   |
| <b>Optional Coverage (If opted)</b>              |   |   |   |                               |                     |                               |   |
| <b>• Business Equipment</b>                      |   |   |   |                               |                     |                               |   |
| - Business Equipment                             | Rs. 20,000                                      | Rs. 15,000                                      | Rs. 10,000                                      | -                             |                     |                               |   |
| <b>• Winter Sports</b>                           |   |   |   |                               |                     |                               |   |
| - Cancellation of Ski /Snowboard Pack            | Rs. 500 per day<br>(Up to Rs. 5,000)            | Rs. 500 per day<br>(Up to Rs. 5,000)            | Rs. 500 per day<br>(Up to Rs. 5,000)            | -                             |                     |                               |   |
| - Loss or Damage of Ski Equipment                | Rs. 10,000                                      | Rs. 8,000                                       | Rs. 6,000                                       | -                             |                     |                               |   |
| - Replacement of Ski Equipment                   | Rs. 5,000                                       | Rs. 4,000                                       | Rs. 3,000                                       | -                             |                     |                               |   |

|   |   |   |   |             |
|---|---|---|---|-------------|
| <b>• Golf</b>   |   |   |   |             |
| - Green Fees  | Rs. 1,000 per day<br>(Up to Rs. 6,000)                                      | Rs. 1,000 per day<br>(Up to Rs. 6,000)                                      | Rs. 1,000 per day<br>(Up to Rs. 6,000)                                      | -           |
| - Loss or Damage of Golf Equipment                              | Rs. 25,000  | Rs. 20,000  | Rs. 15,000  | -           |
| - Replacement of Golf Equipment                                 | Rs. 2,000 per day<br>(Max. 5 days)  | Rs. 1,500 per day<br>(Max. 5 days)  | Rs. 1,200 per day<br>(Max. 5 days)  | -           |
| <b>• Covid 19</b>   |   |   |   |             |
| - Sub-limit for Medical Expenses due to Covid related treatment | Rs. 200,000   | Rs. 150,000   | Rs. 100,000   | Rs. 200,000 |
| <b>• Safari and Cruises</b>                                     |   |   |   |             |
| - Safari and Cruises  | Included in cover for Medical Expenses and Travel Accident (up to 65 years) | Included in cover for Medical Expenses and Travel Accident (up to 65 years) | Included in cover for Medical Expenses and Travel Accident (up to 65 years) | -           |

#### NOTE

|                            |  |
|----------------------------|--|
| <b>Quotation Validity</b>  | 30 days from quotation date but in all cases, prior to date of departure from Mauritius.   |
| <b>Cover</b>               | Benefits payable in the event of accident, bodily injury, death, illness, disease, or other events happening during the period of insurance whilst Insured person is abroad as specified in the schedule of benefits .   |
| <b>Period of Insurance</b> | Date of departure from Mauritius to return date in country of residence. Change in cover will be subject to approval.  |
| <b>Geographical Scope</b>  | As per Notes for Option (s) chosen by Applicant  |
| <b>Excess</b>              | As per schedule of benefits.   |
| <b>Specific Exclusions</b> | <p>The following shall be excluded from the coverage:</p> <p>(a) Pre-existing illnesses/medical condition are expressly excluded;</p> <p>(b) Claims caused by natural catastrophes are expressly excluded;</p> <p>(c) Claims caused by war, civil war and terrorism are excluded;</p> <p>(d) Labour accidents are not covered;</p> <p>(e) Professional Sports or Associated members of a Federation are excluded, that is, sports competitions and sports activities at a professional or competitive level;</p> <p>(f) Personal Accident cover: Persons over the age of sixty-five are not subject to these coverages.</p> <p>(g) Those incidents occurring in countries that are included on the list of countries not recommended by the Republic of Mauritius Foreign Affairs Ministry, or that are subject to an embargo from the UN Security Council or from any other international organization to which Republic of Mauritius belongs, as well as events occurring in any international conflicts or interventions involving the use of force or coercion.</p> <p>(h) Any negligent or fraudulent misrepresentation or withholding of material facts and medical conditions may at our option render the policy null and void.</p> <p>(i) All treatments for Pre-existing medical conditions, treatments directly or indirectly arising out of a disclosed medical conditions or complications thereof, are not covered.</p> <p>(j) All treatments for medical conditions not disclosed at proposal, their complications and related conditions are not covered.</p> <p>(k) All claims under the item "Personal Possessions" must be supported by receipts; failing which a depreciation of 75% will apply.</p> |
| <b>Claims</b>              | <p>(a) 24/7 International Assistance Service.</p> <p>(b) Claims will be administered by Linkham Services.</p> <p>(c) For any claim/assistance under the Policy, the Insured or Beneficiary should contact the Assistance Company in the shortest possible time.</p>  |
|                            | Please refer to the <a href="#">Policy wording</a> for full terms and conditions.  |

