



**TrawellTag Assist Plans**  
(Overseas Smart Plan)

**ASSISTANCE SERVICES**

Assistance Services	Smart
24/7 Worldwide Medical Assistance	Covered
Travel Assistance	Covered
Travel Insurance	Covered
Lifestyle Assistance Overseas	Covered
Crisis Assistance Plan (CAP)*	Optional

**INSURANCE BENEFITS**

Coverage	Smart (Amount in USD)
Emergency Medical Expenses Emergency Medical Evacuation Repatriation of Mortal remains Deductibles	50K / 250K / 500K / 1000K 100
Dental Treatment Expenses Deductibles	250 50
Personal Accident - Accidental Death & Disability	15000
Total Loss of checked-in Baggage	750
Delay of Checked-in Baggage Deductibles	100 12 Hours
Loss of Passport and documents Deductibles	250 25
Personal Liability Deductibles	200000 100
Hijack Distress Allowance Deductibles	50 per day upto 4 days 12 HRS
Daily Allowance Incase of Hospitalisation Deductibles	25 per day upto 5 days 2 Days
Accidental Death & Disability - Common carrier	2500
Bounced Hotel Booking Deductibles	750 75
Child Escort	500
Trip Cancellation and Interruption Deductibles	500 100
Missed Connection Deductibles	500 3 Hours
Trip Delay Deductibles	100 per day upto 1 days 6 Hours

**OPTIONAL RIDER COVER**

Coverage	Smart (Amount in USD)	Riders %
Loss of Gadgets Deductibles	500 100	10%
Political Risk and Catastrophe Evacuation Deductibles	5000 100	5%
Flight Delay (Airlines) Deductibles	500 3 Hours	10%
Compassionate Visit Deductibles	1000 100	5%
Travel Inconvenience Deductibles	500 100	15%

Cruise cover Deductibles	1000 100	12%
Travel Loan Secure (IN INR) Deductibles	INR 50000 INR 2000	8%
Financial Emergency Assistance	500	5%
Bail Bond Deductibles	1000 100	3%
Home fire Insurance (Contents) Deductibles	50000 As per erst while fire tariff	3%
Over Booked-Common Carrier Deductibles	300 6 Hours	3%
Legal expenses Deductibles	1000 100	3%
Medical Sublimit-Wavier off	Upto to Sum Insured	Excluding 25% Including 40%

#### LIFE THREATENING SITUATION CONDITION

Coverage	Smart (Amount in USD)
Upto 80 years	10% of Medical SI or Maximum of 10000 whichever is less
Above 80 years and maximum upto 85 years	1500

#### CRISIS ASSISTANCE PLAN (CAP)\*

24/7 Assistance Hotline	Medical & Dental Referrals	<b>Assistance &amp; Evacuation During:</b> <ul style="list-style-type: none"> <li>• Political Threats</li> <li>• Terrorism</li> <li>• Kidnap for Ransom</li> <li>• Disappearance of Persons</li> <li>• Natural Disasters</li> </ul>
Crisis Consultation (phone advice)	Lost Document Advice & Assistance	
Emergency Message Transmission	Access to Interpreters	
Legal Referrals	Health, Safety and Security Related Travel Alerts	

\* Avail CAP benefits at an additional fee.

Disclaimer: "Karvat Cover-More Assist Pvt. Ltd., the Company (a corporate agent licensed by IRDAI) is providing global assistance services and ancillary products including travel insurance as an add-on benefit (cover underwritten by an IRDAI authorized underwriter). Insurance is a subject matter of solicitation. For details on risk factors, terms and conditions, please read the terms and conditions carefully before concluding a transaction."

**ASSIST FEES (in INR inclusive of GST 18%)**

Smart – 50K Excluding USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	749	828	1,121	1,402	1,863	1,979	2,325	3,231	4,845
5-6	828	915	1,239	1,896	2,112	2,943	3,081	3,956	5,935
7-8	1,018	1,105	1,595	2,221	2,715	3,152	3,960	4,084	6,126
9-12	1,205	1,260	1,941	2,683	3,598	4,142	5,118	5,492	8,160
13-14	1,258	1,290	2,056	2,916	3,934	4,732	5,406	5,878	8,734
15-21	1,388	1,565	2,499	3,203	5,034	5,625	6,212	6,501	9,659
22-28	1,574	1,805	3,316	3,394	5,189	6,541	7,064	7,798	11,697
29-35	1,891	2,103	3,727	4,829	6,029	6,758	8,551	11,706	17,560
36-47	2,241	2,510	4,851	5,224	6,642	8,863	9,722	13,178	19,765
48-60	2,509	2,980	5,942	6,816	7,875	9,602	11,159	14,080	21,120
61-75	2,999	3,466	7,883	8,221	8,881	12,252	13,743	16,346	24,520
76-90	3,572	4,302	9,222	11,002	11,689	14,527	18,165	20,405	30,610
91-105	4,599	5,446	11,288	12,884	17,535	19,081	23,051	27,270	40,906
106-120	4,729	5,906	12,738	16,496	20,275	20,999	27,574	30,902	46,354
121-140	5,205	6,705	16,168	20,729	24,203	27,946	33,396	41,281	61,922
141-160	5,836	6,895	16,470	25,093	27,682	32,661	36,861	41,914	62,867
161-180	6,566	7,494	19,104	29,145	32,537	35,950	40,559	48,766	73,150

Smart – 50K Including USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	994	1,109	1,695	2,714	3,564	4,211	5,259	6,108	9,074
5-6	1,101	1,229	1,880	3,010	3,947	4,457	5,827	6,705	10,056
7-8	1,276	1,423	2,084	3,491	4,376	4,787	6,164	7,293	10,938
9-12	1,445	1,673	2,650	4,439	5,566	6,189	7,257	7,870	11,805
13-14	1,645	1,701	2,827	4,498	6,099	7,000	8,036	8,915	13,369
15-21	1,846	2,050	3,769	5,695	6,610	8,173	9,096	10,004	15,008
22-28	2,279	2,620	4,638	6,896	7,934	9,285	10,607	11,758	17,640
29-35	2,721	3,092	5,703	7,669	8,914	10,099	12,784	14,642	21,964
36-47	3,293	3,845	7,079	8,733	11,370	14,101	17,475	19,870	29,802
48-60	3,984	5,744	8,773	12,559	17,253	19,500	23,312	26,748	40,123
61-75	5,639	8,073	11,303	14,802	20,539	22,382	31,965	32,791	49,187
76-90	6,967	9,400	13,442	20,508	24,178	26,212	36,769	37,417	56,127
91-105	7,704	11,094	19,874	24,913	30,571	41,235	46,374	53,571	80,355
106-120	8,862	11,647	20,897	30,066	35,141	42,805	50,980	60,599	90,898
121-140	9,725	12,939	28,522	44,158	45,707	56,022	60,597	67,876	101,813
141-160	10,084	13,236	30,340	47,895	49,286	59,575	63,574	74,472	111,710
161-180	11,510	14,058	33,340	56,501	56,954	66,220	77,761	83,511	125,267

Smart – 250K Excluding USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	916	999	1,633	1,994	2,648	2,813	3,302	3,816	5,722
5-6	1,014	1,105	1,810	2,538	2,891	3,207	3,884	4,115	6,170
7-8	1,280	1,436	2,279	2,761	2,949	3,483	4,257	4,362	6,543
9-12	1,428	1,680	2,802	3,488	3,853	4,347	5,418	5,663	8,415
13-14	1,554	1,794	3,050	3,654	4,183	4,875	5,574	6,061	9,006
15-21	1,823	1,929	3,924	4,167	5,377	5,850	6,406	6,704	9,961
22-28	2,103	2,561	4,225	4,741	6,037	6,974	7,700	8,039	12,059
29-35	2,492	2,715	5,665	5,964	7,857	10,682	11,871	12,628	20,203
36-47	2,991	3,564	6,930	7,757	8,484	11,666	13,203	15,210	22,815
48-60	3,579	4,282	9,236	10,112	10,559	13,085	16,080	18,724	28,085
61-75	3,944	5,202	10,679	11,427	11,720	18,264	20,415	24,399	36,599
76-90	4,254	6,234	13,435	14,134	14,379	19,960	23,029	27,648	41,473
91-105	5,876	8,245	16,413	16,887	19,289	23,903	28,724	34,482	51,725
106-120	6,584	8,504	17,599	19,393	26,113	30,737	36,243	42,345	63,518
121-140	6,740	9,206	21,314	25,170	32,109	37,727	48,031	51,595	77,392
141-160	7,537	10,504	22,813	29,922	38,391	46,443	51,566	62,271	93,407
161-180	9,422	12,229	25,200	36,653	44,806	56,326	65,669	74,182	111,272

Smart – 250K Including USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,201	1,419	2,262	3,859	4,129	4,575	5,899	6,491	9,642
5-6	1,330	1,571	2,605	4,277	4,520	4,841	6,604	7,195	10,791
7-8	1,503	1,821	2,883	4,533	4,873	5,203	6,836	7,519	11,279
9-12	1,908	2,332	3,626	5,616	6,105	6,724	7,773	8,550	12,826
13-14	2,035	2,454	3,953	6,395	6,587	8,012	8,804	9,684	14,526
15-21	2,433	2,922	5,449	7,138	7,365	9,088	9,461	10,405	15,607
22-28	2,924	3,637	6,863	8,966	9,167	11,423	12,108	13,319	19,978
29-35	3,514	4,260	8,598	9,970	10,833	12,833	14,897	18,383	27,577
36-47	4,324	5,271	10,591	12,665	12,886	14,562	18,465	20,310	30,465
48-60	5,391	7,713	13,434	15,443	20,510	24,057	29,298	37,642	56,464
61-75	7,182	10,424	17,017	17,982	24,844	25,923	38,217	38,804	58,206
76-90	8,397	10,737	20,143	26,094	31,387	40,035	47,004	56,026	84,040
91-105	10,743	13,644	25,754	37,062	38,940	42,496	54,828	60,667	90,997
106-120	11,276	14,530	27,684	38,865	47,351	54,759	67,080	73,974	110,961
121-140	13,461	19,342	36,168	52,395	56,065	60,017	74,748	80,261	120,392
141-160	14,011	20,908	40,426	68,948	69,991	79,344	95,115	102,238	153,355
161-180	17,075	21,607	42,473	69,579	82,308	94,277	112,671	119,462	179,192

Smart – 500K Excluding USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,131	1,202	1,878	2,347	2,933	3,666	4,582	5,728	8,512
5-6	1,250	1,366	1,977	2,702	3,089	3,861	4,828	6,035	8,964
7-8	1,576	1,637	2,441	3,051	3,813	4,767	5,960	7,377	11,067
9-12	1,722	2,032	3,385	4,229	5,286	6,608	8,182	10,227	15,341
13-14	1,856	2,167	3,682	4,601	5,753	7,122	8,903	11,129	16,692
15-21	2,098	2,394	4,447	5,560	6,885	8,606	10,757	13,447	20,169
22-28	2,419	2,944	5,102	6,378	7,896	9,867	12,336	15,419	23,130
29-35	2,696	3,289	6,425	7,956	9,943	12,430	15,538	17,865	26,802
36-47	3,359	4,302	7,624	8,767	10,258	13,345	16,273	18,714	28,073
48-60	4,322	6,434	9,996	11,497	13,221	15,204	17,484	20,107	30,160
61-75	6,071	8,443	11,542	13,274	15,265	19,080	21,942	25,234	37,850
76-90	7,401	10,363	14,816	16,593	19,083	21,947	25,238	29,023	43,536
91-105	7,648	10,518	19,254	22,140	25,463	29,281	33,674	38,725	58,087
106-120	7,991	11,122	20,041	23,047	26,505	31,804	37,211	42,792	64,192
121-140	9,091	12,061	25,742	29,604	34,045	39,151	49,234	51,778	77,668
141-160	11,646	14,435	30,334	32,459	38,722	47,304	52,407	64,774	97,161
161-180	13,110	16,283	35,236	37,702	44,981	56,896	66,566	75,245	112,864

Smart – 500K Including USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,381	1,632	2,600	3,945	4,253	5,077	6,348	7,858	11,789
5-6	1,529	1,805	2,995	4,341	4,678	5,848	7,242	9,053	13,580
7-8	1,729	2,095	3,316	4,808	5,181	6,477	8,018	10,024	15,034
9-12	2,193	2,683	4,169	6,045	6,514	8,064	10,082	12,601	18,903
13-14	2,342	2,823	4,544	6,591	7,034	8,792	10,992	13,740	20,610
15-21	2,797	3,360	6,433	7,758	9,697	12,121	15,152	18,940	28,409
22-28	3,365	4,183	7,892	9,608	12,008	15,012	18,764	23,455	35,184
29-35	4,042	4,900	9,260	11,272	14,092	17,612	20,783	24,525	36,787
36-47	4,972	6,061	11,662	13,183	15,160	18,951	21,793	25,714	38,571
48-60	6,199	9,343	14,171	16,020	21,060	25,302	29,594	39,951	59,926
61-75	8,258	12,504	17,813	19,950	27,656	30,973	38,718	44,524	66,787
76-90	10,476	14,594	22,420	30,266	34,805	40,723	48,054	56,702	85,054
91-105	11,451	15,691	29,616	39,299	43,231	49,715	58,662	67,463	101,192
106-120	12,041	16,710	34,562	45,862	49,988	57,485	67,835	78,009	117,012
121-140	15,478	22,243	44,564	55,553	57,399	66,009	75,910	87,296	130,944
141-160	17,318	24,463	51,451	69,459	72,932	83,142	98,109	103,486	155,230
161-180	20,126	25,185	56,526	72,355	83,210	96,521	113,896	127,563	191,347

Smart – 1000K Excluding USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	1,696	1,805	2,815	3,520	4,399	5,500	6,809	8,512	12,767
5-6	1,878	2,051	2,965	4,055	4,633	5,793	7,171	8,964	13,447
7-8	2,364	2,457	3,661	4,576	5,720	7,081	8,855	11,067	16,598
9-12	2,583	3,050	5,074	6,344	7,854	9,818	12,272	15,341	23,010
13-14	2,784	3,252	5,522	6,838	8,547	10,683	13,354	16,692	25,039
15-21	3,149	3,591	6,672	8,262	10,327	12,908	16,136	20,169	30,254
22-28	3,628	4,416	7,580	9,474	11,843	14,804	18,505	23,130	34,697
29-35	4,042	4,932	9,545	11,933	14,915	18,642	23,304	26,802	40,202
36-47	5,039	6,453	11,437	13,152	15,386	20,016	24,411	28,073	42,108
48-60	6,483	9,559	14,996	17,245	19,832	22,808	26,227	30,160	45,242
61-75	9,020	12,665	17,312	19,909	22,896	28,620	32,912	37,850	56,773
76-90	11,102	15,543	22,225	24,892	28,626	32,920	37,857	43,536	65,303
91-105	11,472	15,775	28,879	33,211	38,193	43,922	50,510	58,087	87,132
106-120	11,986	16,684	30,061	34,570	39,756	47,708	55,818	64,192	96,285
121-140	13,637	18,094	38,614	44,407	51,066	58,729	73,850	77,668	116,502
141-160	17,469	21,653	45,501	48,687	58,084	70,956	78,609	97,161	145,741
161-180	19,665	24,421	52,857	56,557	67,471	85,343	99,851	112,864	169,298

Smart – 1000K Including USA & Canada									
Days	0-40 yrs	41-60 yrs	61-70 yrs	71-72 yrs	73-74 yrs	75-76 yrs	77-78 yrs	79-80 yrs	81-85 yrs
1-4	2,073	2,447	3,900	5,918	6,378	7,545	9,430	11,789	17,682
5-6	2,294	2,708	4,492	6,513	6,954	8,690	10,863	13,580	20,369
7-8	2,593	3,142	4,974	7,144	7,698	9,621	12,028	15,034	22,553
9-12	3,289	4,025	6,253	8,982	9,679	12,098	15,123	18,903	28,357
13-14	3,511	4,234	6,754	9,793	10,551	13,191	16,489	20,610	30,915
15-21	4,197	5,042	9,559	11,637	14,545	18,183	22,727	28,409	42,615
22-28	5,047	6,272	11,839	14,412	18,012	22,517	28,147	35,184	52,774
29-35	6,063	7,279	13,891	16,910	21,136	26,421	31,176	36,787	55,180
36-47	7,387	9,005	17,495	19,776	22,741	28,426	32,691	38,571	57,859
48-60	9,211	14,012	21,258	24,028	31,591	37,951	44,390	59,926	89,891
61-75	12,388	18,757	26,719	29,928	41,482	46,460	58,074	66,787	100,182
76-90	15,714	21,890	33,628	45,399	52,209	61,084	72,078	85,054	127,580
91-105	17,175	23,536	44,425	58,950	64,844	74,569	87,993	101,192	151,788
106-120	18,062	25,066	51,842	68,791	74,982	86,230	101,751	117,012	175,520
121-140	23,218	33,365	66,847	83,330	86,098	99,012	113,863	130,944	196,416
141-160	25,980	36,693	77,176	104,189	109,396	124,714	147,161	155,230	232,846
161-180	30,188	37,777	84,791	108,534	124,812	144,783	170,844	191,347	287,020