



GENERAL

TRAVEL INSURANCE

Outbound Package -
Automatic Flight Delay Cover

We keep our word



OUTBOUND TRAVEL INSURANCE

This provides valuable support, ensuring that you can focus on enjoying your trip without worrying about

the potential risks. Provides Worldwide cover except the country of residence

OUTBOUND - PRODUCT BENEFITS & LIMITS

Cover / Benefit	Africa & Asia	Europe Schengen	Worldwide Basic	Worldwide Plus	Worldwide Extra
Emergency Medical & Related Expenses					
Medical Expenses Abroad- Including Covid 19 & Pharmaceutical Expenses	\$15,000.00	\$80,000.00	\$100,000.00	\$225,000.00	\$500,000.00
Dental Expenses	\$450.00	\$450.00	\$500.00	\$500.00	\$650.00
Follow Up Treatment	\$500.00	\$500.00	\$500.00	\$500.00	\$1,000.00
Passive War & Terrorism- Applicable to Medical Expenses Only	Covered	Covered	Covered	Covered	Covered
Hospital Compensation- Excess 5 Days	Nil	\$100 Per Day Max. 10 Days	\$200 Per Day Max. 10 Days	\$200 Per Day Max. 10 Days	\$200 Per Day Max. 10 Days
First Medical Assistance Abroad	Included in General Limit	Included in General Limit	Included in General Limit	Included in General Limit	Included in General Limit
Personal Assistance					
Relay of Urgent Messages & Information	Included - Service Only				
Dispatch of Medication	Included - Service Only				
Medical Trasportation and Repatriation					
Medical Transportation or Repatriation	Real Expenses				
Transport of A Person Due To The Hospitalisation of The Insured (<i>Excess 5 Days</i>)	Return Tickets Economy Class				
Stay of a Person Due to the Hospitalisation of the Insured (<i>Excess 5 Days</i>)	\$85 per Day Max. 10 Days	\$100 per Day Max. 10 Days			\$200 Day Max. 10 Days
Transportation or repatriation of the accompanying Insureds	\$1,500	\$3,500	\$1,500	\$3,500	\$5,000
Transport or repatriation of the deceased Insured	Real Expenses				
Luggage & Travel Documents					
Indemnity due to Problems with the Checked - In Luggage (<i>Accidental Damage, Loss, Robbery</i>)	\$300	\$1,500	\$1,500	\$1,500	\$2,000
Compensation for Baggage Delay (<i>Excess 4 Hours</i>)	\$200	\$200	\$250	\$250	\$350
Replacement of The Passport, Travel Documents and/or The Driving Licence By Emergency Documents	\$200	\$500	\$500	\$500	\$500
Gadget Coverage: Compensation Due to Theft of Registered Mobile Phone, Laptop, Camera, Videocamera, Tablet					
Global Limits	\$2,500				
Laptop	30% of The Global Limit				
Mobile Phone, Camera & Tablet	25% of The Global Limit				
Cancellation					
Reimbursement of The Cancellation Expenses of the Trip- Excess \$50.00	Nil	\$1,500	Nil	\$2,000	\$5,000
Travel Delays					
Delayed Departure Real-Time Flight Delay (<i>Excess 4hours</i>)	If a lounge is available in the departure airport, then the insured person will be eligible to receive a lounge pass via email and SMS. If a lounge is not available in the departure airport, the lounge pass will be valid for a period of 6 months.				
Indemnity Due To Transport Departure Delay- Excess 4Hours (<i>Accomodation Only</i>)	\$100	\$100	\$150	\$200	\$200
Curtailment					
Curtailment Expenses	\$500	\$2,000	\$3,000	\$5,000	\$5,000
Emergency return home following death of a close family member	NIL	Same Class Ticket			
Personal Accidents					
Accidental Death Means of Tranport	\$7,000	\$50,000	\$200,000	\$200,000	\$500,000
Permanent Total Disability	% as per scale				
Personal Liability					
Physical Damages to Third-Parties	\$200,000	\$200,000	\$200,000	\$250,000	\$250,000
Legal Defence (<i>Not Traffic</i>)	\$3,500	\$3,500	\$5,000	\$5,000	\$5,000
Deposit for Legal Costs and Expenses	\$3,500	\$3,500	\$5,000	\$5,000	\$5,000
Personal Liability Due to Material Damages to Third-Parties	\$200,000	\$200,000	\$200,000	\$250,000	\$250,000
Hijack	\$30 per day max. \$3,000	\$50 per day max. \$3,000	\$50 per day max. \$3,000	\$50 per day max. \$3,000	\$75 per day max. \$7,500

OUTBOUND - PREMIUMS

Premiums Including Blink Cover	Worldwide Basic	Worldwide Plus		Worldwide Extra	
Period of Coverage	Individual	Individual	Family	Individual	Family
1 to 8 Days	\$22.34	\$31.78	\$75.84	\$34.93	\$83.71
9 to 14 Days	\$30.21	\$34.93	\$83.71	\$39.65	\$93.15
15 to 21 Days	\$36.50	\$41.22	\$99.44	\$45.94	\$108.88
22 to 32 Days	\$41.22	\$47.51	\$113.60	\$52.24	\$124.62
33 to 49 Days	\$52.24	\$61.68	\$145.08	\$67.97	\$160.81
50 to 62 Days	\$82.13	\$96.30	\$230.05	\$107.31	\$253.65
63 to 92 Days	\$105.74	\$124.62	\$296.14	\$137.21	\$327.61
93 to 180 Days (1)	\$211.17	\$248.93	\$595.11	\$275.68	\$658.06
93 to 180 Days (2)	\$244.21	\$286.70	\$686.38	\$318.17	\$758.77
Annual Multi-trip (1)	\$277.25	\$326.04	\$779.22	\$359.08	\$859.47
Annual Multi-trip (2)	\$319.74	\$376.39	\$900.39	\$415.73	\$996.37

Premiums Including Blink Cover	Africa & Asia	Europe Schengen
Period of Coverage	Individual	Individual
1 to 8 Days	\$12.90	\$19.19
9 to 14 Days	\$17.62	\$27.06
15 to 21 Days	\$23.91	\$31.78
22 to 32 Days	\$28.63	\$34.93
33 to 49 Days	\$34.93	\$45.94
50 to 62 Days	\$58.53	\$71.12
63 to 92 Days	\$78.99	\$91.57
93 to 180 Days (1)	\$121.47	\$182.84
93 to 180 Days (2)	\$132.49	\$209.59
Annual Multi-trip (1)	\$146.65	\$237.92
Annual Multi-trip (2)	\$168.68	\$275.68

***1. Max. 92 Consecutive Days Per Trip, 2. Max. 180 Consecutive Days Per Trip**

Note

- Premium Reduction/Surcharge considering the Insured's Age:
 - For persons between 3 months and 18 years, reduction of 50%;
 - For persons aged between 66 and 75 years, increase of 50%;
 - For persons aged between 76 and 80 years, increase of 100%;
 - For persons aged from 81 years, only the Europe/ Schengen Policy shall be available and the Premium amount shall increase of 300%.
- Premium Surcharge considering the addition of coverage:
 - Winter Sports: 100 % additional price.
- Premium discounts applied for group policies: Minimum 10 persons in the group
 - From 10 to 20 insured persons: 5%
 - From 21 to 50 insured persons: 10%
 - From 51 to 100 insured persons: 15%
 - From 101 to 200 insured persons: 20%
 - From 201 to 400 insured persons: 25%
 - Over 400 insured persons: Revert to CIC General Insurance

CIC GENERAL INSURANCE LTD

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