

Insurance Benefits for Platinum Card Holders

Benefits	Limits(USD)
Section 1 - Personal Accident	
Death, PTD or dismemberment	1(a) 200,000 1(b) 550,000
But in respect of minors under 16 years of age	25,000
Subject to an aggregate limit of USD 800,000 for any one event	
Section 2 - Emergency Medical	
2.1 Emergency medical legal and referral services	
2.1.1 Emergency evacuation	
2.1.2 Essential medication/medical equipment expenses	1,000,000
2.1.3 Dispatch of physician	
2.1.4 Transportation to join and/or return of children**	
Subject to an aggregate limit of USD 1,000,000 for any one event	
**Costs are admissible only if the insured person has travelled without any company and has been hospitalised for a period of more than three days. ** Maximum liability for return of dependant children left unattended to their place of residence shall not exceed USD 5,000.	
2.2 Services(Advice and/or Emergency Assistance)	
a. Medical evaluation	
b. Medical repatriation	
c. Critical care monitoring	
d. Transportation to join patient	

e. Prescription transfer or replacement	
f. Care and/or transportation of minor children	
g. Emergency message transmission	
h. Return of mortal remains	
i. Direct billing in case of hospitalisation	
2.3 Hospital - daily benefit*	100 per day; up to a maximum of 30 days (i.e. 3,000).
2.4 Repatriation	15,000
2.5 Emergenc medical expenses*	150,000; subject to an excess of 150.
*Subject to a minimum hospitalisation of 24 hours.	
Section 3 - Travel Inconvenience	
3.1 Cancellation and curtailment	2,500
3.2 Travel delay	250 per hour; subject to a maximum of 2,500 and a delay in excess of 4 hours.
3.3 Delayed baggage	250 per hour; subject to a maximum of 2,500 and a delay in excess of 4 hours.
3.4 Personal baggage	
> Limited to 1,000 for any one article and 1,000 for jewellery and valuables.	> 5,000; subject to an excess of 75 EEC.
> Personal Money	> 1,500; subject to an excess of 100 EEC.
3.5 Passport	1,000; subject to an excess of 100.
Section 4 - Personal Liability	
Legal Liability	1,000,000 in the aggregate
Section 5 - Wallet Cover	
5.1 Credit card fraud	1,000
5.2 Replacement of ID, keys and credit cards	500
5.3 Cost of:	250
> Reissue of ticket	
> Communication to block credit cards	
> Mobile sim cards	
> Communication to close relative or friends	