

Products' Unique Selling Points (USPs)

International Travel Medical Insurance:

- As low as **USD1.50 per day for USD 1,000,000 worldwide coverage** (Age 18-29).
- **Guaranteed issue** plan as long as you meet the eligibility requirements and pay the necessary premium.
- **No age limit.**
- **Cover Acts of Terrorism**, Emergency Medical Evacuation and Complications of Pregnancy among other benefits
- Cover eligible Inpatient and **Outpatient medical expenses.**
- Cover acute on-set of **pre-existing conditions** for US Citizen under age 70.
- With each adult parent or guardian covered, one **child aged 10 or under is free.**
- **Worldwide toll-free numbers.**
- **Customer assistance available 24/7/365 in multi-language.**
- **Immediate Policy issuance online.**
- **Group and Annual plans available.**
- Optional **Hazardous Sports Rider** available for the adventurous traveler.

International Health Insurance:

- Available to **citizens of all countries including those living in their own home country** aged 14 days to 74 at the point of application.
- **Lifetime annual renewable** for those who joined before age 65 and have maintained coverage for at least 10 years.
- **No medical questions at renewal.**
- **Pre-existing conditions covered:**
 - For **Platinum Plan**: Pre-existing conditions are **covered from day one if declared and accepted.**
 - For **Premier Plan**: Pre-existing conditions are **covered up to a lifetime limit of USD 25,000 after 24 months of continuous coverage.**
- **Worldwide coverage including** USA and Canada for **Platinum Plan.**
- **Worldwide coverage excluding** USA and Canada for **Premier Plan.**
- **Your choice of doctors and hospitals anywhere in the world.**
- **Worldwide hospital referrals.**
- **Worldwide toll-free numbers.**
- **Personal patient advocacy services.**
- **Customer assistance available 24/7/365 in multi-language.**
- **Wellness benefits such as annual medical examination** covered after 12 months of coverage.
- For **Platinum Plan**: **Two children** aged nine and under covered **free** if both parents are covered.
- For **Premier Plan**: **One child** aged nine and under covered **free** if both parents are covered.
- As low as **USD3.04 per day for USD 5,000,000 lifetime worldwide coverage, Platinum Plan** (Male, Age 19-24).
- As low as **USD1.70 per day for USD 1,000,000 lifetime worldwide coverage, Premier Plan** (Male, Age 19-24).
- **Optional Term Life** with sum assured up to USD 100,000 is available.
- **Optional Dental Rider** with **your choice of dentists anywhere in the world** covering Basic and Major dental procedures such as routine cleaning, periodontics, Endodontics, fillings, extractions, crowns, bridges and dentures.