

Policy Coverage and Exclusion Summary

Coverage Summary

Coverage	Description	Limit
Medical Expenses	Covers eligible medical expenses due to accidental injury or illness.	\$100,000 per incident
Personal Accident	Provides lump sum compensation in the event of accidental death or disability.	\$50,000
Baggage Loss	Compensates for loss of checked-in baggage during travel.	\$2,000 per trip
Travel Delay	Covers additional accommodation and travel costs due to delayed departures.	\$500 per day (max 3 days)

Key Exclusions

Exclusion	Description
Pre-existing Conditions	No coverage for treatment or complications from medical conditions predating policy start.
Sports Activities	Excludes injuries from hazardous activities such as skydiving, scuba diving, or motor sports.
War and Terrorism	Any injury or loss caused by war, invasion, or acts of terrorism is not covered.
Illegal Acts	No coverage arising from illegal or criminal acts committed by the insured.
Pregnancy and Childbirth	Does not cover routine pregnancy, childbirth, or complications thereof.

Important Notes

- This summary is provided for informational purposes only. Please refer to your policy document for the full terms, definitions, and conditions.
- Coverage limits and exclusions vary based on the specific product and plan selected.
- Pre-authorization may be required for some claims or benefits.
- Always notify the insurer of an incident as soon as possible to facilitate processing.
- This document does not constitute legal or financial advice.