

Benefit Details

Benefit	Sum Insured (USD)	Excess (USD)
1. Emergency Accident and Medical Expenses & Evacuation & Repatriation of Mortal Remains	100,000	50
2. Dental services for immediate relief of dental pain	500	50
3. Personal accident Cover	250,000	NIL
4. Loss of Baggage (Common carrier baggage) Single article limit Non	1,000	50
5. Delay in checked in baggage	100	12 Hrs
6. Loss of passport	250	
7. Personal liability	2,500	100
8. Hijack Daily allowance	USD 50 per day max of USD 750.00	NIL
9. Trip delay	USD 50 Per 12 Hrs max of USD 500.00	4 Hrs
10. Missed departure / connection	500	NIL

Special Conditions

- Insured shall declare the details of each card holder each month to the insurer and the Policy shall be endorsed for 12 months from the first date of the respective calendar month.
- Maximum duration per single trip shall not exceed 90 days
- Maximum age of insured person is 75 years at the date of arrival to Sri Lanka.
- Minimum age of insured person at the commencement of the journey shall be 6 months.
- Non-insurable person : Professional and semi-professional sportsmen / Sportswomen
- Eligible insured's : Bank of Ceylon Platinum Credit Card Holders (Permanent residents of Sri Lanka)
- Commencement of cover in respect of individual card holders: Once the border of Sri Lanka is Crossed to go abroad
- Insurable interest is only applied to Member, Spouse and Children.
- Supplementary card holder is eligible for the cover.

Scope of Cover:

Medical Expenses includes In-patient treatment , Out-patient treatment, Transportation , Special continuous treatment (30 days)

Personal Accident

Cover for loss of life or permanent disablement resulting within 12 months, due to an accident during the trip abroad.

The following costs will be settled directly by the Service Provider:

1. Hospitalization
2. Transportation by emergency services.
3. Transportation home (Here assume this reference to Medical Evacuation Claim.PHM and Overseas Counterpart will decide about that admissibility of the case for Medical Evacuation & advise the Insurance company accordingly. The Insured cannot directly take a decision to evacuate him self to the home country along with a medical escort. Such claim will not be admissible)
4. Transportation of Mortal remain & burial.
5. Others to be reimbursed from Sri Lanka Insurance.

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