

Let's Uncomplicate

The Apollo Hospitals Group, Asia's largest healthcare provider and Munich Health, world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be. We know healthcare. We know insurance.

THE APOLLO MUNICH EDGE

- A travel insurance solution from a specialised insurance provider with over 60 years of experience across the globe
- Instant online policy issuance with robust and state-of-the-art IT infrastructure
- Segment-specific plans offered to suit your travel insurance requirements
- Special plans for travelers traveling across Asian regions (excluding Japan)
- No medical tests required up to 70 years of age
- Best-in-class emergency assistance across the world

EASY TRAVEL INSURANCE PLANS

The primary objective of Easy Travel is to make your overseas travel hassle-free and safe in the event of any unforeseen medical emergencies.

- **'Individual Plan'** is available in five variants; Platinum, Gold, Silver, Bronze and Asian Region; Sum Insured ranges from USD 5,00,000 to USD 25,000.
- **'Family Plan'** is available in three variants; Silver, Bronze and Asian Region; Sum Insured ranges from USD 1,00,000 to USD 25,000.
- **'Senior Citizen Plan'** is available in two variants; Silver and Bronze; Sum Insured options of USD 1,00,000 and USD 50,000.
- **'Annual Multi Trip Plan'** is available in four variants; Platinum, Gold, Silver and Asian Region; Sum Insured ranges from USD 5,00,000 to USD 25,000.

WORLDWIDE ASSISTANCE SERVICE

- Medical advice on telephone, while travelling
- Medical services provider referral
- Arrangement of hospital admission
- Monitoring of medical condition during hospitalisation
- Arrangement of appointments with local doctors
- Arrangement of emergency medical evacuation
- Arrangement of emergency medical repatriation
- Arrangement of repatriation of mortal remains
- Arrangement of compassionate visit
- Emergency cash advance
- Pre-trip information services
- Embassy referral
- Emergency travel service assistance
- Interpreter referral
- Lost luggage assistance
- Guarantee of medical expenses incurred during hospitalisation wherever possible
- Lost passport assistance and many more

Easy TRAVEL - Individual

- a) Easy Travel Individual plan covers persons in the age group of 6 months to 70 years
 b) Maximum duration of the trip will be up to 180 days

Benefits (all figures in USD)	Deductible	Platinum	Gold	Silver	Bronze	Asian region
Medical Treatment	100	5,00,000	2,50,000	1,00,000	50,000	25,000
Dental Treatment *	100	500	250	250	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	20,000	10,000	5,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	1,000	500	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	200	-
Financial Emergency Cash	Nil	300	200	200	-	-
Trip Delay	12 hrs.	50/200	25/100	-	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-	-
Trip Cancellation	Nil	2,000	1,000	-	-	-
Trip Curtailment	Nil	2,000	-	-	-	-
Missed Connection	Nil	500	-	-	-	-

- *Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

Easy TRAVEL - Annual Multi Trip

- Easy Travel Annual Multi Trip plan covers persons in the age group of 6 months to 70 years
- Platinum plan will not be available for persons aged between 61-70 years
- Maximum duration per trip will be 30/60 days with annual limit of 180 days

Benefits (all figures in usd)	Deductible	Platinum	Gold	Silver	Asian region
Medical Treatment	100	5,00,000	2,50,000	1,00,000	25,000
Dental Treatment*	100	500	500	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000
Personal Accident-Common Carrier ^	Nil	20,000	10,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250
Financial Emergency Cash	Nil	300	200	200	-
Total Loss of Checked-in Baggage	Nil	1,000	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	-
Trip Delay	12 hrs.	50/200	25/100	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-
Trip Cancellation	Nil	2,000	1,000	-	-
Trip Curtailment	Nil	2,000	-	-	-

- *Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

Easy TRAVEL - Family

- Easy Travel Family plan covers persons in the age group of 6 months to 70 years
- Children are covered up to the age of 21 years
- Maximum duration of the trip will be up to 180 days
- Family covers two adults (self and spouse up to 70 years of age) and up to four children under 21 years of age

Benefits (all figures in usd)	Deductible	Silver	Bronze	Asian region
Medical Treatment	100	1,00,000	50,000	25,000
Dental Treatment*	100	250	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500	7,500
Loss of Passport	30	200	200	200
Personal Accident	Nil	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	5,000	5,000	5,000
Personal Liability	Nil	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	500	-
Delay of Checked-in Baggage	12 hrs.	200	200	-
Financial Emergency Cash	Nil	200	-	-

- *Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- Benefit available on Individual Sum Insured basis
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

- a) Easy Travel Senior Citizen plan covers persons in the age group of 71-80 years
- b) Maximum duration of the trip will be up to 180 days
- c) The maximum liability under Medical Treatment will be limited to USD 15,000 per Illness and USD 25,000 per Accident
- d) Medical Examination and Medical Tests are mandatory

Benefits (all figures in usd)	Deductible	Silver	Bronze
Medical Treatment	100	1,00,000	50,000
Dental Treatment*	100	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500
Loss of Passport	30	200	200
Personal Accident	Nil	10,000	10,000
Personal Accident - Common Carrier ^	Nil	5,000	5,000
Personal Liability	Nil	50,000	25,000
Hijack Daily Allowance	12 hrs.	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	-
Delay of Checked-in Baggage	12 hrs.	200	-
Financial Emergency Cash	Nil	200	-

- *Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

Exclusions

The policy will not compensate for:

- Traveling abroad for obtaining medical treatment
- War or any act of war, invasion, act of foreign enemy, war like operations, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, riot, terrorism, chemical, radioactive or nuclear contamination
- Participation or involvement in naval, military or air force operations, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing
- Any breach of law with criminal intent
- Abuse of intoxicants or hallucinogens including drugs & alcohol
- Self inflicted injury, suicide or attempted suicide
- Pregnancy, childbirth & its complications
- HIV/AIDS, sexually transmitted diseases
- Pre-existing conditions & their complications

RATE CARD

Easy TRAVEL - Annual Multi Trip

	Days/trip	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
Platinum - USD 500,000	30 days	5,604	6,113	NA	3,413	3,769	NA
	60 days	10,240	13,145	NA	6,470	7,846	NA
Gold - USD 250,000	30 days	4,330	4,687	11,208	2,801	2,954	6,113
	60 days	8,304	10,648	18,648	5,349	6,470	11,056
Silver- USD 100,000	30 days	3,566	4,075	9,986	2,241	2,547	5,604
	60 days	6,317	8,151	14,571	4,075	4,992	8,661
	Days/trip	A 0-40	A 41-60	A 61-70			
Asian- USD 25,000	30 days	1,120	1,426	2,750			
	60 days	2,190	2,750	5,247			

Easy TRAVEL - Family*

Days/Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	3,022	3,359	5,376	2,350	2,686	4,368	2,520	2,856	4,538	1,677	1,848	3,022
8-14	4,031	4,368	7,394	3,022	3,359	6,385	3,359	3,695	6,049	2,350	2,686	4,031
15-21	4,368	5,040	10,084	3,359	4,031	7,730	3,695	4,202	8,067	2,686	3,022	5,040
22-28	5,040	5,713	13,447	4,031	4,704	10,084	4,368	5,040	10,084	3,359	3,695	6,722
29-35	6,049	7,730	15,318	4,704	5,376	12,102	5,376	6,049	12,438	3,865	4,368	8,403
36-47	7,730	10,084	22,418	5,376	6,049	14,792	7,058	8,067	16,810	4,368	4,874	10,421
48-60	10,084	12,438	27,741	6,385	7,730	19,164	9,412	11,766	20,173	5,376	6,722	12,438
61-75	13,784	16,810	33,961	8,067	9,748	23,536	13,111	16,138	26,899	6,722	8,067	16,810
76-90	16,138	20,173	40,686	9,076	11,430	28,916	15,465	19,500	31,270	7,394	8,739	20,173
91-120	20,173	25,554	54,139	12,102	15,801	40,350	17,483	22,863	50,775	10,421	11,766	30,934
121-150	27,571	36,987	84,068	16,810	22,527	55,484	23,536	28,580	67,254	13,447	16,474	47,076
151-180	33,624	43,713	97,520	20,173	25,217	73,476	26,899	33,961	82,387	15,801	19,837	62,210

Easy TRAVEL - Family*

Asian Region - USD 25,000			
Days/Age	A 0-40	A 41-60	A 61-70
0-7	1,341	1,677	2,686
8-14	1,677	2,014	3,022
15-21	2,014	2,520	4,368
22-28	2,520	3,022	6,049
29-35	3,359	4,368	7,730
36-47	3,865	4,368	8,403
48-60	4,368	4,874	10,421
61-75	5,376	6,722	12,438
76-90	6,722	8,067	16,810
91-120	7,394	8,739	20,173
121-150	10,421	11,766	30,934
151-180	13,447	16,474	47,076

W - Worldwide including USA & Canada

X - Worldwide excluding USA & Canada

A - Asian region excluding Japan

m - Months

- Premium (in INR) including Service Tax and applicable cess @ 14.50%
- Rates are valid till further notification

*Premium for a family of 2 adults and 2 children, additional premium @ 25% for each additional child to be included.

Easy TRAVEL - Individual

Days/Age	Platinum - USD 500,000						Gold - USD 250,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	1,608	1,784	2,414	1,174	1,264	1,604	1,018	1,171	1,833	814	916	1,426
8-14	2,292	2,676	4,040	1,588	1,785	2,525	1,426	1,578	2,750	1,018	1,120	2,037
15-21	2,978	3,568	5,666	2,001	2,306	3,444	1,528	1,935	3,566	1,120	1,324	2,547
22-28	3,662	4,459	7,292	2,415	2,827	4,365	2,037	2,292	4,788	1,324	1,629	3,260
29-35	4,347	5,351	8,919	2,829	3,348	5,286	2,343	3,056	6,113	1,528	1,884	3,973
36-47	5,521	6,880	11,707	3,538	4,240	6,862	3,158	3,871	8,049	1,935	2,343	5,196
48-60	6,793	8,536	14,727	4,306	5,207	8,571	3,668	4,788	9,170	2,241	3,056	6,113
61-75	8,260	10,446	18,212	5,193	6,323	10,543	5,094	6,878	13,247	2,801	3,668	8,151
76-90	9,728	12,357	21,698	6,080	7,439	12,515	6,011	8,151	15,285	3,311	4,381	9,170
91-120	12,723	16,240	34,110	7,914	9,610	23,154	7,336	9,374	20,380	4,636	6,011	14,775
121-150	15,720	20,122	46,521	9,748	11,780	33,793	10,240	12,839	29,551	5,808	7,642	22,214
151-180	18,716	24,005	58,933	11,582	13,951	44,431	12,228	15,285	35,462	7,132	9,170	29,551

Easy TRAVEL - Individual

Days/Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	916	1,018	1,629	712	814	1,324	763	865	1,375	509	559	916
8-14	1,222	1,324	2,241	916	1,018	1,935	1,018	1,120	1,833	712	814	1,222
15-21	1,324	1,528	3,056	1,018	1,222	2,343	1,120	1,273	2,445	814	916	1,528
22-28	1,528	1,731	4,075	1,222	1,426	3,056	1,324	1,528	3,056	1,018	1,120	2,037
29-35	1,833	2,343	4,642	1,426	1,629	3,668	1,629	1,833	3,769	1,171	1,324	2,547
36-47	2,343	3,056	6,793	1,629	1,833	4,483	2,139	2,445	5,094	1,324	1,477	3,158
48-60	3,056	3,769	8,406	1,935	2,343	5,808	2,852	3,566	6,113	1,629	2,037	3,769
61-75	4,177	5,094	10,291	2,445	2,954	7,132	3,973	4,890	8,151	2,037	2,445	5,094
76-90	4,890	6,113	12,329	2,750	3,464	8,763	4,687	5,909	9,476	2,241	2,648	6,113
91-120	6,113	7,744	16,406	3,668	4,788	12,228	5,298	6,928	15,387	3,158	3,566	9,374
121-150	8,355	11,208	25,475	5,094	6,827	16,813	7,132	8,661	20,380	4,075	4,992	14,266
151-180	10,189	13,247	29,551	6,113	7,642	22,266	8,151	10,291	24,966	4,788	6,011	18,851

Easy TRAVEL - Individual

Days/Age	Asian Region - USD 25,000		
	A 0-40	A 41-60	A 61-70
0-7	407	509	814
8-14	509	610	916
15-21	610	763	1,324
22-28	763	916	1,833
29-35	1,018	1,120	2,343
36-47	1,171	1,324	2,547
48-60	1,324	1,477	3,158
61-75	1,629	2,037	3,769
76-90	2,037	2,445	5,094
91-120	2,241	2,648	6,113
121-150	3,158	3,566	9,374
151-180	4,075	4,992	14,266

Easy TRAVEL - Senior Citizen

Days/Age	Silver - USD 100,000		Bronze - USD 50,000	
	W 71-80	X 71-80	W 71-80	X 71-80
0-7	3,184	2,377	2,139	1,426
8-14	5,227	3,480	2,824	1,833
15-21	6,395	4,110	3,694	1,962
22-28	8,439	5,211	5,216	2,771
29-35	10,483	6,314	6,740	3,580
36-47	13,402	7,887	8,915	4,737
48-60	16,906	9,777	11,525	6,124
61-75	20,993	11,981	14,571	7,744
76-90	25,373	14,342	17,834	9,478
91-120	35,501	23,437	25,439	16,315
121-150	50,658	38,422	36,844	27,616
151-180	65,815	53,407	48,248	38,917

Disclaimer >

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Statutory Warning >

Prohibition of Rebates (under section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers.

Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.



The Apollo Hospitals Group, Asia's leading healthcare provider and Munich Health, world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be. We know healthcare. We know insurance.

REACH US

Apollo Munich Health Insurance Co. Ltd.

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