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HEALTH  
INSURANCE

**BEST**

HEALTH INSURANCE  
COMPANY IN RURAL SECTOR

**CLAIMS  
SERVICE**

LEADER OF THE YEAR

INDIA INSURANCE SUMMIT & AWARDS 2024

# student explorē

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International Travel &  
Health Insurance for students







To 'explore' another country as a student is one of life's most defining experiences. From preparing for grueling entrance exams and applying to the best universities to arranging for finances, you leave no stone unturned in making sure you get the best education possible.

While there are some challenges that are simply unavoidable, there are others that can be kept at bay. For instance, if there is any health related situation that requires medical treatment. At Care Health Insurance, your happiness and comfort is our priority. Which is why, we don't just take care of your medical needs while you're studying abroad, but go beyond.

student explorē - International Travel & Health Insurance for students brings you a world of new-age benefits and services. Right from all your medical expenses to the loss of your laptop or tablet, student explorē takes care of it all. We not only cater comprehensively to your medical as well as non-medical needs, but do it at significantly economical premiums than that of the plans offered at universities abroad.

So all you need to do is focus on your studies and make those back home feel proud. Rest assured, with student explorē, you'll only bring back happy memories.

### Key features of student explorē

- 4 plans to suit your International student insurance needs
- Comprehensive list of medical, travel & non-medical features
- Advantage of Optional Covers to match your university's mandatory requirements
- Need based coverage tenure - 1 month to 3 years
- Flexibility to choose your geographical scope of coverage
- Host of new-age features like Loss of Laptop/Tablet, Sponsor Protection, Bail Bond, Accidental Benefits to name a few
- No pre-policy medical check-up
- Extended coverage in country of residence and coverage at home country



Please check your university mandatory coverage before buying this policy.

## Optional Covers

Benefit	Deductible	Explore Start	Explore Plus	Explore Super	Explore Ultra
Self-inflicted Injury	US \$ 100	-	US \$ 7,500	US \$ 7,500	US \$ 7,500
HIV / AIDS Cover	US \$ 100	-	US \$ 7,500	US \$ 7,500	US \$ 7,500
Adventure Sports Injury	US \$ 100	-	Upto SI of Medical Expenses	Upto SI of Medical Expenses	Upto SI of Medical Expenses
Vision Care (co-payment of 50%)	US \$ 100	-	US \$ 200	US \$ 200	US \$ 200
Maternity & New Born Cover (wait period of 10 months. Co-payment of 20%) (max. upto SI of Medical Expenses) New Born Cover restricted to US \$ 500	US \$ 100	-	US \$ 1,000 / US \$ 5,000	US \$ 1,000 / US \$ 5,000	US \$ 1,000 / US \$ 5,000
Complete Pre-Existing Disease Cover in Life Threatening Medical Condition	US \$ 100	-	Upto SI of Medical Expenses	Upto SI of Medical Expenses	Upto SI of Medical Expenses
<b>Special Conditions</b>					
Additional Services	-	This is a service feature	This is a service feature	This is a service feature	This is a service feature

Optional Covers - Self-inflicted Injury, HIV/AIDS Cover, Vision Care, Maternity and New Born Cover and Complete PED Cover are only available if mandated by the university by paying additional premium. To know the premium for Optional Covers, kindly get in touch with our representative. For complete set of Optional Covers, please visit our website.

Notes:

- All the Sum Insured mentioned are on a Policy Year basis.
- Specified Deductible and/or Co-payment amount (if applicable) shall be borne by the Insured Person on each Claim or the specified timeframe for which the Medical Expenses or other costs and expenses incurred in respect of the Insured Person for that timeframe shall be borne by the Insured Person on each Claim.
- The maximum liability of the Company for an Insured Person for any and all Claims incurring under this Policy for an insured event or occurrence that occurs during the Period of Insurance in relation to that Insured Person shall not exceed the Sum Insured per Policy Year specifically mentioned against each & every Benefit or Optional Cover. All Claims shall be payable subject to the terms, conditions and exclusions of the Policy and subject to availability of the Sum Insured.
- Optional Cover is available on payment of additional premium. For complete set of optional covers please visit our website.

## Policy Terms

Geographical Scope	<ul style="list-style-type: none"> <li>• Worldwide excluding India</li> <li>• Worldwide excluding US, Canada and India (not available under Explore Start)</li> </ul> However, coverage is extended to India in case of below benefits :- <ul style="list-style-type: none"> <li>• Benefit 1 - 'Extended Cover in the Country of Residence'</li> <li>• Benefit 22 - 'Coverage At Home Country'</li> </ul>
Policy Duration	1 month to 36 months (in multiple of 1 month)
Entry Age	Minimum 12 years & Maximum 40 years
Cover Type	Individual

The coverage under this product will commence only when:-

- The Insured Person crosses the international border of the Country of Residence to leave that country on a Common Carrier; And
- The travel commences within the Policy Period.

## Review your decision

We have your best interests at heart and at the same time recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us.

Our policies come with a free-look period of 15 days from the date of receipt of policy. If no Claim has been made under the Policy, we will refund the premium received after deducting proportionate risk premium for the period of cover, expenses for medical examination & stamp duty charges.

This clause shall be applicable only for the policies which are issued for a period of atleast 12 months.

This is a summary of select features of Student Explore. For complete details, please refer to the prospectus cum sales literature uploaded on [www.careinsurance.com](http://www.careinsurance.com)

## Plan Options

Benefit	Deductible	Explore Start	Explore Plus	Explore Super	Explore Ultra
Medical Expenses	US \$ 100	-	US \$50,000 / US \$ 100,000	US \$ 50,000 / US \$ 100,000 / US \$ 300,000 / US \$ 500,000	US \$ 50,000 / US \$ 100,000 / US \$ 300,000 / US \$ 500,000 / US \$ 1,000,000
In-patient Care	US \$ 100	-	Upto SI of Medical Expenses	Upto SI of Medical Expenses	Upto SI of Medical Expenses
Pre-Existing Disease Cover in Life Threatening Medical Condition	US \$ 100	-	Upto 10% of SI of Medical Expenses	Upto 10% of SI of Medical Expenses	Upto 10% of SI of Medical Expenses
Extended Cover in the Country of Residence	US \$ 100	-	Upto SI of Medical Expenses	Upto SI of Medical Expenses	Upto SI of Medical Expenses
Out-patient Care	US \$ 100	-	Upto SI of Medical Expenses	Upto SI of Medical Expenses	Upto SI of Medical Expenses
Repatriation of Mortal Remains (Part of Medical Expenses)	-	-	US \$ 7,500	Upto SI of Medical Expenses	Upto SI of Medical Expenses
Medical Evacuation (Part of Medical Expenses)	-	-	US \$ 7,500	Upto SI of Medical Expenses	Upto SI of Medical Expenses
Dental Expenses	US \$ 50	-	US \$ 250	US \$ 500	US \$ 750
Daily Allowance	3 days	-	-	-	US \$ 50 per day, max 7 days
Accidental Death	-	US \$ 30,000	US \$ 15,000	US \$ 30,000	US \$ 30,000
Permanent Total Disablement	-	US \$ 30,000	US \$ 15,000	US \$ 30,000	US \$ 30,000
Permanent Partial Disablement	-	US \$ 30,000	US \$ 15,000	US \$ 30,000	US \$ 30,000
Compassionate Visit	-	US \$ 5,000	-	US \$ 5,000	US \$ 7,500
Loss of Checked-in Baggage	-	US \$ 1,000	US \$ 500	US \$ 1,000	US \$ 2,000
Delay of Checked-in Baggage	12 Hours	US \$ 150	-	US \$ 150	US \$ 150
Loss of Passport	US \$ 50	US \$ 150	US \$ 150	US \$ 150	US \$ 200
Loss of International Driving License	US \$ 50	US \$ 100	-	US \$ 100	US \$ 150
Personal Liability	US \$ 200	US \$ 100,000	US \$ 100,000	US \$ 100,000	US \$ 100,000
Study Interruption	-	US \$ 10,000	US \$ 7,500	US \$ 10,000	US \$ 15,000
Sponsor Protection	-	US \$ 15,000	US \$ 10,000	US \$ 15,000	US \$ 15,000
Bail Bond	-	US \$ 5,000	US \$ 500	US \$ 5,000	US \$ 5,000
University Insolvency	-	-	-	-	US \$ 7,500
Trip Delay	12 Hours	-	-	-	US \$ 200
Loss of Laptop/Tablet	-	-	-	-	US \$ 250
Emergency Cash Advance	-	-	-	-	US \$ 1,000
Coverage at Home Country	US \$ 100	-	Upto 5% of SI of Medical Expenses	Upto 5% of SI of Medical Expenses	Upto 5% of SI of Medical Expenses
Treatment for Mental and Nervous Disorders (Part of Medical Expenses)	-	-	-	US \$ 1,500	US \$ 3,000
Treatment for Alcoholism and Drug Dependency (Part of Medical Expenses)	-	-	-	US \$ 1,500	US \$ 3,000
Cancer screening and Mammographic Examination (Part of Medical Expenses)	-	-	-	US \$ 2,000	US \$ 4,000

"Explore - Start" plan doesn't cover Medical Expenses benefits.



## Premium Table (Excluding GST)

WORLDWIDE EXCLUDING INDIA							
Policy Term	Explore Start	Explore Plus		Explore Super			
		\$50,000	\$1,00,000	\$50,000	\$1,00,000	\$3,00,000	\$5,00,000
1 Month	₹ 612	₹ 1,376	₹ 1,622	₹ 1,957	₹ 2,264	₹ 2,720	₹ 3,478
3 Month	₹ 1,182	₹ 3,552	₹ 4,301	₹ 4,743	₹ 5,680	₹ 7,209	₹ 9,522
6 Month	₹ 1,867	₹ 5,701	₹ 6,962	₹ 7,222	₹ 8,746	₹ 11,289	₹ 15,052
9 Month	₹ 2,681	₹ 8,638	₹ 10,579	₹ 10,097	₹ 12,282	₹ 15,954	₹ 21,345
12 Months	₹ 3,512	₹ 11,063	₹ 13,570	₹ 12,883	₹ 15,704	₹ 20,463	₹ 27,424
15 Month	₹ 5,351	₹ 14,914	₹ 18,274	₹ 17,483	₹ 21,262	₹ 27,614	₹ 36,941
18 Month	₹ 6,149	₹ 16,717	₹ 20,497	₹ 19,551	₹ 23,804	₹ 30,964	₹ 41,459
24 Months	₹ 8,027	₹ 20,111	₹ 24,685	₹ 26,124	₹ 31,859	₹ 41,540	₹ 55,691

  

WORLDWIDE EXCLUDING US, CANADA AND INDIA							
Policy Term	Explore Start	Explore Plus		Explore Super			
		\$50,000	\$1,00,000	\$50,000	\$1,00,000	\$3,00,000	\$5,00,000
1 Month	NA	₹ 815	₹ 914	₹ 1,243	₹ 1,367	₹ 1,551	₹ 1,911
3 Month	NA	₹ 1,876	₹ 2,180	₹ 2,629	₹ 3,008	₹ 3,699	₹ 4,797
6 Month	NA	₹ 2,900	₹ 3,411	₹ 3,808	₹ 4,426	₹ 5,602	₹ 7,387
9 Month	NA	₹ 4,330	₹ 5,117	₹ 5,220	₹ 6,105	₹ 7,816	₹ 10,374
12 Months	NA	₹ 5,506	₹ 6,521	₹ 6,593	₹ 7,735	₹ 9,962	₹ 13,265
15 Month	NA	₹ 7,457	₹ 8,818	₹ 9,036	₹ 10,567	₹ 13,528	₹ 17,954
18 Month	NA	₹ 8,330	₹ 9,862	₹ 10,054	₹ 11,777	₹ 15,121	₹ 20,101
24 Months	NA	₹ 9,973	₹ 11,826	₹ 13,334	₹ 15,657	₹ 20,191	₹ 26,906

\*1 Month = 30 Days

Please add GST as per prevailing rates.

## No matter which part of the world you are, we're just a call away!

In case of Claim, notify us immediately on any of the below touch-points for hassle free processing and speedy settlements.

### Falck Global Assistance (Assistance Service Provider)

① USA & Canada:

+1 844 301 3135 | +1 844 301 3146 (Toll Free)

Any other country: +91 124 4498760

(Call Back Facility)

✉ claims@careinsurance.com

Fax: +91 124 4006674

In case of reimbursement of claims, reach us at the below touch-points

### Care Health Insurance Limited

Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)

🌐 www.careinsurance.com

✉ claims@careinsurance.com (for claims)

Be it cashless settlement or reimbursement of medical expenses, we deliver on our promise of worry-free experience!



## Premium Table (Excluding GST)

WORLDWIDE EXCLUDING INDIA					
Policy Term	Explore Ultra				
	\$50,000	\$1,00,000	\$3,00,000	\$5,00,000	\$10,00,000
1 Month	₹ 2,172	₹ 2,485	₹ 2,931	₹ 3,704	₹ 4,306
3 Month	₹ 5,060	₹ 6,016	₹ 7,551	₹ 9,910	₹ 11,748
6 Month	₹ 8,197	₹ 9,874	₹ 12,644	₹ 16,782	₹ 20,008
9 Month	₹ 12,529	₹ 15,169	₹ 19,572	₹ 26,088	₹ 31,167
12 Months	₹ 17,069	₹ 20,719	₹ 26,833	₹ 35,842	₹ 42,863
15 Month	₹ 21,266	₹ 25,737	₹ 33,184	₹ 44,216	₹ 52,815
18 Month	₹ 24,536	₹ 29,733	₹ 38,413	₹ 51,241	₹ 61,238
24 Months	₹ 31,824	₹ 38,643	₹ 50,072	₹ 66,900	₹ 80,016

  

WORLDWIDE EXCLUDING US, CANADA AND INDIA					
Policy Term	Explore Ultra				
	\$50,000	\$1,00,000	\$3,00,000	\$5,00,000	\$10,00,000
1 Month	₹ 1,427	₹ 1,554	₹ 1,724	₹ 2,091	₹ 2,377
3 Month	₹ 2,883	₹ 3,270	₹ 3,952	₹ 5,072	₹ 5,944
6 Month	₹ 4,419	₹ 5,098	₹ 6,366	₹ 8,330	₹ 9,861
9 Month	₹ 6,602	₹ 7,672	₹ 9,708	₹ 12,800	₹ 15,210
12 Months	₹ 8,890	₹ 10,369	₹ 13,211	₹ 17,485	₹ 20,817
15 Month	₹ 11,220	₹ 13,031	₹ 16,474	₹ 21,709	₹ 25,789
18 Month	₹ 12,868	₹ 14,973	₹ 18,996	₹ 25,083	₹ 29,827
24 Months	₹ 16,542	₹ 19,304	₹ 24,619	₹ 32,605	₹ 38,829

\*1 Month = 30 Days

**Please add GST as per prevailing rates.**

To know the premium for other Policy Term duration and Optional Covers, kindly get in touch with our representative or visit [www.careinsurance.com](http://www.careinsurance.com)

## Care Health Insurance Limited

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services. With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance was conferred with 'Claims Service Leader for the Year' & 'Best Health Insurance Company in Rural Sector' awards at the India Insurance Summit & Awards 2024; it was recognized for 'Excellence in Patient Service Delivery' at the FICCI Healthcare Excellence Awards 2023 and received the 'Smart Insurer' & 'Amiable Insurer' awards in the domain of Health Insurance at the 10th Annual Insurance Summit & Awards 2023. Care Health was awarded 'Best Health Insurance Company of the Year' at India Insurance Summit & Awards 2023 and 'Smart Insurer of the Year' and 'Sales Champion of the Year' at The Economic Times Insurance Summit & Awards 2022. The Company was recipient of the 'Best Health Insurance Product' and 'Best Health Insurance Agents' awards at the Insurance Alertss Awards, 2021, and received the 'Best Health Insurance Product' award at FICCI Healthcare Excellence Awards 2019.



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# HEALTH INSURANCE

**Care Health Insurance Limited** Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana) Website: [www.careinsurance.com](http://www.careinsurance.com)

Disclaimer: This is only summary of selective features of product student explorē. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. If you require any further information or clarification, please seek the advice of your insurance advisor or read prospectus cum sales literature carefully which have been uploaded on our website.

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UIN: IRDA/NL-HLT/RHI/P-T/V.I/71/2014-15 IRDAI Registration Number - 148

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