EAGLE INSURANCE

Senior Plans

		VINTAGE EXPLORER	VINTAGE ELITE	GOLDEN YEARS EXPLORER	GOLDEN YEARS ELITE
		Individual (70 to 79 years)	Individual (70 to 79 years)	Individual (80 to 85 years)	Individual (80 to 85 years)
		INTERNATIONAL	INTERNATIONAL	INTERNATIONAL	INTERNATIONAL
1	**EMERGENCY MEDICAL AND RELATED EXPENSES**				
1.1	Emergency medical expenses including terrorism	Rs 1,750,000	Rs 2,000,000	Rs 1,750,000	Rs 2,000,000
	Excess – insured journey less than 6 months	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
	Excess – insured journey 6 to 12 months	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Not applicable	Not applicable	Not applicable	Not applicable
	Emergency medical expenses when taking part in manual labour activities	Not applicable	Not applicable	Not applicable	Not applicable
1.2	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys up to 31 days (hospital admission must be longer than 48 hours)	Not applicable	Not applicable	Not applicable	Not applicable
	Emergency medical and related expenses for a medical condition that existed before your insured journey for insured journeys from the 32nd day onwards (hospital admission must be longer than 48 hours)	Not applicable	Not applicable	Not applicable	Not applicable
1.3	Medical evacuation, transport to medical centres, return to Mauritius, your country of residence on an international journey < Transport to medical centres on Local plan or your country of residence on an Inbound plan>	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)
1.4	Optical expenses – illness and injury	Rs 3,000	Rs 5,000	Rs 3,000	Rs 5,000
1.5	Dental expenses – illness and injury	Rs 5,000	Rs 5,000	Rs 5,000	Rs 5,000
1.6	Hospital cash	Rs 1,000 per 24hrs up to 10 days	Rs 1,500 per 24hrs up to 10 days	Rs 1,000 per 24hrs up to 10 days	Rs 1,000 per 24hrs up to 10 days
1.7	Holiday disruption	Not applicable	Not applicable	Not applicable	Not applicable
2	**PERSONAL ACCIDENT**				
2.1	Death and permanent total disability – excluding air travel (including terrorism)	Rs 250,000	Rs 250,000	Rs 250,000	Rs 250,000
2.2	Death and permanent total disability – insurance for air travel only (including terrorism)	Rs 250,000	Rs 250,000	Rs 250,000	Rs 250,000
3	**EAGLE TRAVEL ASSIST SERVICES**				
3.1	Assistance services				
	Cash transfer advice	Assistance only	Assistance only	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only	Assistance only	Assistance only
3.2	Visit by a family member	Rs 30,000	Rs 75,000	Rs 25,000	Rs 50,000

3.3	Return of stranded children	Rs 15,000	Rs 15,000	Rs 15,000	Rs 15,000
3.4	Return of stranded travel companion	Rs 15,000	Rs 15,000	Rs 15,000	Rs 15,000
3.5	Substitute business colleague expenses	Not applicable	Not applicable	Not applicable	Not applicable
3.6	Legal assistance when you are abroad	Rs 30,000	Rs 30,000	Rs 25,000	Rs 25,000
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	Rs 25,000	Rs 25,000	Rs 25,000	Rs 25,000
3.8	Assistance for accompanying spouse or travel companion whilst on a cruise	Rs 10,000	Rs 15,000	Rs 10,000	Rs 15,000
3.9	Burial, cremation or return of your mortal remains	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)	Actual expense (part of emergency medical and related expenses)
	Coffin expenses	Rs 15,000	Rs 20,000	Rs 15,000	Rs 20,000
3.10	Test for infectious or contagious disease (when you test positive)	Rs 2,000	Rs 2,000	Rs 2,000	Rs 2,000
	Additional accommodation (when you are not hospitalised as an in-patient) and flight penalties when quarantined on an insured journey due to a positive infectious or contagious disease test	Rs 25,000	Rs 25,000	Rs 25,000	Rs 25,000
4	**THE INSURED JOURNEY IS CANCELLED, CHANGED OR CUT SHORT**				
4.1	Cancelling, postponing or changing an insured journey for a named reason before the start date	Rs 30,000	Rs 100,000	Rs 30,000	Rs 100,000
4.2	Cutting short, postponing or changing an insured journey for a named reason after start date	Rs 30,000	Rs 100,000	Rs 30,000	Rs 100,000
4.3	Ticket change fee	Rs 4,000	Rs 5,000	Rs 4,000	Rs 5,000
4.4	Accommodation expenses due to public transport carrier schedule change	Rs 4,000	Rs 4,000	Rs 4,000	Rs 4,000
4.5	Event (Including prepaid day tours and excursions) and hospitality ticket cover before start date	Rs 4,000	Rs 4,000	Rs 4,000	Rs 4,000
	Excess	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
5	**REJECTION OR DELAY OF YOUR VISA APPLICATION**				
5.1	Rejection of your visa application	Rs 7,500	Rs 20,000	Rs 7,500	Rs 10,000
5.2	Delay of your visa application	Rs 5,000	Rs 5,000	Rs 5,000	Rs 5,000
6	**BAGGAGE, BANK CARDS, TRAVELLERS' CHEQUES, TRAVEL DOCUMENTS AND BAGGAGE DELAY**				
6.1	Theft or damage of baggage (Maximum benefit limit payable under 6.1. Sub-limits apply)	Rs 20,000	Rs 40,000	Rs 20,000	Rs 40,000
	Baggage single item limit – theft or damage	Rs 10,000	Rs 20,000	Rs 10,000	Rs 20,000
	Accidental loss of baggage	Rs 10,000	Rs 10,000	Rs 10,000	Rs 10,000
	Baggage single item limit – accidental loss	Rs 5,000	Rs 5,000	Rs 5,000	Rs 5,000
	Jewellery	Rs 1,500	Rs 2,500	Rs 1,500	Rs 2,500
	Dentures and hearing aids	Rs 2,500	Rs 5,000	Rs 2,500	Rs 5,000
	Head phones (including but not limited to wired or wireless headphones, air pods, ear buds, noice cancelling headphones etc)	Rs 1,500	Rs 2,500	Rs 1,500	Rs 2,500
	Wearable time pieces or watches (Including but not limited to dress watches, smart watches, analogue watches, sports watches/computers etc) or activity trackers – limited to one per person	Rs 1,500	Rs 2,000	Rs 1,500	Rs 2,000
	Suitcases or travel bags (including but not limited to hard or soft shell, carrier bags, tog or duffel bags etc)	Rs 7,500	Rs 10,000	Rs 7,500	Rs 10,000
	Contact lenses, prescription glasses or sunglasses (over and above excess)	Rs 750	Rs 1,000	Rs 750	Rs 1,000
	Computers and similar electronic equipment (over and above excess)	Rs 2,000	Rs 5,000	Rs 2,000	Rs 5,000

	Cell phones (over and above excess)	Rs 1,000	Rs 5,000	Rs 1,000	Rs 5,000
	Business property	Not applicable	Not applicable	Not applicable	Not applicable
	Business property – single item limit	Not applicable	Not applicable	Not applicable	Not applicable
	Excess	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
6.2	Theft of passport and travel documents	Rs 10,000	Rs 10,000	Rs 10,000	Rs 10,000
	Excess	Rs 1,000	Rs 1,000	Rs 1,000	Rs 500
6.3	Baggage delay (delayed for more than 6 hours)	Rs 6,000	Rs 10,000	Rs 6,000	Rs 10,000
7	**TRAVEL DELAY, MISSED CONNECTION AND MISSED EVENT**				
7.1	Travel delay (delayed for more than 4 hours)	Rs 1,200 per 8hrs up to 24hrs	Rs 2,000 per 8hrs up to 24 hrs	Rs 1,200 per 8hrs up to 24hrs	Rs 2,000 per 8hrs up to 24hrs
7.2	Cost of alternative travel due to travel delay	Not applicable	Not applicable	Not applicable	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	Rs 15,000	Rs 20,000	Rs 15,000	Rs 20,000
	Additional car parking costs due to missed connection	Not applicable	Not applicable	Not applicable	Not applicable
7.4	Missed Departure	Not applicable	Rs 20,000	Not applicable	Rs 20,000
7.5	Missed pre-paid day tour, excursion and/or activity after the start date	Rs 10,000	Rs 10,000	Rs 10,000	Rs 10,000
7.6	Lounge access due to travel delay or missed connection	Not applicable	Rs 5,000	Not applicable	Rs 5,000
	Excess	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
8	**LEGAL RESPONSIBILITY TO THIRD PARTIES**				
8.1	Legal responsibility to third parties	Rs 1,500,000	Rs 2,000,000	Rs 1,500,000	Rs 2,000,000
	Excess	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
9	**HIJACK, KIDNAP AND WRONGFUL DETENTION**				
9.1	Hijack of public transport carrier (more than 24 hours)	Rs 15,000	Rs 50,000	Rs 15,000	Rs 50,000
9.2	Kidnap and wrongful detention	Rs 250,000	Rs 500,000	Rs 250,000	Rs 500,000
10	**NATURAL DISASTER**				
10.1	Alternative accommodation	Rs 5,000	Rs 10,000	Rs 5,000	Rs 10,000
10.2	Natural disaster evacuation expenses	Rs 5,000	Rs 10,000	Rs 5,000	Rs 10,000
10.3	Ticket change fee	Rs 5,000	Rs 10,000	Rs 5,000	Rs 10,000
11	**INSOLVENCY OF YOUR TRAVEL SUPPLIERS OR TRAVEL WHOLESALERS**				
11.1	Insolvency of your travel suppliers or travel wholesalers	Rs 15,000	Rs 20,000	Rs 15,000	Rs 20,000
	Excess	Rs 1,000	Rs 1,000	Rs 1,000	Rs 1,000
12	**CAR RENTAL**				
12.1	Car rental excess waiver	Not applicable	Not applicable	Not applicable	Not applicable
12.2	Return of rented car	Not applicable	Not applicable	Not applicable	Not applicable
13	**TICKET UPGRADE**				
13.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable	Rs 10,000	Not applicable	Rs 10,000
14	**AIR SPACE CLOSURE**				
14.1	Cancelling an insured journey due to air space closure	Not applicable	Rs 10,000	Not applicable	Rs 10,000
14.2	Additional expenses to reach your destination	Not applicable	Rs 2,500	Not applicable	Rs 2,500
14.3	Additional expenses if you are stranded on an international connection	Not applicable	Rs 3,500	Not applicable	Rs 3,500
14.4	Additional expenses if you are stranded on your return journey home	Not applicable	Rs 3,500	Not applicable	Rs 3,500
	Refund of telephone charges	Not applicable	Rs 1,000	Not applicable	Rs 1,000
14.5	Alternative travel arrangements	Not applicable	Rs 5,000	Not applicable	Rs 5,000
14.6	Additional car parking costs	Not applicable	Not applicable	Not applicable	Not applicable

	Excess	Not applicable	Rs 500	Not applicable	Rs 500
15	**CRUISE COVER**				
15.1	Cancelling pre-paid shore excursions	Not applicable	Rs 5,000	Not applicable	Rs 5,000
15.2	Missed port	Not applicable	Rs 5,000	Not applicable	Rs 5,000
15.3	Cabin confinement (Confinement must be longer than 48 hours. We pay Rs500 a day)	Not applicable	Rs 5,000	Not applicable	Rs 5,000
16	**WINTER SPORT AND GOLF INSURE**				
16.1	Winter sports equipment - replacement or repair	Not applicable	Not applicable	Not applicable	Not applicable
	Theft or loss of ski pass (we pay Rs500 a day)	Not applicable	Not applicable	Not applicable	Not applicable
	Hire of winter sport equipment	Not applicable	Not applicable	Not applicable	Not applicable
16.2	Theft, loss or damage of golf equipment	Rs 25,000	Rs 25,000	Not applicable	Not applicable
	Hire of golf equipment (we pay Rs2000 a day)	Rs 10,000	Rs 10,000	Not applicable	Not applicable
16.3	Trip Package	Rs 2,500	Rs 2,500	Not applicable	Not applicable
16.4	Piste closure	Not applicable	Not applicable	Not applicable	Not applicable
16.5	Avalanche and landslide	Not applicable	Not applicable	Not applicable	Not applicable
16.6	Hole in one	Rs 2,000	Rs 2,000	Not applicable	Not applicable
	TOTAL LIMIT OF ALL CLAIMS	**Rs 2,000,000**	**Rs 1,500,000**	**Rs 1,500,000**	**Rs 2,000,000**