

Leisure Plans

		ESSENTIAL	EXPLORER	ELITE
		Individual and family (3 months to 69 years)		
		INTERNATIONAL	INTERNATIONAL	INTERNATIONAL
1 EMERGENCY MEDICAL AND RELATED EXPENSES				
1.1	Emergency medical expenses including terrorism	Rs 500,000	Rs 1,750,000	Rs 2,000,000
	Excess – insured journey less than 6 months	Rs 1,000	Rs 1,000	Rs 1,000
	Excess – insured journey 6 to 12 months	Rs 1,000	Rs 1,000	Rs 1,000
	Emergency medical expenses when taking part in sport, hazardous activities or adventure sports	Rs100,000	Rs250,000	Rs500,000
	Emergency medical expenses when taking part in manual labour activities	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	Rs 50,000
	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
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)
1.4	Optical expenses – illness and injury	Rs 2,500	Rs 3,000	Rs 5,000
1.5	Dental expenses – illness and injury	Rs 5,000	Rs 10,000	Rs 15,000
1.6	Hospital cash	Rs 1,000 per 24hrs up to 10 days	Rs 1,000 per 24hrs up to 10 days	Rs 1,500 per 24hrs up to 10 days
1.7	Holiday disruption	Rs 5,000 per night max 5 nights	Rs 5,000 per night max 5 nights	Rs 10,000 per night max 5 nights
2 PERSONAL ACCIDENT				
2.1	Death and permanent total disability – excluding air travel (including terrorism)	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
3 EAGLE TRAVEL ASSIST SERVICES				
3.1	Assistance services			
	Cash transfer advice	Assistance only	Assistance only	Assistance only
	Consular and embassy referral	Assistance only	Assistance only	Assistance only
	Emergency travel and accommodation arrangements	Assistance only	Assistance only	Assistance only
	Sending urgent messages	Assistance only	Assistance only	Assistance only
	Evacuation assistance	Assistance only	Assistance only	Assistance only
3.2	Visit by a family member	Rs 30,000	Rs 50,000	Actual Expenses up to Rs 100,000
3.3	Return of stranded children	Rs 15,000	Rs 20,000	Rs 30,000
3.4	Return of stranded travel companion	Rs 15,000	Rs 20,000	Rs 30,000
3.5	Substitute business colleague expenses	Not applicable	Not applicable	Not applicable
3.6	Legal assistance when you are abroad	Rs 25,000	Rs 30,000	Rs 30,000
3.7	Bail money after a traffic accident (you will have to repay this amount to us)	Rs 25,000	Rs 50,000	Rs 50,000

3.8	Assistance for accompanying spouse or travel companion whilst on a cruise	Rs 7,500	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)
	Coffin expenses	Rs 10,000	Rs 15,000	Rs 20,000
3.10	Test for infectious or contagious disease (when you test positive)	Rs 1,500	Rs 2,000	Rs 2,500
	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 20,000	Rs 25,000	Rs 30,000
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 25,000	Rs 30,000	Rs 100,000
4.2	Cutting short, postponing or changing an insured journey for a named reason after start date	Rs 25,000	Rs 30,000	Rs 100,000
4.3	Ticket change fee	Rs 5,000	Rs 7,500	Rs 10,000
4.4	Accommodation expenses due to public transport carrier schedule change	Rs 5,000	Rs 7,500	Rs 10,000
4.5	Event (Including prepaid day tours and excursions) and hospitality ticket cover before start date	Rs 5,000	Rs 7,500	Rs 10,000
	Excess	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 5,000	Rs 7,500	Rs 20,000
5.2	Delay of your visa application	Rs 3,000	Rs 5,000	Rs 10,000
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 20,000	Rs 40,000
	Baggage single item limit – theft or damage	Rs 10,000	Rs 10,000	Rs 20,000
	Accidental loss of baggage	Rs 2,500	Rs 10,000	Rs 10,000
	Baggage single item limit – accidental loss	Rs 1,000	Rs 5,000	Rs 5,000
	Jewellery	Rs 750	Rs 1,500	Rs 2,500
	Dentures and hearing aids	Rs 1,250	Rs 2,500	Rs 5,000
	Head phones (including but not limited to wired or wireless headphones, air pods, ear buds, noise cancelling headphones etc)	Rs 750	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 750	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 3,000	Rs 7,500	Rs 10,000
	Contact lenses, prescription glasses or sunglasses (over and above excess)	Rs 500	Rs 750	Rs 1,000
	Computers and similar electronic equipment (over and above excess)	Rs 1,000	Rs 2,000	Rs 5,000
	Cell phones (over and above excess)	Not applicable	Rs 1,000	Rs 5,000
	Business property	Not applicable	Not applicable	Not applicable
	Business property – single item limit	Not applicable	Not applicable	Not applicable
	Excess	Rs 1,000	Rs 1,000	Rs 1,000
6.2	Theft of passport and travel documents	Rs 5,000	Rs 10,000	Rs 15,000
	Excess	Rs 1,000	Rs 1,000	Rs 1,000
6.3	Baggage delay (delayed for more than 6 hours)	Rs 4,000	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 1,500 per 8hrs to 24hrs	Rs 1,200 per 8hrs up to 24hrs	Rs 2,000 per 8hrs up to 24 hrs
7.2	Cost of alternative travel due to travel delay	Not applicable	Not applicable	Not applicable
7.3	Missed connection (no alternative transport available for more than 6 hours)	Rs 2,500	Rs 15,000	Rs 20,000

	Additional car parking costs due to missed connection	Rs 1,000	Rs 1,500	Rs 2,000
7.4	Missed Departure	Not applicable	Not applicable	Rs 20,000
7.5	Missed pre-paid day tour, excursion and/or activity after the start date	Rs 10,000	Rs 15,000	Rs 20,000
7.6	Lounge access due to travel delay or missed connection	Not applicable	Not applicable	Rs 5,000
	Excess	Rs 1,000	Rs 1,000	Rs 1,000
8	LEGAL RESPONSIBILITY TO THIRD PARTIES			
8.1	Legal responsibility to third parties	Rs 500,000	Rs 1,500,000	Rs 2,000,000
	Excess	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 10,000	Rs 15,000	Rs 50,000
9.2	Kidnap and wrongful detention	Rs 100,000	Rs 250,000	Rs 500,000
10	NATURAL DISASTER			
10.1	Alternative accommodation	Not applicable	Rs 5,000	Rs 10,000
10.2	Natural disaster evacuation expenses	Not applicable	Rs 5,000	Rs 10,000
10.3	Ticket change fee	Not applicable	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 10,000	Rs 15,000	Rs 20,000
	Excess	Rs 1,000	Rs 1,000	Rs 1,000
12	CAR RENTAL			
12.1	Car rental excess waiver	Not applicable	Not applicable	Rs 15,000
12.2	Return of rented car	Not applicable	Not applicable	Rs 2,500
13	TICKET UPGRADE			
13.1	Ticket upgrade (delayed for more than 6 hours)	Not applicable	Not applicable	Rs 10,000
14	AIR SPACE CLOSURE			
14.1	Cancelling an insured journey due to air space closure	Not applicable	Not applicable	Rs 10,000
14.2	Additional expenses to reach your destination	Not applicable	Not applicable	Rs 2,500
14.3	Additional expenses if you are stranded on an international connection	Not applicable	Not applicable	Rs 3,500
14.4	Additional expenses if you are stranded on your return journey home	Not applicable	Not applicable	Rs 3,500
	Refund of telephone charges	Not applicable	Not applicable	Rs 1,000
14.5	Alternative travel arrangements	Not applicable	Not applicable	Rs 5,000
14.6	Additional car parking costs	Not applicable	Not applicable	Not applicable
	Excess	Not applicable	Not applicable	Rs 500
15	CRUISE COVER			
15.1	Cancelling pre-paid shore excursions	Not applicable	Not applicable	Rs 5,000
15.2	Missed port	Not applicable	Not applicable	Rs 5,000
15.3	Cabin confinement (Confinement must be longer than 48 hours. We pay Rs500 a day)	Not applicable	Not applicable	Rs 5,000
16	WINTER SPORT AND GOLF INSURE			
16.1	Winter sports equipment - replacement or repair	Not applicable	Rs 8,000	Rs 10,000
	Theft or loss of ski pass (we pay Rs500 a day)	Not applicable	Rs 5,000	Rs 5,000
	Hire of winter sport equipment	Not applicable	Rs 5,000	Rs 5,000
16.2	Theft, loss or damage of golf equipment	Not applicable	Rs 25,000	Rs 25,000
	Hire of golf equipment (we pay Rs2000 a day)	Not applicable	Rs 10,000	Rs 10,000
16.3	Trip Package	Not applicable	Rs 2,500	Rs 2,500
16.4	Piste closure	Not applicable	Rs 2,500	Rs 2,500
16.5	Avalanche and landslide	Not applicable	Rs 15,000	Rs 15,000
16.6	Hole in one	Not applicable	Rs 2,000	Rs 2,000
TOTAL LIMIT OF ALL CLAIMS		Rs 500,000	Rs 1,500,000	Rs 2,000,000