



Travel Insurance

Why Travel Insurance is required?

Over the last 2 years, with the Covid-19 Pandemic setting restrictions for people to travel around, the world has never felt this disconnected. But now that it is settling to its normalcy, the door for travelers is also opening.

As much as we whole heartedly welcome all the travelers to our country, we also care about their need to travel safely with confidence. Therefore, Bhutan Insurance Limited’s Travel Insurance Plan helps to cover you and your family from any unforeseen circumstances.

So, enjoy yourself to the fullest while travelling with our protection plans.

Part 1 – PLANS

- 1) **Individual**
- 2) **Family**

Standard Package

Basic Plan	
Coverages	Limits of Benefits (Nu.)
Accidental Death	150,000
Permanent Total Disability (PTD) due to Accident	150,000
Emergency Medical Evacuation	Max. Limit @ 30,000

Add on 1 – coverages	Limits of Benefits (Nu.)
Repatriation of Mortal Remains	Max. Limit @ 10,000
Accommodation charges due to Return Trip Delay - Flight	Max. Limit @ 1,500/day for max. of 2 days
Emergency Hospital Expenses due to Accident	Max. Limit @ 10,000
Loss of Passport	Max. Limit @ 6,000
Loss of Baggage	Max. Limit @ 5,000
Family Transportation	Max. Limit @ 5,000

Gold Package

Basic Plan	
Coverages	Limits of Benefits (Nu.)
Accidental Death	200,000
Permanent Total Disability (PTD) due to Accident	200,000
Emergency Medical Evacuation	Max. Limit @ 50,000



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Add on 1 - coverages	Limits of Benefits (Nu.)
Repatriation of Mortal Remains	Max. Limit @ 15,000
Accommodation charges due to Return Trip Delay - Flight	Max. Limit @ 1,500/day for max. of 2 days
Emergency Hospital Expenses due to Accident	Max. Limit @ 20,000
Loss of Passport	Max. Limit @ 6,000
Loss of Baggage	Max. Limit @ 5,000
Family Transportation	Max. Limit @ 5,000

Platinum Package

Basic Plan	
Coverages	Limits of Benefits (Nu.)
Accidental Death	250,000
Permanent Total Disability (PTD) due to Accident	250,000
Emergency Medical Evacuation	Max. Limit @ 80,000

Add on 1 - coverages	Limits of Benefits (Nu.)
Repatriation of Mortal Remains	Max. Limit @ 20,000
Accommodation charges due to Return Trip Delay - Flight	Max. Limit @ 1,500/day for max. of 3 days
Emergency Hospital Expenses due to Accident	Max. Limit @ 30,000
Loss of Passport	Max. Limit @ 6,000
Loss of Baggage	Max. Limit @ 5,000
Family Transportation	Max. Limit @ 5,000

Part 2 – Add on Covid - 19 Covers

Add on 2 - Covid -19 Cover	Limits of Benefits (Nu.)
Room Expenses (Hospital)	Max. Limit @ 1,500/day for max. of 14 days
De-isolation (Government approved quarantine hotel)	Max. Limit @ 3,000/day for max. 7 days
ICU (with ventilator)	Max. Limit @ 8,000/day for max. 14 days
Rapid Antigen/Antibody Test	Max. Limit @ 2 Test
RT-PCR Test	Max. Limit @ 2 Test
Emergency Medical Expenses Related to Covid-19	Max. Limit @ 10,000/-
Death due to Covid	100,000



Conditions Applicable to Part 2:

1. The insured have to submit a copy of **COVID vaccination certificate**.
2. Negative RT-PCR Test Result (within 72 hours) before arrival.
3. The validity period of this insurance cover is for 30 days from the date of arrival in Bhutan, unless extended upon payment of additional premium up to maximum of 60 days.
4. Any other claims for RT-PCR or other tests/drugs relating to COVID-19 while staying in a government approved quarantine hotel should be strictly based on prescription of a Ministry of Health approved Medical Officer only.
5. All claims would require supporting documents including hotel accommodation (Check in and Checkout) and medical doctor recommendation/prescription (if applicable).
6. Any expenses for RT-PCR, Antibody/Antigen tests over and above in the cover will not be covered (to be borne by the insured separately).
7. Any Covid-19 test shall be based on RGoB/MoH approved diagnostic center.

Exclusions Applicable to part 2:

1. Any COVID diagnosis prior to the commencement of Policy.
2. Medical expenses unrelated to Covid-19.
3. Expenses related to buying medicines or diagnostics not related to COVID treatment
4. Diagnosis/Treatment outside the geographical limits of Bhutan
5. **Any medical expenses incurred on the treatment of any pre-existing diseases.**



PERSONAL ACCIDENT - Death and PTD

- a) The Company will pay the Sum Assured as specified in the Schedule if the Insured sustains Accidental Bodily Injury during his/her travel in Bhutan within the Policy Period and if such Bodily Injury within 12 months of the date on which it was sustained is the sole and direct cause of the Insured's Death.
- b) In the event of Accidental Bodily Injury sustained during his/her travel in Bhutan within the Policy Period causing the Insured's Permanent Total Disability within 12 months of the Accidental Bodily Injury being sustained, the Company will pay 100 % of the Sum Assured specified under the schedule

Emergency Hospital Expense Benefit

The Company will indemnify the Insured up to the Sum Insured specified in the Schedule in respect of the reasonable Medical Expenses incurred by the Insured for medical treatment as an in-patient in a hospital in Bhutan necessitated as a result of Accidental Bodily Injury arising out an accident occurred during the travel in Bhutan and within the policy period.

Emergency Medical Evacuation Benefit

In the event of Medical Evacuation being required as a result of Accidental Bodily Injury having first occurred during the insured journey within Bhutan the Company will reimburse expenses up to the maximum specified in the schedule for medical evacuation to the nearest Hospital in a Hospital's ambulance or an ambulance of a service provider where appropriate care could be provided and would also include medical care required enroute.

Repatriation of Mortal Remains Benefit

In the event of the insured's death outside his place of resident as a result of Accidental Injury occurred during the insured journey within Bhutan, the cost of repatriating the Insured's remains to the place of residence (within Bhutan) as given in the policy document, or expenses incurred for the burial or cremation of the Insured in the place where the death has occurred subject to the maximum as specified in the policy schedule would be reimbursed by the Company.

Exclusions For I to IV.

The Company is not liable for and no indemnity is available in respect of claims arising out of or howsoever connected to the following

- a) All injuries that are existing at the time of commencement of this policy. Any medical condition or complication arising directly or indirectly from it or disablement that existed before the commencement of the policy period (even if unknown to the insured) or for which care, treatment or advice was sought, recommended by or received from a doctor.
- b) The Company shall be under no liability to make payment in respect of any routine physical or other



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examination where there is no objective indication of impairment of normal health, and for medical treatment before the inception of this policy. Medical Expenses relating to any Hospitalization primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of accidental Bodily Injury for which Hospitalization is required. Experimental or unproved treatment is also not covered.

- c) Circumcision, cosmetic or aesthetic treatments of any description, change of life surgery or treatment, plastic surgery (unless necessary for the treatment of accidental bodily injury)
- d) The cost of spectacles, contact lenses, and hearing aids, crutches, artificial limbs and all appliances/devices whether for diagnosis or treatment, after discharge from the hospital
- e) Dental treatment or surgery of any kind unless requiring Hospitalization as a result of accidental bodily injury
- f) The Company shall be under no liability to make payment hereunder in respect of any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following

Where the insured is

- (i) travelling against the advice of a Physician
- (ii) travelling for the purpose of obtaining treatment
- g) Convalescence, general debility, rest cure, congenital diseases or defects or anomalies
- h) Suicide, attempted suicide or willfully self-inflicted injury or illness, mental disorder, anxiety, stress or depression, alcoholism, drunkenness or the abuse of drugs, accidents whilst under the influence of intoxicating liquor or drugs.
- i) Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
- j) The participation of the Insured in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, caving or potholing, hunting or equestrian, skin diving or other underwater activity, rating or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, professional sports or any other hazardous or potentially dangerous sport for which the Insured is either untrained, not physically fit or using improper equipment.
- k) All expenses exceeding the specified limit of Sum Insured mentioned in the Schedule.
- l) Due to Pregnancy, resulting in child birth, mis-carriage, abortion or complications arising there from
- m) Non-allopathic treatment
- n) Surgery to correct deviated nasal septum and hypertrophied turbinate's
- o) All expenses on treatment/ investigations under taken outside Bhutan or any accident which has occurred outside Bhutan.
- p) All expenses which are not incidental to the treatment of the condition, which has resulted from Accident during the policy period



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- q) Any willful, malicious, criminal or unlawful act, error, or omission;

DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

- (i) “Insured” means the person named in the Schedule.
- (ii) “Company” means Bhutan Insurance Limited.
- (iii) “Hospital/ Nursing Home” means any institution in Bhutan established for indoor care and medical treatment of sickness and injuries and which complies with all the following criteria:
- Is registered and licensed as a hospital or nursing home with the appropriate local authorities and is under the supervision of a doctor in attendance round the clock on all days and is not a clinic, nursing home or convalescent home for the addicted, aged, mentally disturbed or similar institution, and
 - Has at least 10 inpatient Beds (5 beds in case of Basic Health Unit and satellite clinics).
 - Has fully equipped and functioning operation theatre
 - Has fully qualified Nursing Staff in attendance round the clock
 - Maintains daily permanent records for each of its patients
- (iv) “Doctor” means a person who holds a recognized qualification in Medicine, is registered by the Medical Council of the respective state of Bhutan in which he operates and is practicing within the scope of the license.
- (v) “Medical Expenses” means usual and customary level charges that the Insured necessarily incurs (including those for medicines, Physicians, hospitals, medical procedures and services) that in the written opinion of the treating Physician, expressed at the time of examination or treatment of the Insured, are medically necessary in order to maintain life and/or relieve immediate pain or distress caused by Accidental Bodily Injury first manifested and/or sustained during the Policy Period.
- (vi) “Usual and Customary Level” means medical charges that: Do not exceed the usual levy of charges for similar treatment or allied services, in the Locality where such treatment or allied services have been obtained; and do not include charges that would not have been made if no insurance existed.
- (vii) “Policy Period” means the period between: the commencement date specified in the Schedule, being the date upon which the Insured first boards the mode of transportation by which it is intended that he shall finally leave the travel start point for the Insured Journey or the actual date upon which the Insured boards as aforesaid so long as that is within 14 days of the commencement date as specified in the Schedule, and the expiry date specified in the Schedule.
- (viii) “Accident” and “Accidental” means a fortuitous event or circumstance that is sudden, unexpected and unintentional and caused by external violent and visible means.
- (ix) “Bodily Injury” means any Accidental physical bodily harm but does not include any Sickness or Disease.
- (x) “Policy” means the proposal, the Schedule, the Policy documents and any endorsements attaching to or forming part hereof either on the commencement date or during the Policy Period.
- (xi) “Sum Assured” means the amount stated in the Schedule against each relevant Section, which shall be the Company’s maximum liability under this Policy for any one Claim and in the aggregate for all Claims under each Section.



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- (xii) “Claim” means a Claim under an operative part of this Policy in respect of an insured event that has taken place or is likely to take place. All Claims resulting from one and the same event or circumstance shall jointly constitute one Claim under this Policy and as having been made at the time when the first Claim was made in writing
- (xiii) “Schedule” means the schedule, and any annexure to it, attached to and forming part of this Policy.
- (xiv) “Insured Journey” means a single journey during the Policy period to a destination outside the place of residence, which is undertaken (departure and arrival) during the policy period.

Accommodation Charges Due to Return Trip Delay – Flight

Subject to all other terms and conditions, if the Aircraft on which you are booked to travel from a place of journey (which is not your place of residence as given in the policy schedule but within Bhutan) is delayed beyond 24 hours than the original scheduled departure time, the Company will pay the sum mentioned in the schedule.

However, the Company will not pay,

1. for any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airlines
2. for any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
3. if the air craft is taken out of service on the instructions of the Civil Aviation Authority.

Family Transportation

In the event of the insured meeting with an accident during the course of the insured journey within Bhutan and a claim being admissible under Section I or Section II of the Policy the Company will reimburse the cost of transportation of any one of the nearest family kin (Father/Mother/Brother/Sister/Son/Daughter/Brother-in-law/Father-in-law) by the shortest route to the place of accident or where the insured has been hospitalized subject to the maximum as specified in the schedule.

General Exclusions Applicable

The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. The Insured’s participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
2. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - (i) Ionizing radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
 - (iii) Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.



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3. The Insured's actual or attempted engagement in any criminal or other unlawful act.
4. Any consequential losses.
5. Pollution.

GENERAL CONDITIONS APPLICABLE

Claim Procedure

1. In case of any claim, immediate notification should be given to the insurer by phone followed by in writing giving full details of the claim.
2. In case of accident notice with full particulars shall be send to the Company's address within 14 days from the date of the accident/ or incident giving rise to the claim.
3. In case of hospitalization notification to be given as soon as possible but in any case, within 7 days of discharge from the hospital.
4. Final claim along with the hospital bills/cash memos and other documents mentioned below along with Claim form should be submitted to the Company or within 30 days from the date of discharge from the Hospital (I) All original bills and receipts of Hospitalization expenses (ii) Medical Certificate and Discharge card/summary (iii) In case of necessity other documents to prove the cause upon which the claim is based and shall give the company such additional information and assistance the Company may require for dealing with the claim.
5. For Claim under Section (A) Personal Accident, in addition to the above, following documents are to be submitted:
 - (i) In case of death, Police report and the Post mortem report.
 - (ii) In case of permanent total disability, medical records of the treatment undergone and disability certificate from the medical authority
 - (iii) Proof of travel

Claims Settlement

All Claims will be settled in Bhutan in Bhutanese Currency (Ngultrum) only.



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Reasonable Care

The Insured shall take all reasonable and proper steps to safeguard and protect himself and any fact, matter, circumstance or cause that might result in a Claim under this Policy, and shall not do or cause to be done anything that might enhance the likelihood of a Claim under this Policy (except in an attempt to save human life).

Policy Commencement

The coverage for the policy shall begin immediately from the time of purchase of the policy subject to jurisdiction and territorial limit provided in the Schedule.

Transfer of Interest

The Insured may not transfer his interest in this insurance, but his legal representatives may represent him in respect of Claim under this Policy if the Insured is incapacitated or deceased.

Documents required, Assessment of Claim & Payment

1. The Company shall be under no liability to make payment in respect of any Claim until such time as the Insured has provided them with whatever documentation and/or information as may be requested and established the quantum of any amount claimed to the Company's satisfaction.
2. If requested by the Company, the Insured shall (at his own expense) furnish all certificates, information, proofs or other evidence in support of the Claim, present himself for medical examination by a Medical Advisor as considered necessary by the Company, and the Insured agrees that the Company may approach anyone who may have treated the Insured for information and/or documentation in respect of the Claim.
3. In the event of the Insured's death, the Company shall have the right to carry out a second post mortem at its own expense.
4. Where the Insured is incapacitated or otherwise unable to give a valid release for the Claim the payments shall be made to the Assignee/Nominee mentioned in the Schedule. In case of no Assignee/Nominee the Company may make arrangements to pay the Claim to the Insured's legal guardian or legal representative. Any payment made by the Company thereby in good faith shall operate as a complete and effective discharge of the Company's liability in respect of the Claim.

Arbitration

- a) Unless otherwise stated on the **Schedule**, this **Policy** shall be governed by and construed in accordance with the laws of the Kingdom of Bhutan.
- b) Any dispute or difference arising out of or in connection with this **Policy** must first be referred to Bhutan Alternative Dispute Resolution Centre (the "ADRC") in accordance with the ADRC's rules in force at the time of the referral. The **Insured** and **Insurers** agree to participate in the resolution in good faith and to be bound by the terms of any settlement reached as a result of the mediation.
- c) If the mediation is abandoned by the mediator, or otherwise ends without the dispute or difference being resolved, the dispute or difference must be referred to, and resolved by, arbitration in accordance with the ADRC's arbitration rules in force at the time of the referral.



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It is clearly agreed and understood that no difference or dispute shall be referred to arbitration as hereinbefore provided the company has disputed or not accepted liability under or in respect of this policy.

It is here by expressly stipulated any declared that it shall be a conditioned precedent to any right of action or suit upon the policy that the award by such arbitrator / arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby expressly agreed and declared that if the company shall disclaim liability to the insured for any claim here under, and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a code of law, then the claim shall for all purposes be deemed to have been abandoned and shall thereafter be recoverable here under.

- d) Any notice of mediation or arbitration to be served upon to **Insurers** for the purpose of instituting any dispute resolution proceedings arising out of or in connection with this **Policy** may be served upon:

Chief Executive Officer
T: +975-02-339892
F: +975-02-339895

who has authority to accept service on **Insurers'** behalf.

Fraud

If the Insured shall make or advance any Claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all Claims or payments hereunder shall be forfeited.

Cancellation

This Policy may be cancelled by the Insured within the expiry of 14 days from the effective date, in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, upon cancellation, the Company shall be entitled to deduct cancellation charges as per Company's premium retention policy.

Notifications Declarations

Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be sent to the address specified in the Schedule.

Subrogation

The Insured and any claimant under this Policy, shall at the expense of the company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.



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Governing Law

The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with the laws of Bhutan. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this policy shall not be waived or changed except by endorsement issued by the Company.

Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy. No agent shall or has the authority to change in any respect whatsoever any term of this Policy or waive any of its provisions.

Due Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to the Company's liability under this Policy.

Contribution

If, at the time of the happening of any loss or damage covered by this Policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

FOR BHUTAN INSURANCE LIMITED