

General

I am a professional sportsperson going abroad for participating in a sports meet. Will my overseas travel insurance hold good?

Your normal overseas health insurance policy will be loaded by 100% if you are a professional , semi professional , amateur sportsperson and are participating in an activity considered to be high risk by the insurer. However, if you are participating in an activity such as chess, carrom and other such activities that do not require much physical exertion, your normal policy will hold good.

If you are participating,for leisure or otherwise, in dangerous sports such as parachuting, hang gliding, bungee jumping, polo, racing, mountaineering, diving, shipping and others in the dangerous sports category,then your normal overseas health insurance policy will be loaded by 200%.

In any such case, approval is required from the insurer.

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