

# Benefits and Coverages

## Is there a cover for pre-existing medical conditions?

Pre existing diseases are excluded from the scope of travel health insurance policies.

But some companies namely Religare(cover up to 10% of the sum insured) and Tata AIG(cover up to US\$1500) cover **pre-existing diseases in life-threatening emergency situations**, more specifically, life saving unforeseen emergency measures, or measures solely designed to relieve acute pain, provided to the Insured by the Physician for Disease/accident arising out of a pre-existing condition. The treatment for these emergency measures would be paid till the insured becomes medically stable or is relieved from acute pain. All further medical cost to maintain medically stable state or to prevent the onset of acute pain would be borne by the insured

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