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Hidden clauses in student insurance you can't ignore

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Flights are getting cancelled due to conflict. Routes are being suspended without notice. For Indian students going abroad, these are no longer hypothetical risks. Which is why the fine print in a student's travel insurance policy matters far more than most realise. While a university-provided insurance policy is mandatory, an additional student travel policy from India is relevant too. University insurance is designed around medical treatment within a local network, which makes access to care easier but also limits its scope.

"University-mandated health insurance focuses on medical treatment," says Amarnath Saxena, Chief Technical Officer-Commercial, Bajaj General Insurance. "Indian student travel insurance policies go beyond just healthcare."

That broader coverage becomes relevant in situations that fall outside hospital care. For instance, if studies are interrupted due to illness or an emergency, or for issues like loss of passport, baggage, or legal complications abroad, university plans won't suffice.

Meet Kapadia of Policybazaar explains that student travel plans from India can work as a smart supplement to university plans. "A comprehensive plan provides all-round protection, reducing both financial and emotional stress. It also includes important non-medical benefits like study interruption, sponsor protection, personal liability, or coverage during travel to other countries," he adds.

In terms of coverage, student policies typically offer a sum insured ranging from \$100,000 to \$500,000, with some plans going up to \$1 million, especially for destinations where healthcare costs are high.

What The Policy Will Not Pay For

However, the policy documents also make it clear that there are strict boundaries to what is covered. Routine health check-ups, preventive care, and general examinations are not included. Cosmetic procedures and elective treatments are also not covered unless they are required due to an accident.

While university health plans cover routine check-ups, preventive care, and general examinations within their network, they also exclude cosmetic procedures, similar to Indian insurers.

Dental care is another area with limitations. It is usually covered only if the treatment is required because of an injury, not for regular dental problems. Even non-medical benefits come with conditions. For instance, baggage loss is covered only in specific situations and may exclude or place limits on high-value items such as electronics, depending on the policy terms. There are also caps on the amount that can be reimbursed, and claims must meet strict documentation require-

Key inclusions and exclusions in Indian policies

Coverage	What you won't get
Hospitalisation and medical treatment abroad	Losses linked to war, war-like situations or terrorism
Emergency medical evacuation and repatriation	Routine health check-ups and preventive care
Study interruption due to illness or family emergency	Cosmetic or elective procedures
Sponsor protection in case of financial disruption	Dental treatment not caused by an accident
Compassionate visit by a family member during hospitalisation	Expenses due to alcohol or drug abuse
Loss of passport and checked-in baggage	Infertility treatment or experimental procedures
Personal liability and legal assistance	High-value items under baggage loss (like electronics), beyond limits
Travel-related risks such as trip delays or missed connections	Treatment taken without insurer approval or outside policy period

Source: Policybazaar

ments. This is important for students because they tend to carry such items resulting in bearing a significant portion of the cost.

Another important detail is timing. Coverage applies only during the policy period, and in many cases, expenses must be pre-approved by the insurer. If treatment is taken without authorisation or after the policy expires, claims may not be paid.

These exclusions are not always obvious at the time of purchase.

"Students and parents should carefully evaluate exclusions and limitations to avoid surprises at the time of claim," says Chandrakant Said, Vice President-Consumer Underwriting, TATA AIG General Insurance.

Cost Versus Coverage

Indian policies are significantly cheaper than university plans. For instance, Cornell University health plan can cost somewhere between Rs 3-3.5 lakh, annually. Whereas Indian policies like Tata AIG can cost up to Rs 33,151 for the US.

Still, experts say price should not be the only consideration. The real question is whether the policy covers the risks a student is likely to face.