

Mediclaim policy for Russian tourists in Goa

Moscow-based firm '**Liga of Defense and Medical Assistance (LDM)**' has started the mediclaim coverage in the coastal state of Goa in December 2009 for short-term Russian tourists. "The aim to start the mediclaim policy was to ensure a much secured holiday for the Russians by not only taking care of their medical emergencies but also providing legal aid," said the company's legal advisor Vikram Varma. "We saved many lives because of timely response. Our team comprising of Russian and Goan representatives attend the customers round the clock in case of any emergencies," he said.

Goa is the pioneer state to launch LDM in India in December 22, 2009. Though the tourist season was coming to an end, the Company received 173 medical cases. The 'cashless mediclaim policy' for Russian tourists visiting Goa has proved a boon as nearly 250 Russians have benefited so far.

The cashless facility covers services like ambulance, medical treatment, evacuation, transportation of dead bodies, etc. It is also tied up with state's best private hospitals for good support. LDM has presently received more than 124 cases in just two months since the tourist season commenced in October this year. Out of the total, three were deaths. Two tourists among the three who died due to heart attack are Irina Oganesyana (78), wife of a senior nuclear scientist in Moscow and Igor Sukhanov (48). Whereas Evgeny Dergachy, 28, died of drowning at a resort swimming pool, a day prior to his birthday on October 10, 2010.

The billing for the present season till date has been calculated to about 12-lakhs. The legal advisor said that the money reimbursement amount is upto \$30,000 (Rs 13-lakh approximately) to each Russian tourist who is covered by two insurance companies namely European Insurance (EI) and Rozno. The facility is however not extended to those involved in criminal activities. The Russian Embassy expects over 60,000 tourists in Goa, this year, out of which around 45,000 are covered under the two insurance companies. The company foresees that with improved quality of medical support to Russian tourists, Goa can be an excellent tourist destination for Russian families.

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