



IndusInd

GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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Prepared for the World,
Wherever You Go

IndusInd Travel Care Policy



Whether you are on a beach sipping lemonade or in a boardroom ready with your coffee, your reasons to travel could be anything from a lovely family holiday to a quick business outing, and we understand both these feelings. That is why we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance during your travel, along with a whole lot of Heart that knows the care you need when it's important.

IndusInd Travel Care Policy – where advanced solutions meet genuine trust.



8 Reasons To Tag Us Along



If Coffee Can Be Instant, Why Can't Your Policy?

Scan, check, pay we make it quick and seamless under 60 seconds to get your travel insured, so let's just say, one tap of a button is all the effort you need to make.



We've Got Your Back.

From one where you can get your entire family covered to the one for your solo business trips, we have a plan for all your travel needs.



Short Trips Or Loong Ones, We're Game.

The duration of your trip does not matter – we cover trips as long as 180 days and even extend up to 365 days.



We're Here For The Globetrotters

Our travel insurance covers maximum destinations across the globe, inclusive or exclusive of USA and Canada.



We Trust You're Healthy!

Our travel plans don't need you to take any medical tests for issuing a policy.



Emergency! We're There?

You get a 24-hour emergency assistance service offering cashless facilities.



We Can't Find Them, But Surely Cover Them

If you lose your passport or checked-in baggage during your travel, we will take care of all expenses incurred.



Missed, Delayed, Cancelled Are Just Words.

Because the policy covers you for situations when you miss your flight, or it's delayed beyond known or when your trip gets cancelled.

We've A Plan For Every Plan

Plans for Individuals (Age 3 months - 60 years)
Plans for Senior Citizens (Age 61 - 70 years)

Plans for Family#
(Age 3 months - 60 years)

What is covered	Standard (in US\$)	Silver (in US\$)	Gold (in US\$)	Platinum (in US\$)	Family Standard (in US\$)	Family Gold (in US\$)	Deductibles (in US\$)
Medical Expenses Incl. transportation, evacuation and repatriation of mortal remains	50,000	100,000	250,000	500,000	50,000	100,000	50
Dental treatment	500	500	500	500	500	500	50
Loss of passport	300	300	300	300	300	300	25
Total loss of checked in baggage*	500	1000	1200	1500	500	1000	100 {Senior Citizen (Age 61-70)} NIL (upto 60 years)
Delay of checked in baggage	100	100	100	100	100	100	12 hrs
Personal accident	15,000	20,000	25,000	30,000	15,000	25,000	-
Accidental death - common carrier	2,500	2,500	5,000	5,000	2,500	2,500	-
Personal liability	50,000	100,000	200,000	250,000	100,000	100,000	-
Daily allowance in case of hospitalisation	-	25 per day (5 days max)	25 per day (6 days max)	25 per day (7 days max)	25 per day (5 days max)	25 per day (7 days max)	2 days
Financial emergency assistance	-	300	300	300	500	600	-
Hijack distress allowance	-	50 per day (7 days max)	75 per day (7 days max)	125 per day (7 days max)	50 per day (7 days max)	75 per day (7 days max)	12 Hours
Trip delay	-	25 per day (6 days max)	50 per day (6 days max)	60 per day (6 days max)	25 per day (5 days max)	50 per day (7 days max)	12 Hours
Trip cancellation & interruption	-	600	600	600	500	600	-
Missed connections	-	200	300	500	-	300	-
Compassionate visit	Return fare for any one accompanying person - spouse / child / family doctor						
Home burglary insurance (₹)	-	₹1,00,000	₹2,00,000	₹3,00,000	₹1,00,000	₹2,00,000	-
Any one illness**	12,000	13,500	15,000	17,500	-	-	-
Any one accident**	20,000	25,000	30,000	35,000	-	-	-

*Total loss of checked baggage - Maximum amount payable per checked-in baggage in case more than one bag has been checked in, is 50% (100% for only one checked-in baggage) of applicable sum-insured and per item in baggage maximum 10%. **Special Conditions (limit of liability) - Applicable only for Senior Citizens (61-70 years) #The sum-insured is for the entire family. Maximum no. of persons shall be one plus three.

We Deliver What We Promise



Automated Extension Of Your Policy

Your policy will be extended in case of a medical emergency and evacuation (up to 30 days) and delay of common carrier (up to 7 days).



Quick And Hassle-free Claim Settlements With Europ Assistance

You can avail of cashless claims with national and international assistance numbers through Europ Assistance.

We've Packed-in A Bag Of Covers

We have 'packed in' maximum coverage in this policy for a variety of situations that could arise on your trips.

- Emergency medical expenses incurred by you or any of your family members whilst abroad, for any sudden illness, injury or death
- Accidental bodily injury while on a trip
- Compensation for death or permanent disability due to an accident, while riding as a passenger in a common carrier
- Cost of obtaining a fresh or duplicate passport in case of loss
- Loss of your checked-in baggage by a common carrier
- Expenses incurred if a trip is delayed for more than 12 hours, cancelled or interrupted due to airline, medical, personal employment problems or natural disasters
- Expenses incurred if you miss a connecting flight due to delay
- Facility to provide you emergency cash in case you lose travel funds due to theft



Policy Covers Everything But This[^]

Just like how you can't always pack everything you want, this policy has some major exclusions.

- Pre-existing medical conditions, unless it is a life-threatening condition
- Expenses incurred if you are,
 - o Travelling against the advice of a physician
 - o Receiving or are on a waiting list for a specified medical treatment
 - o Travelling to receive treatment abroad
 - o Under given terminal prognosis for a medical condition
- Issues you face due to theft or loss of passport when left unattended or unreported to local police authorities
- Partial loss of checked baggage – Only the loss of your entire baggage is covered, not partial loss
- War or nuclear perils in the country you're visiting

[^]Please refer to the policy wording on our website for more details regarding coverages and exclusions.

Easy Steps To Claim



Intimate IndusInd General Insurance within 24 hours of occurrence of claim






To avail Worldwide cashless facility, call on the below mentioned landline numbers or on International toll free numbers given country-wise in your Policy Schedule for any emergency assistance



For reimbursement, submit fully filled claim form along with all required documents at the below mentioned address
Contact IndusInd General Insurance Company Limited
National Toll Free No. 1800-209-55-22
Landline No. +91-22-67347843/44 (Charges Applicable)
Fax: +91 22 6734 7888
Email ID: indusind@europ-assistance.in

Address for Submitting Claims Documents
IndusInd General Insurance, Claims Department, C/O Europ Assistance India Pvt. Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400093, India.

To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.indusindinsurance.com and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Travel Care Policy UIN: RELTIOP08002V010708.

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