

IndusInd Travel Care Policy - Asia Plan

Crafted for Adventures
Across Asia



Travel Asia With Confidence

Asia is extraordinary.

A continent of vibrant cultures, bustling city streets, hidden island escapes, and endless discoveries, Asia offers journeys that stay with you long after you return home.

Yet when you're far from familiar surroundings, unexpected events such as delayed flights, lost baggage, medical emergencies, or sudden changes to your itinerary can quickly disrupt even the best-laid plans.

With IndusInd Travel Care Asia Plan, you benefit from comprehensive travel protection designed to help you navigate uncertainties with confidence, wherever your journey takes you, so you can focus on making the most of every experience.

**IndusInd Travel Care Policy – Asia Plan -
Because Extraordinary Journeys Deserve
Comprehensive Protection.**



#ForwardTogether

Why This Plan Stands Out



A Plan That Fits You

Choose from our Silver and Standard Plans, designed around the specific travel requirements of Asian countries.*



Pre-Existing Conditions Covered

If a pre-existing disease leads to a life-threatening situation during your trip, you're covered.



Extensive Coverage, Sensible Pricing

You get comprehensive protection at an affordable cost.



Automatic Extensions When It Matters

When a medical emergency keeps you away longer than planned, your policy extends for up to 30 days. And if a common carrier delay disrupts your return, you're covered for up to 7 additional days beyond policy expiry.



24-Hour Emergency Assistance

Round-the-clock support through our Emergency Assistance Service Provider, available whenever you need it.

*Excludes Japan



What You're Covered For

(All figures in USD)

Coverage	Standard	Silver	Deductibles
Medical Expenses including transportation, evacuation and repatriation of mortal remains	25,000	30,000	50
Dental Treatment	500	500	50
Personal Accident	7,500	7,500	Nil
Accidental Death - Common Carrier	2,500	2,500	Nil
Loss of Passport	100	100	25
Total Loss of Checked-In Baggage*	200	200	Nil
Delay of Checked-In Baggage	100	100	12 Hours
Trip Delay	25 Per Day (6 days max)	30 Per Day (6 days max)	12 Hours
Personal Liability	10,000	10,000	Nil
Financial Emergency Assistance	500	500	Nil
Hijack Distress Allowance	50 Per Day (7 days max)	60 Per Day (7 days max)	12 Hours

*Total Loss of checked-in 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 max 10%.

Add More Power with Optional Covers**



Medical Contingencies



Medical Expenses, Evacuation and Repatriation

We cover all emergency medical expenses arising from a sudden illness or injury while you're abroad. This includes the cost of emergency medical evacuation, and in the event of an untimely death, we take care of transporting the mortal remains back home or the cost of burial abroad.



Dental Treatment

We cover dental expenses for the acute treatment of teeth requiring anaesthesia, caused by an injury.



Personal Accident

If you sustain accidental bodily injury during your trip, we pay you the applicable compensation.



Accidental Death on a Common Carrier

If you are travelling as a passenger on a common carrier and meet with an accident resulting in permanent disability or loss of life, we pay the applicable compensation.

Personal Possession Contingencies



Loss of Passport

If your passport is lost during your trip, we reimburse the actual expenses incurred in obtaining a duplicate or fresh passport.



Total Loss of Checked-In Baggage

If your checked-in baggage is completely lost by a common carrier, we compensate you for the total loss.



Delay of Checked-In Baggage

If your checked-in baggage is delayed by more than 12 hours, we reimburse reasonable expenses on essentials like toiletries, clothing, and medication until it arrives.

Time-Based Contingencies



Trip Delay

If your trip is delayed by more than 12 hours due to airline disruptions, medical issues, personal employment problems, or natural disasters, we reimburse the additional expenses incurred.



What This Policy Does Not Cover[^]

Some situations fall outside the scope of this plan. Before you travel, here is what you should know isn't included:

- ✗ Medical expenses arising from pre-existing conditions (unless life-threatening), suicide or self-inflicted injury, mental disorder, anxiety, stress, depression, venereal disease, alcohol or drug abuse, dangerous sports, and HIV/AIDS are not payable.
- ✗ No claim will be paid if the Insured Person:
 - Is travelling against the advice of a Physician
 - Is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate
 - Is travelling for the purpose of obtaining treatment
 - Has received a terminal prognosis for a medical condition
- ✗ Theft or loss of passport when left unattended or not reported to the police authorities.
- ✗ In case of loss of checked-in baggage, no partial loss or damage shall become payable.
- ✗ War or nuclear perils.
- ✗ Under Financial Emergency Assistance, any claim made after return to India.

[^]This list is indicative. For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale.

We Make Claims Actually Easy



Step 1: Notify Us Immediately

Notify IndusInd General Insurance within 24 hours of the occurrence of a claim.



Step 2: Access Cashless Services

To use the worldwide cashless facility, call the landline or international toll-free numbers listed country-wise in your Policy Schedule for emergency assistance.



Step 3: Submit Your Reimbursement Claim

For reimbursement, submit a fully filled claim form along with all required documents to the address mentioned below:



IndusInd General Insurance Company Limited

Claims Department, C/O Europ Assistance India Pvt. Ltd.
C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai 400093, India.



Get in Touch:

- National Call: 022 4890 3009 (Paid)
- Landline: +91 22 6734 7843 / 44 (Charges Applicable)
- Fax: +91 22 6734 7888
- Email: indusind@europ-assistance.in

Take the smart step. Connect with us today.

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 changes as per the amendments from time to time.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. IndusInd Travel Care Policy - Asia Plan UIN: RELTIOP08002V010708. 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. IGI/MCOM/CO/TRAVEL-ASIA/BR/VER.1.1/070826.