

IndusInd Travel Care Policy

Prepared for the World,
Wherever You Go



Your Travel Companion Worldwide

Travel brings new experiences, new places, and new possibilities. Every journey is a chance to explore, discover, and move forward with confidence.

With the right preparation, you can focus on what truly matters, making the most of every moment along the way.

The IndusInd Travel Care Policy supports you through your journey with comprehensive protection and technology-enabled assistance whenever you need it.

So you can travel with complete confidence, wherever the journey takes you.

**Indusind Travel Care Policy -
Always With You, On Every Journey.**



#ForwardTogether

Why This Plan Stands Out



Get Insured Instantly

Buy your policy in minutes through the IndusInd Insurance App. Enjoy a seamless, hassle-free experience with instant access to your insurance needs, anytime and anywhere.



Plans for Family and Solo Travel

Whether you want to cover your entire family or need a plan for your solo business trip, there is a travel plan designed for all your needs.



Cover for Short and Long Trips

Whether your trip is short or long, the policy covers trips of up to 182 days, with an option to extend coverage up to 365 days.



Worldwide Travel Coverage

Our travel insurance covers a wide range of destinations across the globe, with options that include or exclude the USA and Canada.



No Medical Tests Required

Our travel plans do not require you to undergo any medical tests for policy issuance.



24-Hour Emergency Assistance

Get 24-hour emergency assistance services, along with access to cashless facilities during your travel.



Cover for Lost Passport and Checked-In Baggage

If you lose your passport or Checked-in Baggage during your travel, the policy takes care of the expenses incurred.



Cover for Missed, Delayed, and Cancelled Trips

The policy covers situations where you miss your flight, your flight is delayed beyond the scheduled time, or your trip is cancelled.

Choose the Coverage That Works for You

Coverage	Plans for Individuals (Age 3 months - 60 years) Plans for Senior Citizens (Age 61 - 70 years)				Plans for Family# (Age 3 months - 60 years)		Deductibles (in US\$)
	Standard (in US\$)	Silver (in US\$)	Gold (in US\$)	Platinum (in US\$)	Family Standard (in US\$)	Family Gold (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.

Promises That Travel With You



Automatic Policy Extension

Your policy can be extended in case of a medical emergency and evacuation, for up to 30 days. It can also be extended in case of delay of the common carrier, for up to 7 days.



Cashless Claim Support with Europ Assistance

Avail cashless claims through Europ Assistance, with national and international helpline numbers available when you need support during your travel.

What This Policy Covers

This policy offers maximum coverage for a variety of situations that could arise during your trip.

- ✓ Covers emergency medical expenses incurred by you or your family members while abroad, due to sudden illness, injury, or death.
- ✓ Covers accidental bodily injury while on a trip.
- ✓ Provides compensation in case of death or permanent disability due to an accident while travelling as a passenger in a common carrier.
- ✓ Covers the cost of obtaining a fresh or duplicate passport in case of loss.
- ✓ Covers loss of checked-in baggage by a common carrier.
- ✓ Covers expenses incurred if your trip is delayed for more than 12 hours, cancelled, or interrupted due to airline, medical, employment-related, or natural disaster reasons.
- ✓ Covers expenses incurred if you miss a connecting flight due to a delay.
- ✓ Provides emergency cash support in case you lose your travel funds due to theft.

What This Policy Does Not Cover[^]

While this policy covers a wide range of travel situations, it also comes with certain exclusions.

- ✖ Expenses related to pre-existing medical conditions are not covered unless the condition is life-threatening.
- ✖ Expenses are not covered if you are:
 - Travelling against the advice of a physician
 - Receiving or on a waiting list for a specified medical treatment
 - Travelling to receive treatment abroad
 - Undergoing a terminal prognosis for a medical condition
- ✖ Issues arising from theft or loss of a passport are not covered if the passport is left unattended or not reported to local police authorities.
- ✖ Partial loss of checked-in baggage is not covered. Only the loss of your entire checked-in baggage is covered, not partial loss.
- ✖ War or nuclear perils in the country you are visiting are not covered.

[^]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



Inform IndusInd General Insurance within 24 hours of the occurrence of the claim.

For worldwide cashless assistance, call the landline numbers or international toll-free numbers mentioned country-wise in your policy schedule in case of an emergency.

For reimbursement, submit the duly filled claim form along with all required documents to the address mentioned below.



Contact Details

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 Claim 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.



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 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. IGI/MCOM/CO/TCP/BR-SCH/VER.1.0/100726.