

IndusInd Travel Care Policy - Corporate Short Term / Annual Multi Trip Plans

Engineered for Business Travel
Without Disruption



Your Business Travel Companion

Business travel brings new opportunities, whether it's a corporate trip or frequent travel throughout the year. Every journey deserves the assurance of reliable protection.

From travel disruptions and lost baggage to medical emergencies and itinerary changes, unexpected events can impact even the most carefully planned trip. The IndusInd Travel Care Policy – Corporate Short Term / Annual Multi Trip Plan provides comprehensive travel protection, helping you stay prepared, protected, and focused on your business goals.

IndusInd Travel Care Policy – Corporate Short Term / Annual Multi Trip Plan - Because Every Business Journey Deserves Comprehensive Protection.



#ForwardTogether

Why This Plan Stands Out



Comprehensive Coverage

Includes unique benefits such as Compassionate Visit, Home Burglary Insurance and Financial Emergency Assistance.



Choose Your Plan

Choose from the Standard, Plus, and Elite plans based on your travel needs.



Multi-Trip Cover

Annual plan option available for frequent travellers taking multiple trips.



Per-Day Cover

Short-term trips can be covered on a per-day basis.



Pre-Existing Conditions Covered

Disclosed pre-existing diseases are covered in life-threatening situations.



24x7 Emergency Assistance

Emergency services are available round the clock through an Emergency Assistance Service Provider.



Add More Power with Optional Covers**



Medical Contingencies



Medical Expenses, Evacuation and Repatriation

We cover emergency medical expenses incurred abroad due to sudden illness or injury. We also reimburse emergency expenses towards medical evacuation of the insured person to India. In case of an untimely demise, we cover the cost of transporting the mortal remains back home or the cost of burial abroad.



Dental Treatment

We cover dental expenses for acute anaesthetic treatment of teeth due to an injury.



Personal Accident

We pay compensation in case of accidental bodily injury leading to permanent disablement or death during the trip.



Accidental Death on a Common Carrier

We pay compensation in case of permanent disability or loss of life caused by an accident while riding as a passenger in a common carrier.



Hospital Daily Allowance

We provide a daily allowance as compensation if the insured person is hospitalised for more than 2 days.



Compassionate Visit

We reimburse the return fare for an immediate family member to visit the insured person if hospitalisation continues for more than 7 consecutive days.

Personal Possession Contingencies



Loss of Passport

We cover the expenses needed to apply for a duplicate or new passport if your passport is lost.



Total Loss of Checked-In Baggage

We provide compensation for the total loss of checked-in baggage caused by a common carrier.



Delay Checked-In Baggage

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

Time-Based Contingencies



Trip Delay

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



Trip Cancellation and Interruption

If your trip is cancelled or interrupted due to a medical emergency, personal employment issues, or a natural disaster, we will cover non-refundable prepaid payments and any additional expenses incurred prior to your departure date.



Missed Connection

If you miss a connecting flight due to a delay in its arrival, we will compensate you for the additional expenses incurred.

Unforeseen Event Contingencies



Personal Liability

If you accidentally cause injury, death, or property damage to a third party during your trip and are held legally liable, compensation will be provided.



Financial Emergency Assistance

If you lose your travel funds due to theft, mugging, robbery, or dacoity, we will arrange emergency financial assistance.



Hijack Distress Allowance

If the common carrier you are travelling on is hijacked for more than 12 hours, we will pay a special distress allowance.



Home Burglary Insurance

If your home in India is burgled while you are travelling abroad, we will compensate you for the loss or damage to its contents, we will pay a special distress allowance.

Choose a Plan That Fits Your Needs

(All figures in Dollar)

Coverage	Corporate Elite	Corporate Plus	Corporate Standard	Deductible
Medical Expenses including Transportation, Evacuation and repatriation of mortal remains	500,000	250,000	100,000	50
Dental Treatment	500	500	500	50
Personal Accident	30,000	25,000	20,000	Nil
Accidental Death - Common Carrier	5,000	5,000	2,500	Nil
Daily Allowance in case of Hospitalisation	25 per day (7-days max)	25 per day (6-days max)	25 per day (5-days max)	2 Days
Compassionate Visit				
Loss of Passport	300	300	300	25
Total Loss of Checked-in Baggage*	1500	1000	500	Nil
Delay of Checked-in Baggage	125	125	100	12 Hours
Trip Delay	60 per day (6-days max)	50 per day (6-days max)	30 per day (6-days max)	12 Hours
Trip Cancellation and Interruption	1250	1000	750	Nil
Missed Connections	500	300	Nil	Nil
Personal Liability	250,000	200,000	100,000	Nil
Hijack Distress Allowance	125 per day (7-days max)	75 per day (7-days max)	60 per day (7-days max)	12 Hours
Financial Emergency Assistance	1000	1000	500	Nil
Home Burglary Insurance (In Indian Rs.)	300,000	200,000	Nil	Nil
Any one illness	17,500	15,000	13,500	Nil
Any one accident	35,000	30,000	25,000	Nil

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 towards treatment of any pre-existing disease (unless it is a life-threatening situation), suicide, self-inflicted injury, mental disorder, anxiety, stress or depression, venereal diseases, alcohol/drug abuse, dangerous sports, etc. will not be 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 taking part in a naval, military or air force operation
 - Has received a terminal prognosis for a medical condition
- ✖ Theft or loss of passport when left unattended or not informed to police authorities
- ✖ In case of loss of checked-in baggage, no partial loss or damage shall become payable

[^] 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.



Get in Touch:

- **Overseas Support:** Call our paid support lines: +91-22-67347843 / +91-22-67347844.
- **India Support:** Call our toll-free number: 1800 209 5522.
- **Email Support:** indusind@europ-assistance.in.
- **Claim Documents:** Europ Assistance India, Star Hub Bldg. No 2, 7th Floor, Near ITC Maratha Hotel, Sahar, Andheri (E), Mumbai - 400 059, Maharashtra, 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.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

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 - Corporate Short Term / Annual Multi Trip Plan UIN: RELTIOP08002V010708. IGI/MCOM/CO/ITCCSAP/VER.1.0/070826.