

IndusInd Travel Care Policy - Individual and Family Plan

Prepared for Every Journey,
Wherever You Go



Every Journey, Better Protected

Travel is about discovering new places, creating lasting memories, and embracing every moment with confidence. Whether it's a solo adventure or a family getaway, peace of mind allows you to make the most of every journey.

The IndusInd Travel Care Policy (Individual and Family Plan) is designed to keep you protected with comprehensive coverage and seamless, technology-enabled support wherever you go. So you can travel freely, knowing that you and your loved ones are cared for every step of the way.

IndusInd Travel Care Policy (Individual and Family Plan) - Because Every Trip Deserves a Safe Return.



#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're travelling solo or with your family, there's a plan designed to suit your travel needs.



Cover for Short and Long Trips

Whether it's a short getaway or an extended stay, we cover trips of up to 182 days, with extensions available up to 365 days.



Worldwide Travel Coverage

Our travel insurance provides coverage across a wide range of destinations worldwide.



No Medical Tests Required

Purchase your travel insurance policy without undergoing any medical tests.



Automatic Sum Insured Restoration

If your sum insured is exhausted due to an accidental medical claim, it is automatically restored by 100%, allowing you to use it again.



Cover for PED

Pre-existing diseases are covered in the event of a life-threatening medical condition, subject to the policy terms and conditions.



Hassle-Free Claims Assistance

Get your claims processed quickly and enjoy cashless claim facilities by using the national and international assistance number through Europ Assistance.

Choose the Coverage That Works for You

Table No. 1

Coverage	Primary Care		Economy Care		Value Care		Deductible in US \$
Sum(s) Insured in US \$	1	2	1	2	1	2	
Medical Expenses Including Transportation, Evacuation And Repatriation of Mortal Remains	50000		100000		250000		50
Dental Treatment	500	500	500	500	500	500	50
Daily Allowance In Case Of Hospitalisation	-	-	25 per day (5 days max)	25 per day (5 days max)	25 per day (6 days max)	25 per day (6 days max)	2 days
Personal Accident	15,000	15,000	20,000	20,000	25,000	25,000	Nil
Accidental Death – Common Carrier	2,500	2,500	2,500	2,500	5,000	5,000	Nil
Reinstatement of Sum Insured in case of Accidental Hospitalisation	-	100% of SI	-	100% of SI	-	100% of SI	Nil
Trip Cancellation	-	-	600	600	600	600	Nil
Trip Delay	-	-	25 per day (6 days max)	25 per day (6 days max)	50 per day (6 days max)	50 per day (6 days max)	3 hours
Trip Interruption	-	-	600	600	600	600	Nil
Missed Connections	-	-	200	200	300	300	3 hours
Total Loss Of Checked-in Baggage	500	500	1,000	1,000	1,200	1,200	Nil
Delay Of Checked-in Baggage	100	100	100	100	100	100	12 Hours
Bounced Bookings of Airlines and Hotel	-	-	-	500	-	500	10% of the claim
Up-gradation to Business Class	-	-	-	-	300	300	Nil
Lounge Access	-	-	Yes	Yes	Yes	Yes	3 hours
Home Burglary Insurance (In Indian Rs)	-	-	1,00,000	1,00,000	2,00,000	2,00,000	First INR 10,000 of each claim
Fire Cover for Building (Home in India)	-	-	-	-	-	-	Nil
Fire Cover for Contents (Home in India)	-	-	INR 1,00,000	INR 1,00,000	INR 2,00,000	INR 2,00,000	#First 5% of each claim
Compassionate Visit	2000 USD	2000 USD	2000 USD	2000 USD	2000 USD	2000 USD	Nil
Return of Minor Child	2,000	2,000	3,000	3,000	4,000	4,000	Nil
Personal Liability	50,000	50,000	1,00,000	1,00,000	2,00,000	2,00,000	Nil
Hijack Distress Allowance	-	-	50 per day (7 days max)	50 per day (7 days max)	75 per day (7 days max)	75 per day (7 days max)	12 Hours
Loss Of Passport	300	300	300	300	300	300	25
Loss of International Driving License	-	-	-	100	-	100	Nil
Fraudulent Charges (Payment Card Security)	-	-	-	-	-	-	Nil
Emergency Cash Assistance	-	-	Yes	Yes	Yes	Yes	Nil
Political Risk and Catastrophe Evacuation	-	-	-	-	-	2,500	Nil
Golfer Hole in One	-	-	-	-	-	300	Nil
Adventure Sports	-	Yes	-	Yes	-	Yes	Nil

Choose the Coverage That Works for You

Table No. 2

Coverage	Classic Care		Premier Care		Ultimate Care		Deductible in US \$
Sum(s) Insured in US \$	1	2	1	2	1	2	
Medical Expenses Including Transportation, Evacuation And Repatriation of Mortal Remains	500000		750000		1000000		50
Dental Treatment	500	500	500	500	500	500	50
Daily Allowance In Case Of Hospitalisation	25 per day (7 days max)	25 per day (7 days max)	25 per day (8 days max)	25 per day (8 days max)	25 per day (10 days max)	25 per day (10 days max)	2 days
Personal Accident	30,000	30,000	30,000	30,000	35,000	35,000	Nil
Accidental Death – Common Carrier	5,000	5,000	7,500	7,500	10,000	10,000	Nil
Reinstatement of Sum Insured in case of Accidental Hospitalisation	-	100% of SI	-	100% of SI	100% of SI	100% of SI	Nil
Trip Cancellation	600	600	750	750	1,250	1,250	Nil
Trip Delay	60 per day (6 days max)	60 per day (6 days max)	75 per day (6 days max)	75 per day (6 days max)	75 per day (6 days max)	75 per day (6 days max)	3 hours
Trip Interruption	600	600	750	750	1,250	1,250	Nil
Missed Connections	500	500	1,000	1,000	1,000	1,000	3 hours
Total Loss Of Checked-in Baggage	1,500	1,500	1,500	1,500	1,500	1,500	Nil
Delay Of Checked-in Baggage	100	100	100	100	100	100	12 Hours
Bounced Bookings of Airlines and Hotel	-	750	-	1,000	-	2,000	10% of the claim
Up-gradation to Business Class	500	500	-	750	-	1,000	Nil
Lounge Access	Yes	Yes	Yes	Yes	Yes	Yes	3 hours
Home Burglary Insurance (In Indian Rs)	3,00,000	3,00,000	3,00,000	3,00,000	5,00,000	5,00,000	First INR 10,000 of each claim
Fire Cover for Building (Home in India)	-	-	INR 10,00,000	INR 10,00,000	INR 20,00,000	INR 20,00,000	#First 5% of each claim
Fire Cover for Contents (Home in India)	INR 3,00,000	INR 3,00,000	INR 3,00,000	INR 3,00,000	INR 5,00,000	INR 5,00,000	#First 5% of each claim
Compassionate Visit	2000 USD	2000 USD	2000 USD	2000 USD	2000 USD	2000 USD	Nil
Return of Minor Child	5,000	5,000	6,000	6,000	7,000	7,000	Nil
Personal Liability	2,50,000	2,50,000	3,00,000	3,00,000	5,00,000	5,00,000	Nil
Hijack Distress Allowance	125 per day (7 days max)	125 per day (7 days max)	150 per day (7 days max)	150 per day (7 days max)	150 per day (7 days max)	150 per day (7 days max)	12 Hours
Loss Of Passport	300	300	500	500	500	500	25
Loss of International Driving License	100	100	-	100	-	100	Nil
Fraudulent Charges (Payment Card Security)	-	500	1,000	1,000	-	2,000	Nil
Emergency Cash Assistance	Yes	Yes	Yes	Yes	Yes	Yes	Nil
Political Risk and Catastrophe Evacuation	-	5,000	-	7,500	-	10,000	Nil
Golfer Hole in One	300	300	-	300	-	500	Nil
Adventure Sports	-	Yes	-	Yes	Yes	Yes	Nil

#First 5% of each claim minimum of INR 10,000 for Fire cover for building (Home in India).

#First 5% of each claim minimum of INR 10,000 for Fire cover for Contents(Home in India).

What This Policy Does Not Cover[^]

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

- ✖ Pre-Existing Diseases and related Complications
- ✖ Travel Purpose and Health conditions of the Insured:
Any claim if the Insured person has undertaken the Insured Trip against the advice of a Physician or Medical Practitioner, or is presently undergoing or waiting to receive, specified medical treatments as per the advice of a Physician or Medical Practitioner.
- ✖ Alcohol, drugs and Intoxicants
- ✖ HIV , AIDS and related conditions
- ✖ Suicide and Self harm: War clause
- ✖ Strike, Protest and similar events
- ✖ Crew Members and Training to operate Aircraft
- ✖ Terrorism
- ✖ Nuclear and Ionizing Radiation
- ✖ Biological and Chemical weapons
- ✖ Races and Rallies
- ✖ Manual and Hazardous work
- ✖ Congenital Internal Conditions
- ✖ Degenerative diseases
- ✖ Driving Motorised Vehicles without Driving Licence
- ✖ Sanctions clause
- ✖ Adventure and Winter Sports
- ✖ Maternity, Child Birth and related conditions
- ✖ Breach of law
- ✖ Exclusion specific to the policy
- ✖ Consequential Losses and Legal Liabilities
- ✖ Complementary and Alternative Medicine (CAM)

[^]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.

Eligibility Condition

This policy is available as Individual plan and Family Plan on floater basis.

Individual Plan (Age)	3 months to 65 years
Family Plan (Age)	Max 4 persons inclusive of Insured and his/her lawful spouse and maximum of 2 dependent children below the age of 21 years
In case of family plans, the sum insured is floating on the entire family members, except in case of Benefit 4, 5, 15, 16, 17, 18 and 22 where the sum insured is applicable separately to each and every Insured Person of the family	

Policy Period And Extensions

Travel Days	Single Trip - Max 182 days
Maximum Trip Duration (including any extension provided) shall not exceed 365 days in total. You can extend your policy under certain conditions. Visit IndusIndinsurance.com to know more.	

For Early Termination or Cancellation kindly refer to policy wording section 7, vi

We Make Claims Actually Easy



In the event of an emergency, contact the Emergency Assistance Service Provider's helpline immediately and provide the necessary details. You'll find the helpline number and other contact information in the policy schedule attached to your policy.



If the procedure stated above is followed, the Emergency Assistance Service Provider, as applicable, will guarantee payment to the hospital and other service providers for hospitalisation costs, emergency transportation, your journey home, and travel expenses for anyone accompanying you. Financial emergency assistance will also be provided, if required. All costs will be settled directly by the Emergency Assistance Service Provider on the company's behalf, and the same shall constitute due discharge of the company's obligations hereunder.



If a hospital or service provider does not accept the Emergency Assistance Service Provider's payment guarantee, the company cannot be held responsible. In such cases, you will need to bear the costs initially, and the same will then be reimbursed by the Emergency Assistance Service Provider or the company on submission of the required documents.

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 IndusInd Travel Care Policy (Individual and Family Plan), UIN: RELTIOP2003OV012021. 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-IND-FAM/BR/VER.1.1/090726.