

IndusInd Travel Care Policy - Schengen Plan

Designed for Europe
Without Worry



For Journeys Across Europe

*Europe is renowned for its timeless charm,
rich heritage, and iconic travel experiences.*

*But multi-country travel brings its own
uncertainties, where even small disruptions
can impact your journey.*

*The IndusInd Travel Care Policy – Schengen
Plan is designed to keep you prepared,
offering comprehensive coverage and timely
assistance across borders, so your travel
stays smooth, secure, and worry-free.*

**IndusInd Travel Care Policy (Schengen Plan) -
Prepared For Wherever Europe Takes You.**



#ForwardTogether

Why This Plan Stands Out



Visa-Compliant Protection

Specially designed to meet the mandatory insurance requirements for your Schengen visa.



Comprehensive Coverage

Travel with confidence, backed by extensive coverage for benefits such as loss of passport, total loss of checked-in baggage, personal liability, compassionate visits, and more.



Choose Your Plan

Select from our basic and standard plan options, depending on your travel needs.



Automatic Policy Extension

If a medical emergency extends your stay, your policy will be extended for up to 30 days. Delayed by a common carrier? You're covered for up to 7 additional days beyond policy expiry.



Pre-Existing Conditions Covered

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



24x7 Emergency Assistance

Access 24-hour emergency support through our dedicated emergency assistance service provider.

Choose the Coverage That Works for You

(All figures in Euros)

Coverage	Basic	Standard	Deductibles
Medical Expenses including transportation and evacuation	30,000	50,000	50
Dental Treatment	500	500	50
Loss of Passport		300	25
Total Loss of Checked-In Baggage*		500	NIL
Delay of Checked-In Baggage		100	12 Hours
Personal Accident	10,000	15,000	NIL
Accidental Death - Common Carrier		2,500	NIL
Personal Liability		50,000	NIL
Compassionate Visit		Return fare for any one accompanying person - spouse/ child/family doctor	

*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 anesthesia, caused by an injury.



Personal Accident

If you sustain an accidental bodily injury during your trip that results in death or permanent disability, we will pay 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.



Compassionate Visit

We reimburse the return fare for an immediate family member to visit you, or for you to visit an immediate family member, in case hospitalisation extends for more than seven consecutive days.

**Additional premiums or discounts shall apply.

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 will reimburse reasonable expenses for essentials such as toiletries, clothing, and medication until it arrives.

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.

****Additional premiums or discounts shall apply.**



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 or illness, mental disorder, anxiety, stress or depression, venereal diseases, alcohol/drug abuse, dangerous sports, HIV/AIDS 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 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 informed to police authorities
- ✖ In case of loss of Checked-In Baggage, no partials loss or damage shall become payable
- ✖ War or nuclear perils

[^]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 - Schengen 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/TCP/BR-SCH/VER.1.0/100726.