

IndusInd Travel Care Policy - Student Plan

Built for Dreams
That Travel the World



Made For Ambitions Abroad

Travelling to a new country for education marks the beginning of an important journey.

A journey filled with new opportunities, experiences, and independence. But being away from home can also bring moments of uncertainty, especially in an unfamiliar environment.

The IndusInd Travel Care Policy – Student Plan offers comprehensive coverage with technology-enabled assistance, helping students stay protected and supported throughout their time abroad.

The right protection makes every journey more secure and assured.

**IndusInd Travel Care Policy (Student Plan) -
Because Every New Beginning Deserves
Reliable Support.**



#ForwardTogether

Why This Plan Stands Out



Choose a Plan That Fits

Students can choose from customised plans: Platinum, Gold, Silver, Standard and Basic based on their needs and university requirements.



Coverage for Different Situations

The policy offers comprehensive coverage through benefits such as Bail Bond, Study Interruption, Sponsor Protection and more.



Basic Plan Option

A special basic plan is available that offers only non-medical benefits.



Add-On Benefits Available

Students can choose Add-On Benefits based on their university's requirements.



Pre-Existing Conditions Covered

Coverage for pre-existing diseases is available in case of life-threatening situations.



Policy Period Up to 2 Years

The policy can be taken for a period of up to 2 years.



Affordable Coverage

Extensive coverage is available to meet the requirements of various universities abroad, at an affordable cost compared to taking health insurance overseas.



Compassionate Visit Benefit

Two-way compassionate visit benefits are available to help you be with your loved ones during an emergency.



Automatic Policy Extension

The policy is automatically extended in case of medical emergency and evacuation for up to 30 days, and delay of common carrier for up to 7 days beyond policy expiry.



24x7 Emergency Assistance

24-hour emergency services are offered through the Emergency Assistance Service Provider.

Choose a Plan That Fits Your Needs

(All figures in USD)

Coverage	Basic	Standard	Silver	Gold	Platinum	Deductibles
Medical Expenses including Transportation, Evacuation and Repatriation of Mortal Remains		50000	100000	250000	500000	50
Dental Treatment		500	500	500	500	50
Loss of Passport	100	100	100	200	200	25
Total Loss of Checked-In Baggage*	1000	1000	1000	1000	1000	100
Personal Accident	25000	25000	25000	25000	25000	NIL
Accidental Death - Common Carrier		2500	2500	2500	2500	NIL
Personal Liability	100000	100000	100000	150000	150000	200
Bail Bond	1000	500	1000	5000	5000	50
Study Interruption	10000	10000	10000	10000	10000	NIL
Sponsor Protection	10000	10000	10000	10000	10000	NIL
Compassionate visit	7500	7500	7500	7500	7500	NIL

*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 max 10%. IndusInd Basic plan is for students going to certain universities where the demand is that the medical cover shall only be taken locally. The sum insured mentioned against each coverage is the maximum limit up to which the benefit under that section becomes payable.

Add More to Your Coverage

The following Add-on Benefits are available for Standard, Silver, Gold and Platinum plans:

(All figures in USD)

Coverage	Sum-Insured (in ₹)	Deductible
Treatment of Mental & Nervous Disorders including Alcohol & Drug Dependency	1000	NIL
Inpatient Hospitalization expenses related to Pregnancy/Childbirth (After a waiting period of 10 months)	500	NIL
Medical Expenses for Inter collegiate sports injuries	Covered under the Medical Expenses including Transportation and Repatriation Benefit	
Cancer Screening and Mammographic Examinations (Not applicable if they form part of any routine medical check-up/examination)	2500	NIL
Child Care Benefit (Provided that the child of the Insured/Insured Person is above 3 months of age and is hospitalized for more than 24 hours for any disease/illness/injury)	100 per day for a max of 10 days	NIL
Additional Add on benefits Applicable on a case-to-case basis and subject to specific approval		
Chiropractic Treatment	1000	NIL
Physiotherapy	500	NIL
Skilled Nursing Facility	500	NIL

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. 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 if you sustain accidental bodily injury 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 travelling as a passenger in a common carrier.



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

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 pay compensation if your checked-in baggage is completely lost while in the custody of a registered carrier.

Unforeseen Event Contingencies



Personal Liability

We cover compensation for third-party liability or damages arising from accidental death, injury, or damage to health or property caused involuntarily by you.



Bail Bond

We arrange to pay the bail amount with the appropriate court or authority on your behalf if you are arrested or detained for a bailable offence while abroad.



Study Interruption

We reimburse the current semester fee already paid if your education abroad is interrupted due to a medical condition.



Sponsor Protection

We reimburse the tuition fees if the sponsor funding your education suffers an injury that results in his or her demise.

****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 Student
 - 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

[^]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 - Student 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-STUDENT/VER.1.0/100726.