



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

H
E
A
L
T
H



IndusInd
Health Global

I
N
S
U
R
A
N
C
E



with
IndusInd
Multi Trip Rider



**A health policy
without borders**

that protects you globally & covers you in India too!¹

¹India Cover is optional

You choose the best for yourself and your family. Be it enjoying leisure trips to exotic destinations, acquiring luxurious artifacts, and shipping them across seven seas to India, a place you call home, you have never limited yourself to boundaries. Then why limit your healthcare?

We understand the emotions accompanying your lifestyle and the need to remain consistent by not compromising for anything less than what you deserve. That is why we at IndusInd General Insurance bring to you a world-class healthcare policy that ensures you stay worry-free when it comes to getting access to advanced medical treatments & world-class medical infrastructure that goes beyond borders.

**IndusInd Health Global
- where advanced solutions meet
genuine trust.**



Reasons That Make This Policy Truly Global!



When the bills are Global, so should be the Sum Insured!

Get high sum insured with coverage up to USD 1 Million



Treatment big or small, we'll take care of it!

You can choose to cover planned treatments for specified illnesses like cancer, bypass surgery, etc., or for all illnesses and injuries^{^*}



Daycare treatments? Not a worry!

Pre & Post operative Daycare procedures are covered within sum insured



Room rent to Consumable expenses, we have it covered!

Choose to recover in the room of your choice, and don't worry about the consumable expenses as we have it covered within sum insured



We'd love to see you get back on your feet!

Inpatient Rehabilitation[#] like speech, occupational & physical therapies are covered in case of an accident up to USD 2300



Companion and Donor travel expenses are covered, too!

Travel & accommodation expenses[#] for insured, companion & living donors are covered



Concierge services because we care!

We promise to stick by your side, so from Visa and documentation expenses to providing you with Assistance Services like Lost Passport Assistance, Consular Referral, Arrangement of Radio Taxi or Chauffeur Services, Emergency Cash Assistance, etc., we have it all covered

^{^*} Available with Royal and Royal+

[#] Available with Elite+ and Royal+

Choose Your Passport to Global Health!

Sum Insured Options** (USD per annum)	\$1.5 Lakhs	\$2.5 Lakhs	\$5 Lakhs	\$7.5 Lakhs	\$1 Million
Plans	Elite	Elite+	Royal	Royal+	
Scope of Cover	Specified Illnesses## Cancer Treatment; Coronary Artery Bypass Surgery (CABG); Heart Valve Replacement or Repair, etc.		All Illnesses including Specified illnesses##		

Global Cover	Elite	Elite+	Royal	Royal+
1) In-Patient Treatment Including ambulance and organ donor expenses, up to the S.I	✓	✓	✓	✓
2) Pre and Post-Operative Day Care Treatment, within S.I	✓	✓	✓	✓
3) Pre-Hospitalisation, from the date of arrival in the City of Treatment up to 15 days or to the date of start of pre-approved In-Patient Treatment whichever is earlier. (Within S.I)	✓	✓	✓	✓
4) Post-Hospitalisation, 30 days, within S.I	✓	✓	✓	✓
5) Rehabilitation (Accident only), USD 2300, within S.I		✓		✓
6) Travel Expenses : For Worldwide including US/Canada: Up to USD 7000 total (for insured, companion and living donor) (within S.I) For Worldwide excluding US/Canada: Up to USD 3500 total (for insured, companion and living donor) (within S.I)		✓		✓
7) Accommodation Expenses: For Worldwide including US/Canada: Up to USD 350 per day; within S.I, max up to 60 days For Worldwide excluding US/Canada: Up to USD 250 per day; within S.I, max up to 60 days		✓		✓
8) Repatriation of Mortal Remains, up to USD 15000, within S.I	✓	✓	✓	✓
9) Second Opinion, within S.I	✓	✓	✓	✓
10) Visa Charges and Documentation, within S.I		✓		✓
11) Assistance Services (No Limit):				
• Translation Services				
• Transmission Of Urgent Messages				
• Lost Passport Assistance		✓		✓
• Consular Referral				
• Arrangement Of Radio Taxi Or Chauffeur Services				
• Emergency Cash Assistance				

##For the entire list of specified illnesses please turn over and for the complete details, kindly refer to the policy wording

**Option to choose Worldwide including/excluding US & Canada

Choose To Be Treated In India (Optional Cover)

Sum Insured Combo Global (USD per annum)	\$1.5 Lakhs	\$2.5 Lakhs	\$5 Lakhs	\$7.5 Lakhs	\$1 Million
India (INR per annum)	₹1.5 Cr	₹2.5 Cr	₹4.5 Cr	₹6.5 Cr	₹Unlimited**
Plans	Basic			Comprehensive	
Scope of Cover	All Illnesses including Specified illnesses (For Gene Therapy: Sublimit of 50% of India Base Sum Insured, Lifetime limit: 100% of India Base Sum Insured)				

India Cover	Basic	Comprehensive
1) In-Patient Treatment (Incl. Consumables), up to S.I , Actuals (Any Room category)	✓	✓
2) Day Care Treatment (Incl. Consumables), within S.I, Actuals (Any Room category)	✓	✓
3) Domestic Road Ambulance, within S.I	✓	✓
4) Air Ambulance, within S.I		✓
5) Domiciliary Hospitalisation, within S.I	✓	✓
6) Modern Treatment, within S.I	✓	✓
7) Pre & Post Hospitalisation 90 & 180 Days respectively within S.I	✓	✓
8) Organ Donor Expenses, within S.I	✓	✓
9) Rehabilitation, INR 50000, within S.I		✓
10) Home Care Treatment (with round the clock, doctor visit), INR 25 lakhs, max 15 days in a policy year, within S.I		✓
11) Medical Equipment : Durable Medical Equipment like wheel chairs, CPM machine, etc. , covered up to INR 5 lakhs, within S.I & Small Medical Equipment like spectacles, medical splints, etc. , covered up to INR 2 lakhs, within S.I		✓
12) OPD Expenses Incl. Consultation, Diagnostics, Pharmacy, Physiotherapy, Dental, up to INR 50000		✓
13) Health Check-up: Up to INR 10000, every 2 years, starting at the beginning of year 2		✓
14) Second Opinion : INR 5000, within S.I	✓	✓
15) No Claim Bonus* : 25% increase in India Base S.I for every claim free year, max up to 100% of Base S.I and 25% decrease for every claim year	✓	✓
16) Inflation Protection* : 8 % increase in India Base S.I at the end of each Policy Year, max up to 100% of Base S.I , irrespective of claim made in a particular year	✓	✓
17) Unlimited Reinstatement* : On subsequent claim, Unlimited reinstatement of India Base S.I on related or unrelated illness or injury	✓	✓
18) Assistance Services : • Tele-consultation • Booking of health check-ups • Arrangement of Nurse at home • Emergency helpline	✓	✓

**Floater option shall not be available where Unlimited India Base Sum Insured is Opted





*Not applicable for unlimited India Base Sum Insured

Cover Emergency Treatments & Travel with the IndusInd Multi Trip Rider Plan!

Global Sum Insured (USD per annum)	\$1.5 Lakhs	\$2.5 Lakhs	\$5 Lakhs	\$7.5 Lakhs	\$1 Million
+	+	+	+	+	+
Multi Trip Rider Sum Insured (USD per annum)	\$1 Lakh	\$1.5 Lakhs	\$2 Lakhs	\$3 Lakhs	\$5 Lakhs
+					
Single Trip Duration Covered:	<input type="checkbox"/> 30 Days	<input type="checkbox"/> 45 Days	<input type="checkbox"/> 60 Days	<input type="checkbox"/> 90 Days	
+					
Max. Trip Duration Covered:	Up to 180 Days per year				
+					
Geographical coverage under Multi Trip Rider	<input type="checkbox"/> Worldwide	<input type="checkbox"/> Worldwide Excluding USA & Canada			

Benefit No.	Cover Name	Economy Care	Value Care	Classic Care	Deductible
Sum Insured and deductible is in US \$ unless specified otherwise					
1	Medical Expenses (M.E.)	\$1 Lakh, \$1.5 Lakhs	\$2 Lakhs, \$3 Lakhs	\$5 Lakhs	
	Transportation, Evacuation	Part of M.E.	Part of M.E.	Part of M.E.	
	Repatriation of Mortal Remains	Part of M.E.	Part of M.E.	Part of M.E.	50
	OPD Expenses	Part of M.E.	Part of M.E.	Part of M.E.	
	Life-Threatening Medical condition (PED)	Part of M.E.	Part of M.E.	Part of M.E.	
2	Dental Treatment	500 (max. 100 per tooth)	500 (max. 100 per tooth)	500 (max. 100 per tooth)	50
3	Trip Cancellation	600	600	600	Nil
4	Trip Delay	25 per day (6 days max)	50 per day (6 days max)	60 per day (6 days max)	3 hours
5	Trip Interruption	600	600	600	Nil
6	Missed Connections	200	300	500	3 hours
7	Total Loss Of Checked In Baggage	1000	1200	1500	Nil
8	Delay Of Checked In Baggage	100	100	100	12 hours
9	Personal Liability	100000	200000	250000	Nil
10	Loss Of Passport	300	300	300	25
11	Automatic Extension	7 days	7 days	7 days	Nil
Optional Cover					
12	Adventure Sports	Available	Available	Available	Nil

Discounts That Will Make You Say Wow!

-  **5% Cross-Sell Discount**
-  **10% Family Discount**
-  **12% Long Term Discount**
-  **10% Promoter Group Employee Discount**

Note: Family discount & long term discounts are applicable for IndusInd Health Global & IndusInd Multi Trip Rider policy. Rest of the discounts mentioned are applicable for IndusInd Health Global alone.

Optional Covers To Boost Your Health Global Policy**

-  **Waiver Of Co-payment**
-  **Voluntary Co-payment**
-  **Change in PED Waiting Period (from 36 months to 12 or 24 months)**

**Additional premium or discount shall apply. For more details please refer to IndusInd Health Global standalone brochure or policy wording.

Check Your Eligibility

Age	Entry Age: Child - 91 days to 25 years Adult - 18 years to 65 years No Exit Age
Policy Type	Individual and Family floater basis
Policy Period Option	1/2/3 Years

Waiting Period

Initial Waiting Period	90 days for claims under Global Coverage 30 days for claims under India Coverage
PED Waiting Period	36 months from the policy start date
Specific Waiting Period	- Joint Replacement / Reconstruction (Hip, Knee, Shoulder) 36 months for claims under Global Coverage; 24 months for claims under India Coverage - Gene Therapy: 48 months - Dental Cover under India OPD: 30 Days - Listed Illnesses/Procedures: 24 Months

The Policy does not cover these^{*^}

- Investigation & Evaluation
- Rest Cure, Rehabilitation and Respite Care
- Obesity/ Weight Control
- Change-of-Gender Treatments

^{*^}For more details, please refer to the Policy wording

Policy Cancellation

Please refer to the policy wording for the cancellation grid.

Specified Illnesses

Specified Illnesses/Treatment	Sub-limits
Cancer Treatment	None
Coronary Artery by-pass Surgery (CABG)	None
Heart Valve Replacement or Repair	None
Neurosurgery	None
Donor Organ Transplant	None
Bone Marrow Transplant	None
Aorta Graft Surgery	None
Pulmonary Artery Graft Surgery	None
Skin Grafting Surgery for Major Burns	None
Joint Replacement /Reconstruction (Hip, Knee, Shoulder)	None
Reconstructive Surgery	None
Gene Therapy	50% of Sum Insured or USD 5 lakhs (whichever is lower), Lifetime limit: 100% of Global SI


The above list is exclusively for IndusInd Health Global.

Global Claim? We Got Your Back!

When we say, we will be with you until you recover. We mean it! Give us a call on the number below and we will scout 3 global hospitals suiting your need and arrange medical consultation from the hospital you choose. Once you agree to a suggested treatment, as per your plan, we will arrange the entire treatment process, travel & accommodation. We even help you get your visa in place & provide you with a host of assistance services while you get treated




Call	022-6734 7444
Email	indusindglobalhealth@europ-assistance.in
Physical Address	Europ Assistance India, Star Hub Bldg. No 2, 7th Floor, Near ITC Maratha Hotel, Sahar, Andheri (E), Mumbai, Maharashtra, India – 400 059.

For cashless claims in India, reach us here

 Call: 022-4890 3009 (Paid)

 Email: healthcare@indusindinsurance.com

To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Empty box for contact details.

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). 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. 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.



An ISO 9001:2015 Certified Company