



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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**IndusInd
Travel Care Policy
Corporate Short Term
and Annual Multi Trip Plan**

**From long corporate
jubilees to short travel ease,
Trips are worry-free,
just as you please.**



Whether you're embarking on a corporate trip or an annual multi trip, envision a journey that's safe and worry-free. We comprehend these sentiments deeply. That's precisely why, here at IndusInd General Insurance, we strive to provide insurance protection that caters to both the convenience of technology for swift assistance during your travels and the heartfelt care you need. Our goal is to ensure a seamless and worry-free trip across every facet of your adventure, whether it's a corporate assignment or a multi-annual escape.

**IndusInd Travel Care Policy -
Corporate Short Term and Annual
Multi Trip Plan – where advanced
solutions meet genuine trust.**



Incredible Reasons to Tag Along with Us!^



Unpack Your Worries, Make Only Memories!

Comprehensive coverage through various unique benefits like Compassionate Visit, Home Burglary Insurance, Financial Emergency Assistance etc.



Get your Best Fit!

Custom made Plans (Standard, Plus, Elite) available to choose from depending on your travel requirements.



One or Many Trips, we've got your back!

Option of an annual Plan covering multiple trips to benefit Frequent Travelers.



Daily Dose of Assurance!

Per-day Basis coverage for short-term trips.



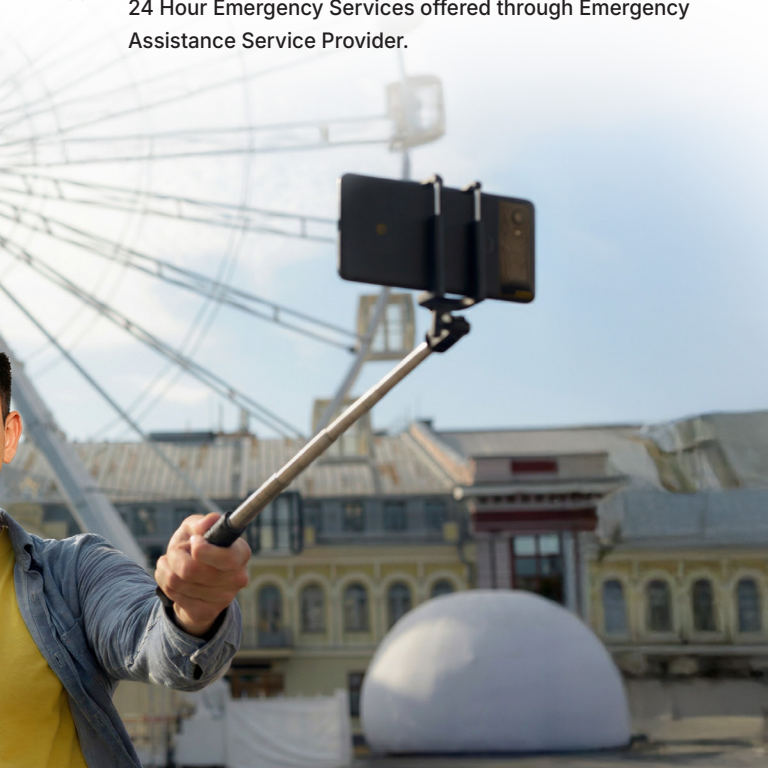
PED Now Not a Worry!

Coverage of Pre-existing diseases in case of life-threatening situations.



We'll be with you 24x7!

24 Hour Emergency Services offered through Emergency Assistance Service Provider.



We've Packed In A Bag Of Covers!

MEDICAL CONTINGENCIES



Medical Expenses including transportation, evacuation and repatriation of mortal remains

We take care of all the emergency medical expenses incurred whilst abroad, for any sudden illness or injury. Also, we reimburse emergency expenses towards evacuation of the Insured person to India. We cover the cost of transporting the mortal remains of the deceased back home or the costs of burial abroad, in case of the untimely demise of the Insured person.



Dental Treatment

We cover the dental expenses incurred by the insured person for any acute anesthetic treatment of teeth due to an injury.



Personal Accident

We pay compensation if the insured person sustains accidental bodily injury resulting in permanent disablement or death during the trip.



Accidental Death - Common Carrier

We also pay compensation for loss of life arising due to an accident while the Insured person is riding as a passenger in a common carrier.



Daily Allowance In Case Of Hospitalisation

In case of hospitalisation if the insured person is hospitalised for more than 2 days, we provide a daily allowance as compensation.



Compassionate Visit

We reimburse the return fare for an immediate family member to visit the insured person in the unfortunate event of him/her being hospitalised for more than seven consecutive days.

PERSONAL POSSESSION CONTINGENCIES



Loss of Passport

We take care of actual expenses incurred for obtaining a duplicate or fresh passport in the event of a loss.



Total loss of checked-in baggage

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



Delay of checked-in baggage

If the checked-in baggage of the insured person is delayed for more than 12 hours, we reimburse reasonable expenses incurred towards purchase of toiletries, clothing and medication.

TIME-BASED CONTINGENCIES



Trip delay

We reimburse additional expenses incurred if the insured person's trip is delayed for more than 12 hours due to medical problems, personal employment problems or natural disasters.



Trip cancellation and interruption

If the trip that the insured person is embarking on is cancelled or interrupted due to any medical emergency personal employment problems or natural disaster, we take care of any non-refundable prepaid payments or the additional expenses made prior to the Insured / Insured Person's departure date.



Missed connection

If the insured person misses his/her connecting flight due to its delay in arrival, we provide compensation for the additional expenses incurred.

UNFORESEEN EVENT CONTINGENCIES



Personal liability

We offer compensation for liability/damages paid to a third party, resulting from death, injury or damage to health or property that is caused involuntarily by the Insured person, whilst abroad.



Financial Emergency Assistance

We arrange for emergency assistance to be made available to the insured person in case of loss of travel funds due to theft, mugging, robbery, dacoity of the funds.



Hijack distress allowance

In case of hijack of the common carrier that the insured person is travelling in for more than 12 hours, we pay a special distress allowance.



Home burglary insurance

We indemnify the insured person against any loss or damage caused by burglary of the contents of his/her home in India, while he/she is on a trip abroad.

Plan Options

(All figures in Dollar)




Coverage	Corporate Elite	Corporate Plus	Corporate Standard	Deductible
Medical Expenses including Transportation, Evacuation and repatriation of moral remains	500,000	250,000	100,000	50
Dental Treatment	500	500	500	50
Personal Accident	30000	25000	20000	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	Return Fare for any one accompanying Person / spouse child / family doctor			
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
**Special Condition (Limit of liability) **				
Any one illness	17,500	15,000	13,500	Nil
Any one accident	35,000	30,000	25,000	Nil

*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% "Special condition (Limit of liability) -Applicable only for Insured age of 61-70 years




Policy Covers Everything But This^

- 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 partials loss or damage shall become payable

Easy Steps To Claim

-  Intimate IndusInd General Insurance within 24 hours of occurrence of claim
-  To avail worldwide cashless facility, call on the below mentioned landline numbers or on international toll free numbers given country wise in your Policy Schedule for any emergency assistance
-  Customers who are overseas can contact us on our paid support numbers printed on the policy copy (+91-22-67347843 , +91-22-67347844)
Customers calling from India, can call our National Toll-Free Number (1800 209 5522)
For email correspondence while in overseas/India write to us at: IndusInd@europ-assistance.in. Below is our address to courier the claim related documents.
Europ Assistance India, Star Hub Bldg. No 2, 7th Floor,
Near ITC Maratha Hotel, Sahar, Andheri (E), Mumbai – 400 059, Maharashtra, Mumbai, India.

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

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.indusindgeneral.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 and Annual Multi Trip Plan UIN: RELTIOP08002V010708.

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An ISO 9001:2015
Certified Company