



IndusInd

GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

T
R
A
V
E
L

I
N
S
U
R
A
N
C
E

IndusInd Travel Care Policy (Individual and Family Plan)

Travelling Solo Or
With Family, We'll Cover
You All Completely.



Whether you are on a solo trip or enjoying a holiday with your family, the only thing you would need is a worry-free and a safe vacation. We understand both these feelings. That is why, we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance during your travel, along with a whole lot of Heart that knows the care you need when it's important.

IndusInd Travel Care Policy – where advanced solutions meet genuine trust.



Incredible Reasons To Tag Us Along



If Coffee Can Be Instant, Why Can't Your Policy.

Scan, check, pay we make it quick and seamless under 60 seconds to get your travel insured, so let's just say, one tap of a button is all the effort you need to make.



We've Got Your Back.

From one where you can get your entire family covered to the one for your solo trips, we have a plan for all your travel needs



Short Trips Or Loong Ones, We're Game.

The duration of your trip does not matter – we cover trips as long as 180 days and even extend up to 365 days.



We're For The Globetrotters.

Our travel insurance covers many destinations across the globe



We Trust You're Healthy!

Our travel plans don't need you to take any medical tests for issuing a policy.



Restore. Refill. Recharge.

If a accidental medical claim exhausts your policy sum-insured, we automatically restore it 100% back for your use.



We'll cover even PED.

Pre-existing conditions are covered in case of life threatening medical conditions refer the terms specified



Claims settling is now hassel-free.

Settle claims quickly and even go cashless on your claims, by using the national and international assistance number through Europ Assistance.

Table No. 1

We've A Plan For Every Plan

Table No. 2

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 Hospitalization	-	-	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 SI 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	Nil
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	-	-	-	-	-	300	Nil
Golfer Hole in One Adventure Sports	-	Yes	-	Yes	-	Yes	Nil

Indusind Travel Care Policy (Individual and Family Plan), UIN: RELTIOP20030V012021.

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 Hospitalization	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 SI 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	-	5,000	-	7,500	-	10,000	Nil
Political Risk and Catastrophe Evacuation	300	300	-	300	-	500	Nil
Golfer Hole in One 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)

We've Packed-in A Bag Of Covers

We have 'packed in' maximum coverage in this policy for a variety of situations that could arise on your trips.

Benefit 1- Medical Expenses Including Transportation, Evacuation And Repatriation Of Mortal Remains

Expenses including Transportation and Evacuation

Benefit 2 - Dental Treatment - Sickness

Benefit 3 - Daily Allowance In Case Of Hospitalization

Benefit 4 - Personal Accident

Benefit 5 - Accidental Death – Common Carrier

Benefit 6 - Reinstatement of Sum Insured

Benefit 7 – Trip Cancellation

Benefit 8 – Trip Delay

Benefit 9 – Trip Interruption

Benefit 10 – Missed Connections

Benefit 11 - Total Loss Of Checked-In Baggage

Benefit 12 - Delay Of Checked-In Baggage

Benefit 13 – Bounced Booking of Airline and Hotel

Benefit 14 – Up-gradation to Business Class

Benefit 15 – Lounge Access

Benefit 16 – Home Burglary Insurance

Benefit 17 – Fire Cover for Building (Home in India)

Benefit 18 – Fire Cover for Contents (Home in India)

Benefit 19 – Compassionate Visit

Benefit 20 – Return of Minor Child

Benefit 21 – Personal Liability

Benefit 22 – Hijack Distress Allowance

Benefit 23 – Loss of Passport

Benefit 24 – Loss of International Driving License.

Benefit 25 - Fraudulent Charges (Payment Card Security)

Benefit 26 - Emergency Cash Assistance

Benefit 27 – Political Risk and Catastrophe Evacuation

Benefit 28 – Golfer's Hole in One

Benefit 29 - Adventure sports

(Please refer policy wordings for details of terms and conditions of the coverage's)

Policy Covers Everything But This[^]

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)

[^]Please refer to the policy wording on our website for more details regarding coverages and exclusions.

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

Easy Steps To Claim

-  Insured Person shall immediately contact the Help Line of Emergency Assistance Service Provider stating necessary details. The details of phone numbers and Help Line are given in the Policy Schedule attached to this Policy.
-  If the procedure stated above is complied with, Emergency Assistance Service Provider, as the case may be, will guarantee to the Hospital / other providers the costs of hospitalization, transportation for emergency services, transportation home of the Insured Person including accompanying person, if any, and provide financial emergency assistance to the Insured Person. All costs will be directly settled by Emergency Assistance Service Provider on the Company's behalf and the same shall constitute due discharge of the Company's obligations hereunder.
-  If the Hospital / other providers do not accept the guarantee of payment from Emergency Assistance Service Provider, the Company cannot be held liable for the same. The cost will then have to be borne by the Insured Person and the same will then be reimbursed by the Emergency Assistance Service Provider / the Company on submission of required documents

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.

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. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

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 (Individual and Family Plan), UIN: RELTIOP20030V012021. 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.

Follow us



An ISO 9001:2015
Certified Company