

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



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RELIANCE GENERAL INSURANCE

An ISO 9001:2015 Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in or read the sales brochure, prospectus and policy wordings carefully before concluding sale.

IRDAI Registration No. 103.

Reliance General Insurance Company Limited

Registered & Corporate Office:

Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300.

Reliance Travel Care Policy, UIN: RELTIOP08002V010708

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What does the policy not cover?

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any misunderstandings when you make a claim, we would like you to know some of the major exclusions under the Policy:

Medical expenses towards treatment of any pre-existing disease (unless of life threatening nature), suicide, self-inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, 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 or money when left unattended or not informed to Police authorities

In case of loss of checked in baggage, no partial loss or damage shall become payable

War or Nuclear perils

Under Financial Emergency Assistance, any claim made after return to India

Claims Process

We aim to make the claims process as smooth as possible for your convenience. Here's how to make a claim:



Step 1

Intimate Reliance General Insurance within 24 hours of occurrence of claim



Step 2

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



Step 3

For reimbursement, submit fully filled claim form along with all required documents at the below mentioned address
Contact Reliance General Insurance Company Limited
National Toll Free No. - 1800-209-55-22
Land line No's : +91-22-67347843/44 (Charges Applicable)
Fax: +91 22 6734 7888
Email Id : reliance@europ-assistance.in

Address for Submitting Claims Documents
Reliance General Insurance, Claims Department,
C/O Europ Assistance India Pvt. Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400093, India.

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.

RELIANCE

GENERAL INSURANCE

Reliance Travel Care Policy - Asia Plan

Complete safety across Asia





Whether it is an exciting ride through the colorful streets of Singapore or a relaxing time at the exotic beaches of Thailand, the beautiful and diverse landscape of Asia can offer many memorable moments. To ensure that your trip is not disturbed by any untoward event, we have designed a special Plan to cover you against various contingencies that can affect the various aspects of your trip.



The incredible benefits that make the Reliance Travel Care Policy (Asia) a smart choice:

Specially designed Plan, keeping in mind the travel requirements in Asian Countries excluding Japan



Coverage of pre-existing disease in case of life threatening situations

Extensive coverage offered at the most affordable prices



Automated extensions of Policy in case of medical emergency and evacuation (upto 30 days) and delay of common carrier (upto 7 days) beyond Policy expiry

Choose from Silver and Standard Plan variants



24 Hour Emergency Services offered through Emergency Assistance Service Provider



What does the policy cover?

Medical Contingencies

Medical Expenses including transportation, evacuation and repatriation of mortal remains

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

Dental Treatment

We cover your dental expenses for any acute anaesthetic treatment of teeth due to an injury.

Personal Accident

We pay compensation if you unfortunately sustain accidental bodily injury during the trip.

Accidental Death - Common Carrier

We also pay compensation for permanent disability or loss of life arising out of an accident while riding as a passenger in a common carrier.

Personal Possession Contingencies

Loss of Passport

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

Total Loss of Checked-in Baggage

We provide compensation to you for the total loss of your checked-in baggage caused by a common carrier.

Delay of Checked-in Baggage

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

Time Based Contingencies

Trip Delay

We reimburse additional expenses if your trip is delayed for more than 12 hours due to airline problems, medical problems, personal employment problems or natural disasters.

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 you.

Financial Emergency Assistance

We arrange for emergency cash to be made available to you in case of loss of travel funds due to theft.

Hijack Distress Allowance

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



PLAN OPTIONS

(All figures in USD)

Coverage	Reliance Asia Standard	Reliance Asia Silver	Deductibles
Medical Expenses including transportation, evacuation and repatriation of mortal remains	25,000	30,000	50
Dental Treatment	500	500	50
Personal Accident	7,500	7,500	Nil
AD - Common Carrier	2,500	2,500	Nil
Loss of Passport	100	100	25
Total Loss of Checked-in Baggage*	200	200	Nil
Delay of Checked- in Baggage	100	100	12 Hours
Trip Delay	25 Per Day (6 days max)	30 Per Day (6 days max)	12 Hours
Personal Liability	10,000	10,000	Nil
Financial Emergency Assistance	500	500	Nil
Hijack Distress Allowance	50 Per Day (7 days max)	60 Per Day (7 days max)	12 Hours

*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%.