

**HDFC
ERGO**

Take it easy!



**TRAVEL
INSURANCE**

Travel limitless, worry-free

Whether you are taking a once-in-a-lifetime trip, travelling for work or planning a vacation with your friends or family, safeguard from any travel related contingencies which may jeopardise your international trip. Our Travel Insurance gives you complete peace of mind and protection.

Take it easy with **HDFC ERGO Travel Insurance**.

FEATURES



Worldwide Network Cashless Hospitalisation



Coverage available upto \$5,00,000



Covers loss or delay of checked-in baggage



Covers loss of passport



Covers Flight Delay & Contingency Travel Benefits



Financial Emergency Assistance

ELIGIBILITY CRITERIA

The policy provides worldwide coverage for Indian Residents for:

- Business & Official Purpose
- Holiday
- Employment

Accompanying Spouse and Children of Business Professionals can be covered and will be treated as going under holiday.

Foreign nationals working in India with Indian employers of multinational companies, getting salary in INR can be considered for coverage.

Foreign nationals domiciled in India could be covered subject to verification of ration card and IT return

AGE LIMIT

- **Single Trips:** 6 months to 70 years
- **Annual Multi Trip Plans:** 18 years to 70 years
- **Family Floater:** Family Floater Plan covering Self, Spouse and up to 2 children with a minimum entry age of 3 months**

***Subject to policy terms, conditions and exclusions*

SUBLIMIT

The following maximum eligible expenses per sickness or disease are applicable to the insured person aged 61- 70 yrs regardless of plan/option purchased .

- Hospital Room & Boarding - Maximum US\$ 1550 per day upto max 35 days
- ICU & ICCU & ITU - Maximum US\$ 3500 per day up to 7 days
- Surgical Treatment - Maximum US\$ 12,000
- Anesthetic Service - Maximum 25% of surgical treatment
- Physician's fees - Maximum US\$ 80 per visits upto 12 visits
- Diagnostic & Pre Adm Testing - Maximum US\$ 750
- Ambulance Services - Maximum US\$ 500

WHAT IS COVERED



Emergency Medical Benefits:

This covers medical costs incurred due to illness or accident including medically necessary and prescribed emergency evacuation. It covers defined outpatient, in-patient, medical aid, therapies and diagnostic tests. Emergency Medical Evacuation and Repatriation of Remains to home country is covered up to the medical sum insured chosen



Accidental Death & Permanent Disablement (Common Carrier):

Covers the insured against an accidental injury that leads to death or permanent disablement while travelling in a common carrier such as rail, bus, tram, or aircraft.

**Emergency Dental Treatment:**

Covers the costs of emergency dental work arising out of an accidental injury or acute pain

**Hospital Cash:**

Pays a daily allowance for hospitalization due to accident or sickness

**Loss of Baggage & Personal Documents:**

Pays actual cost of replacing lost documents and belonging upto the total sum insured

**Medical Evacuation:**

Pays for expenses incurred in moving an Insured Person to the nearest Hospital where appropriate treatment can be received

**Repatriation:**

Pays for expenses incurred in moving an Insured Person back to India if he/ she is unable to continue the journey after a hospital stay

**Loss of Checked Baggage:**

Pays for permanent loss or damage to the checked-in baggage

**Delay of Checked Baggage:**

Pays for reasonable expenses incurred for the purchase of toiletries, clothing and medication due to delay of checked-in baggage for more than 12 hours.

**Accidental Death:**

Compensation paid in case of accidental death

**Financial Emergency Assistance:**

Assistance provided through a service provider to the Insured Person in case he / she loses all or a substantial amount of his / her travel funds due to theft, robbery, mugging or dacoity

**Personal Liability:**

Compensation for damages to be paid to a third party, resulting from death, injury or damage to health or property caused involuntarily by the insured.

**Permanent Disablement (Table B):**

Compensation paid in case of permanent total disability due to an accident

**Flight Delay:**

Reimbursement of expenses incurred for meals, refreshments etc due to delay of flight beyond 6 hours

**Hijack Distress Allowance:**

Compensation payable on Hijack of Common Carrier on which the Insured traveled.

**Hotel Accommodation:**

Pays for hotel accommodation for the insured if bodily injury or sickness results in a missed flight

BENEFITS OFFERED WITH SUM INSURED

Single Trip Plans (Including USA/Canada & Excluding USA/Canada)

Plans	Titanium	Platinum	Gold	Silver
Coverage / Sum Insured	\$ 500,000	\$ 200,000	\$ 100,000	\$ 50,000
Emergency Medical Expenses	500,000	200,000	100,000	50,000
Deductible	100	100	100	100
Accidental Death - Common Carrier	5,000	5,000	5,000	3,000
Deductible	Nil	Nil	Nil	Nil
Permanent Disablement - Common Carrier	5,000	5,000	5,000	3,000
Deductible	Nil	Nil	Nil	Nil
Hospital Cash	15 per day/ Max 150	15 per day/ Max 150	15 per day/ Max 150	15 per day/ Max 150
Deductible	1 Day	3 Day	1 Day	4 Day
Emergency Dental Treatment	500	500	500	300
Deductible	150	150	150	150
Loss of Baggage & Personal Documents	250	250	250	250
Deductible	30	30	30	30
Medical Evacuation	Included	Included	Included	Included
Deductible	Nil	Nil	Nil	Nil
Repatriation	Included	Included	Included	Included
Deductible	Nil	Nil	Nil	Nil
Loss of Checked Baggage	1,000	1,000	1,000	1,000
Deductible	Max 50% Per Bag/10% Per Item	Max 50% Per Bag/10% Per Item	Max 50% Per Bag/10% Per Item	Max 50% Per Bag/10% Per Item
Delay of Checked Baggage	200	200	200	100
Deductible	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours
Accidental Death	25,000	20,000	15,000	10,000
Deductible	Nil	Nil	Nil	Nil
Permanent Disablement/Table B	25,000	20,000	15,000	10,000
Deductible	Nil	Nil	Nil	Nil
Personal Liability	200,000	200,000	100,000	100,000
Deductible	200	200	200	150
Financial Emergency Assistance	1,500	1,000	700	500
Deductible	Nil	Nil	Nil	Nil
Hijack Distress Allowance	75 per Day/ Max 525	75 per Day/ Max 525	75 per Day/ Max 450	75 per Day/ Max 450
Deductible	1 Day	1 Day	1 Day	1 Day
Flight Delay	\$10 per Hour/ Max 120	\$10 per Hour/ Max 120	\$10 per Hour/ Max 120	\$10 per Hour/ Max 120
Deductible	6 Hours	6 Hours	6 Hours	6 Hours
Hotel Accommodation	3,000	3,000	3,000	3,000
Deductible	Nil	Nil	Nil	Nil

Family Floater Plans (Including USA/Canada and Excluding USA/Canada)

Plans	Titanium	Platinum	Gold	Silver
Coverage / Sum Insured	\$ 5,00,000	\$ 2,00,000	\$ 1,00,000	\$ 50,000
Emergency Medical Expenses	5,00,000	2,00,000	1,00,000	50,000
Deductible	100	100	100	100
Hospital Cash	15 per day/Max 150	15 per day/Max 150	15 per day/Max 150	15 per day/Max 150
Deductible	4 Day	4 Day	4 Day	4 Day
Emergency Dental Treatment	200	200	200	200
Deductible	75	75	75	75
Loss of Baggage & Personal Documents	200	200	200	200
Deductible	20	20	20	20
Medical Evacuation	Included	Included	Included	Included
Deductible	Nil	Nil	Nil	Nil
Repatriation	Included	Included	Included	Included
Deductible	Nil	Nil	Nil	Nil
Loss of Checked Baggage	400	400	400	400
Deductible	Max 50% Per Bag/ 10% Per Item	Max 50% Per Bag/ 10% Per Item	Max 50% Per Bag/ 10% Per Item	Max 50% Per Bag/ 10% Per Item
Delay of Checked Baggage	100	100	100	100
Deductible	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours
Accidental Death	10,000	10,000	10,000	10,000
Deductible	Nil	Nil	Nil	Nil
Permanent Disablement/Table B	10,000	10,000	10,000	10,000
Deductible	Nil	Nil	Nil	Nil
Personal Liability	10,000	10,000	10,000	10,000
Deductible	200	200	200	200
Hijack Distress Allowance	75 per Day/ Max 525	75 per Day/ Max 525	75 per Day/ Max 525	75 per Day/ Max 525
Deductible	1 Day	1 Day	1 Day	1 Day

Annual Multi Trip Plan (Worldwide)

Plans	Platinum	Gold
Coverage / Sum Insured	\$ 500,000	\$ 250,000
Emergency Medical Expenses	500,000	250,000
Deductible	100	100
Accidental Death - Common Carrier	5,000	5,000
Deductible	Nil	Nil
Permanent Disablement-Common Carrier	5,000	5,000
Deductible	Nil	Nil
Hospital Cash	15 per day/Max 150	15 per day/Max 150
Deductible	1 Day	1 Day
Emergency Dental Treatment	500	500
Deductible	150	150
Loss of Baggage & Personal Documents	250	250
Deductible	30	30
Medical Evacuation	Included	Included
Deductible	Nil	Nil
Repatriation	Included	Included
Deductible	Nil	Nil
Loss of Checked Baggage	1,000	1,000
Deductible	Max 50% Per Bag/10% Per Item	Max 50% Per Bag/10% Per Item
Delay of Checked Baggage	200	200
Deductible	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours
Accidental Death	25,000	25,000
Deductible	Nil	Nil
Permanent Disablement / Table B	25,000	25,000
Deductible	Nil	Nil
Personal Liability	200,000	200,000
Deductible	200	200
Financial Emergency Assistance	1,500	1,500
Deductible	Nil	Nil
Hijack Distress Allowance	75 per Day/Max 525	75 per Day/Max 525
Deductible	1 Day	1 Day
Flight Delay	\$10 per Hour/Max 120	\$10 per Hour/Max 120
Deductible	6 Hours	6 Hours
Hotel Accommodation	3,000	3,000
Deductible	Nil	Nil

GENERAL CONDITIONS

For any insured, if there is any adverse history, as per the proposal form, then health reports required for irrespective of age & travel duration.

No refund is allowed for curtailment of risk and after Journey commencement.

Total policy period, including extensions if any, shall not exceed 360 days.

SPECIAL EXCLUSIONS

All exclusions including expenses incurred for pre existing diseases & condition as per the standard policy. Diseases mentioned in the health report shall be excluded from the policy.

ANTI-REBATING WARNING

As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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 prospectus or tables of the insurer. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to ₹10 Lakhs

OUR 24-HOUR HELPLINE CENTRE

For travel, medical advice and assistance during your trip, call our emergency travel assistance partner on the 24-hour alarm centre:

- **E-mail:** travelclaims@hdfcergo.com
- **Toll free number (globally):** +800 0825 0825
- **Landline (chargeable):** +91-120-4507250

Note: Please add the country code while dialling the contact number.

HDFC ERGO General Insurance Company Limited



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