

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

 reliancegeneral.co.in

 **1800 3009 (Toll free)**

Contact our Travel Insurance Advisor



RG/WMCOM/CO/HL-06/BR/VER.1.2/150317.

RELIANCE GENERAL INSURANCE

An ISO 9001:2008 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. Tax laws are subject to change.

IRDAI Registration No. 103.

Reliance General Insurance Company Limited

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai-400710. **Corporate Office:** Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number: U66603MH2000PLC128300.

UIN: IRDA/NL-HLT/RGI/P-T/V.1/321/13-14

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A RELIANCE CAPITAL COMPANY

What does the policy cover?

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

- Emergency medical expenses incurred by you or any of your family members whilst abroad, for any sudden illness, injury or death
- Emergency expenses made for medical evacuation to India
- Accidental bodily injury while on a trip
- Compensation for death or permanent disability due to an accident, while riding as a passenger in a common carrier
- Cost of obtaining a fresh or duplicate passport in case of loss
- Loss of your checked-in baggage by a common carrier
- Expenses incurred if a trip is delayed for more than 12 hours, cancelled or interrupted due to airline, medical, personal employment problems or natural disasters
- Expenses incurred if you miss a connecting flight due to delay
- Facility to provide you emergency cash in case you lose travel funds due to theft

What does the policy not cover?

Just like how you can't always pack everything you want, this policy has some major exclusions.

Pre-existing medical conditions, unless it is a life-threatening condition

Expenses incurred if you are,

- Travelling against the advice of a physician
- Receiving or are on a waiting list for a specified medical treatment
- Travelling to receive treatment abroad
- Under given terminal prognosis for a medical condition

Issues you face due to theft or loss of passport when left unattended or unreported to local police authorities

Partial loss of checked baggage – Only the loss of your entire baggage is covered, not partial loss

War or nuclear perils in the country you're visiting

Can I extend my policy?

Yes, you can extend your policy under certain conditions. Visit reliancegeneral.co.in to know more.

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



Travel Insurance for a worry free vacation. That's Smart!

LiveSmart



Planning a lovely family holiday or a quick business outing? Make sure you have packed what's most important and smart – the Reliance Travel Care Policy. With comprehensive coverage and other amazing benefits, this policy will ensure that your trip is convenient and hassle-free.



The incredible benefits

that make the Reliance Travel Care Policy (Overseas) a smart choice:



Policy with zero paperwork and affordable premiums

No paperwork and affordable premiums ensure that your insurance matters are quickly taken care of for a smooth holiday.



Choose from a variety of plans – for individuals or for the entire family

You can opt for a plan that covers you or one that covers your entire family.



Cover for trips of different durations

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



Plans covering maximum destinations, inclusive or exclusive of USA and Canada

Our wide range of plans cover many destinations across the globe.



No medical check-up required

You can avail of this plan without any medical tests.



Smart & Convenient benefits



The plan offers emergency hospitalisation

You get a 24-hour emergency assistance service offering cashless facilities.



Get covered for expenses due to loss of passports or checked-in baggage

If you lose your passport or checked-in baggage, the policy will take care of all expenses incurred.



Cover for missed flights and delayed or cancelled trips

The policy covers you for situations when you miss your flight or when your trips get cancelled.

Other smart benefits

Instant online policy booking

Get your policy instantly online or by dialing 1800 3009.

Automated extension of your policy

The policy will be extended in case of a medical emergency and evacuation (up to 30 days) and delay of common carrier (up to 7 days).

Quick and hassle-free claim settlements with Europ Assistance

You can avail of cashless claims with national and international assistance numbers through Europ Assistance.

Authorised for issuing insurance and visa for Schengen countries.

PLAN OPTIONS

What is covered	Plans for Individuals (Age 6 months - 60 years)				Plans for Family* (Age 6 months - 60 years)		Deductibles (in US\$)
	Reliance Standard (in US\$)	Reliance Silver (in US\$)	Reliance Gold (in US\$)	Reliance Platinum (in US\$)	Reliance Family Standard (in US\$)	Reliance Family Gold (in US\$)	
Medical Expenses Incl. transportation, evacuation and repatriation of mortal remains	50,000	100,000	250,000	500,000	50,000	100,000	50
Dental treatment	500	500	500	500	500	500	50
Loss of passport	300	300	300	300	300	300	25
Total loss of checked in baggage*	500	1000	1200	1500	500	1000	100 (Senior Citizen Plan) nil (Family Plan)
Delay of checked in baggage	100	100	100	100	100	100	12 hrs
Personal accident	15,000	20,000	25,000	30,000	15,000	25,000	nil
Accidental death - common carrier	2,500	2,500	5,000	5,000	2,500	2,500	nil
Personal liability	50,000	100,000	200,000	250,000	100,000	100,000	
Daily allowance in case of hospitalisation		25 per day (5 days max)	25 per day (6 days max)	25 per day (7 days max)	25 per day (5 days max)	25 per day (7 days max)	2 days
Financial emergency assistance		300	300	300	500	600	nil
Hijack distress allowance		50 per day (7 days max)	75 per day (7 days max)	125 per day (7 days max)	50 per day (7 days max)	75 per day (7 days max)	12 Hours
Trip delay		25 per day (6 days max)	50 per day (6 days max)	60 per day (6 days max)	25 per day (5 days max)	50 per day (7 days max)	12 Hours
Trip cancellation & interruption		600	600	600	500	600	nil
Missed connections		200	300	500		300	nil
Compassionate visit		Return Fare for any one accompanying person - spouse / child / family doctor					
Home burglary insurance (₹)		₹1,00,000	₹2,00,000	₹3,00,000	₹1,00,000	₹2,00,000	
Any one illness**	12,000	13,500	15,000	17,500			
Any one accident**	20,000	25,000	30,000	35,000			

*Total loss of checked 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 maximum 10%. **Special Conditions (limit of liability) - Applicable only for Senior Citizens (61-70 years) *The sum insured is for the entire family. Maximum no. of persons shall be one plus three.