



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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Built for Dreams
That Travel the World

IndusInd Travel Care
Policy – Student Plan



If you are a student travelling to a new country for education, your only need would be to have a safe and worry-free trip abroad. We understand the restlessness you would face in an unknown destination and the comfort you need in an emergency. That is why, we at IndusInd General Insurance bring to you an insurance policy 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, ensuring a seamless and worry-free trip across every facet of your adventure.

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



Reasons To Tag Along With Us!



Get Your Best Fit!

Custom-made plans (Platinum, Gold, Silver, Standard, and Basic) are available for students to choose from depending on his/her and the university's requirements.



Your Shield in Every Situation!

Comprehensive coverage through various unique benefits like Bail Bond, Study Interruption, Sponsor Protection, etc.



We Start From The Basics!

A special basic plan offering only non-medical benefits.



Add-On To Your Plan!

Option to include Add-On benefits depending on the requirements of the university.



PED Now Not a Worry!

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



Double the Joy, Double the Time!

Policy can be taken up to a period of 2 years.



Price That Won't Hurt Your Pocket!

Extensive coverage catering to the requirements of various universities abroad —all this and more at a very affordable cost compared to taking health insurance overseas.



When Illness Strikes, You'll Have Your Loved Ones By Your Side!

Two-way compassionate visit benefits to ensure that you are by the side of your loved ones during an emergency.



Seeking Extension, No Tension!

Automatic extensions of policy in case of medical emergency and evacuation (up to 30 days) and delay of common carrier (upto 7 days) beyond policy expiry.



We'll be with You, 24X7!

24 Hour emergency services offered through Emergency Assistance Service Provider.

Choose A Plan That Fits Best for You!

(All figures in USD)

Coverage	Basic	Standard	Silver	Gold	Platinum	Deductibles
Medical Expenses including Transportation, Evacuation and Repatriation of mortal remains		50000	100000	250000	500000	50
Dental Treatment		500	500	500	500	50
Loss of Passport	100	100	100	200	200	25
Total Loss of Checked-in baggage*	1000	1000	1000	1000	1000	100
Personal Accident	25000	25000	25000	25000	25000	NIL
Accidental Death - Common Carrier		2500	2500	2500	2500	NIL
Personal Liability	100000	100000	100000	150000	150000	200
Bail Bond	1000	500	1000	5000	5000	50
Study Interruption	10000	10000	10000	10000	10000	NIL
Sponsor Protection	10000	10000	10000	10000	10000	NIL
Compassionate visit	7500	7500	7500	7500	7500	NIL

*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 max 10%. IndusInd Basic plan is for students going to certain universities where the demand is that the medical cover shall only be taken locally. The sum insured mentioned against each coverage is the maximum limit upto which the benefit under that section becomes payable.

And We've Got Some Add-Ons for You Too!

The following Add-on Benefits are available for Standard, Silver, Gold and Platinum plans

(All figures in USD)

Coverage	Sum-Insured (in ₹)	Deductible
Treatment of Mental & Nervous Disorders including Alcohol & Drug Dependency	1000	NIL
Inpatient Hospitalization expenses related to Pregnancy/Childbirth (After a waiting period of 10 months)	500	NIL
Medical Expenses for Inter collegiate sports injuries	Covered under the Medical Expenses including Transportation and Repatriation Benefit	
Cancer Screening and Mammographic Examinations (Not applicable if they form part of any routine medical check-up/examination)	2500	NIL
Childcare Benefits (Provided that the child of the Insured/Insured Person is above 3 months of age and is hospitalized for more than 24 hours for any disease/illness/injury)	100 per day for a max of 10 days	NIL
Additional Add on benefits Applicable on a case-to-case basis and subject to specific approval		
Chiropractic Treatment	1000	NIL
Physiotherapy	500	NIL
Skilled Nursing Facility	500	NIL

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 your emergency medical expenses incurred while abroad, for any sudden illness or injury. We also reimburse emergency expenses towards medical evacuation. We cover the cost of transporting the mortal remains of the deceased back home or the costs of burial abroad, in case of one's untimely demise.



Dental Treatment

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



Personal Accident

We pay compensation if you 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 travelling as a passenger in a common carrier.



Compassionate Visit

We reimburse the return fare for an immediate family member to visit you or for you to visit your family member in case of hospitalisation extending to more than seven consecutive days.

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 compensate you for the total loss of your checked-in baggage by a registered carrier.

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.



Bail Bond

We arrange to pay the bail amount to the appropriate court/ authority, on your behalf if you have been arrested or detained by police or judicial authorities for any bailable offence whilst abroad.



Study Interruption

If your education abroad has been interrupted on account of a medical condition, we reimburse the current semester fee already paid.



Sponsor Protection

In case the sponsor, who is taking care of your tuition fees is injured resulting in his/her demise, we reimburse the tuition fees.

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 or illness, mental disorder, anxiety, stress or depression, venereal diseases, alcohol/drug abuse, dangerous sports, HIV/AIDS etc. will not be payable
- No claim will be paid if the Insured Student
 - 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 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

Easy Steps To Claim



Intimate IndusInd General Insurance within 24 hours of the occurrence of the 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



For reimbursement, submit fully filled claim form along with all required documents at the below mentioned address
Contact IndusInd General Insurance Company Limited
National Call On 022-4890 3009 (Paid) Landline No's :
+91-22-67347843/44 (Charges Applicable) Fax: +91 22 6734 7888 Email Id : indusind@europ-assistance.in Address for Submitting Claims Documents IndusInd General Insurance, Claims Department, C/O Europ Assistance India Pvt. Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400093, 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.

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 - Student Plan UIN: RELTIOP08002V010708. 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.

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An ISO 9001:2015
Certified Company