



# ARE YOU TRAVELLING?

Choose HDFC ERGO General Insurance Company Limited for

*Easy* **TRAVEL** Insurance

**THE HDFC  
ERGO GENERAL  
INSURANCE  
COMPANY  
LIMITED. EDGE**

- A travel insurance solution from a specialized insurance provider
- Instant online policy issuance with robust and state-of-the-art IT infrastructure
- Segment-specific plans offered to suit your travel insurance requirements
- Special plans for travelers traveling across Asian regions (excluding Japan)
- No medical tests required
- Emergency assistance across the world

**EASY TRAVEL  
INSURANCE  
PLANS**

The primary objective of Easy Travel is to make your overseas travel hassle-free and safe in the event of any unforeseen medical emergencies.

- **'Individual Plan'** is available in five variants; Platinum, Gold, Silver, Bronze and Asian Region; Sum Insured ranges from USD 5,00,000 to USD 25,000.
- **'Family Plan'** is available in three variants; Silver, Bronze and Asian Region; Sum Insured ranges from USD 1,00,000 to USD 25,000.
- **'Senior Citizen Plan'** is available in two variants; Silver and Bronze; Sum Insured options of USD 1,00,000 and USD 50,000.
- **'Annual Multi Trip Plan'** is available in four variants; Platinum, Gold, Silver and Asian Region; Sum Insured ranges from USD 5,00,000 to USD 25,000.

**WORLDWIDE  
ASSISTANCE  
SERVICE**

- Medical advice on telephone, while travelling
- Medical services provider referral
- Arrangement of hospital admission
- Monitoring of medical condition during hospitalisation
- Arrangement of appointments with local doctors
- Arrangement of emergency medical evacuation
- Arrangement of emergency medical repatriation
- Arrangement of repatriation of mortal remains
- Arrangement of compassionate visit
- Emergency cash advance
- Pre-trip information services
- Embassy referral
- Emergency travel service assistance
- Interpreter referral
- Lost luggage assistance
- Guarantee of medical expenses incurred during hospitalisation wherever possible
- Lost passport assistance and many more

**Easy TRAVEL - Individual**

- a) Easy Travel Individual plan covers persons in the age group of 6 months to 70 years  
 b) Maximum duration of the trip will be up to 180 days

<b>Benefits (all figures in USD)</b>	<b>Deductible</b>	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Bronze</b>	<b>Asian region</b>
Medical Treatment	100	5,00,000	2,50,000	1,00,000	50,000	25,000
Dental Treatment *	100	500	250	250	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	20,000	10,000	5,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	1,000	500	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	200	-
Financial Emergency Cash	Nil	300	200	200	-	-
Trip Delay	12 hrs.	50/200	25/100	-	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-	-
Trip Cancellation	Nil	2,000	1,000	-	-	-
Trip Curtailment	Nil	2,000	-	-	-	-
Missed Connection	Nil	500	-	-	-	-

- \*Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

**Easy TRAVEL - Annual Multi Trip**

- a) Easy Travel Annual Multi Trip plan covers persons in the age group of 6 months to 70 years
- b) Platinum plan will not be available for persons aged between 61-70 years
- c) Maximum duration per trip will be 30/60 days with annual limit of 180 days

Benefits (all figures in usd)	Deductible	Platinum	Gold	Silver	Asian region
Medical Treatment	100	5,00,000	2,50,000	1,00,000	25,000
Dental Treatment*	100	500	500	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000
Personal Accident-Common Carrier ^	Nil	20,000	10,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250
Financial Emergency Cash	Nil	300	200	200	-
Total Loss of Checked-in Baggage	Nil	1,000	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	-
Trip Delay	12 hrs.	50/200	25/100	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-
Trip Cancellation	Nil	2,000	1,000	-	-
Trip Curtailment	Nil	2,000	-	-	-

- \*Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

**Easy TRAVEL - Family**

- a) Easy Travel Family plan covers persons in the age group of 6 months to 70 years
- b) Children are covered up to the age of 21 years
- c) Maximum duration of the trip will be up to 180 days
- d) Family covers two adults (self and spouse up to 70 years of age) and up to four children under 21 years of age

Benefits (all figures in usd)	Deductible	Silver	Bronze	Asian region
Medical Treatment	100	1,00,000	50,000	25,000
Dental Treatment*	100	250	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500	7,500
Loss of Passport	30	200	200	200
Personal Accident	Nil	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	5,000	5,000	5,000
Personal Liability	Nil	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	500	-
Delay of Checked-in Baggage	12 hrs.	200	200	-
Financial Emergency Cash	Nil	200	-	-

- \*Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- Benefit available on Individual Sum Insured basis
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

- a) Easy Travel Senior Citizen plan covers persons in the age group of 71-80 years
- b) Maximum duration of the trip will be up to 180 days
- c) The maximum liability under Medical Treatment will be limited to USD 15,000 per Illness and USD 25,000 per Accident
- d) Medical Examination and Medical Tests are mandatory

Benefits (all figures in usd)	Deductible	Silver	Bronze
Medical Treatment	100	1,00,000	50,000
Dental Treatment*	100	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500
Loss of Passport	30	200	200
Personal Accident	Nil	10,000	10,000
Personal Accident - Common Carrier <sup>^</sup>	Nil	5,000	5,000
Personal Liability	Nil	50,000	25,000
Hijack Daily Allowance	12 hrs.	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	-
Delay of Checked-in Baggage	12 hrs.	200	-
Financial Emergency Cash	Nil	200	-

- \*Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- <sup>^</sup>Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

### Exclusions

The policy will not compensate for:

- Traveling abroad for obtaining medical treatment
- War or any act of war, invasion, act of foreign enemy, war like operations, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, riot, terrorism, chemical, radioactive or nuclear contamination
- Participation or involvement in naval, military or air force operations, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing
- Any breach of law with criminal intent
- Abuse of intoxicants or hallucinogens including drugs & alcohol
- Self inflicted injury, suicide or attempted suicide
- Pregnancy, childbirth & its complications
- HIV/AIDS, sexually transmitted diseases
- Pre-existing conditions & their complications

# RATE CARD

Premium are Inclusive of Goods & Service Tax and applicable cess

## Easy TRAVEL - Annual Multi Trip

	Days/trip	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
Platinum - USD 500,000	30 days	5,775	6,300	NA	3,517	3,884	NA
	60 days	10,553	13,546	NA	6,668	8,086	NA
Gold - USD 250,000	30 days	4,462	4,830	11,551	2,886	3,044	6,300
	60 days	8,558	10,973	19,218	5,512	6,668	11,394
Silver- USD 100,000	30 days	3,675	4,200	10,292	2,310	2,625	5,775
	60 days	6,511	8,401	15,017	4,200	5,145	8,926
	Days/trip	A 0-40	A 41-60	A 61-70			
Asian- USD 25,000	30 days	1,328	1,690	3,259			
	60 days	2,596	3,259	6,219			

## Easy TRAVEL - Family\*

Days/ Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	3,114	3,462	5,540	2,422	2,768	4,501	2,597	2,943	4,677	1,728	1,904	3,114
8-14	4,155	4,501	7,620	3,114	3,462	6,580	3,462	3,808	6,233	2,422	2,768	4,155
15-21	4,501	5,194	10,392	3,462	4,155	7,967	3,808	4,330	8,313	2,768	3,114	5,194
22-28	5,194	5,888	13,858	4,155	4,848	10,392	4,501	5,194	10,392	3,462	3,808	6,927
29-35	6,233	7,967	15,786	4,848	5,540	12,472	5,540	6,233	12,818	3,983	4,501	8,660
36-47	7,967	10,392	23,103	5,540	6,233	15,245	7,274	8,313	17,323	4,501	5,023	10,740
48-60	10,392	12,818	28,589	6,580	7,967	19,750	9,700	12,125	20,790	5,540	6,927	12,818
61-75	14,205	17,323	34,999	8,313	10,046	24,256	13,512	16,631	27,721	6,927	8,313	17,323
76-90	16,631	20,790	41,930	9,354	11,779	29,800	15,938	20,096	32,226	7,620	9,006	20,790
91-120	20,790	26,336	55,793	12,472	16,284	41,583	18,017	23,562	52,327	10,740	12,125	31,879
121-150	28,413	38,118	86,638	17,323	23,215	57,180	24,256	29,454	69,310	13,858	16,978	48,515
151-180	34,652	45,049	1,00,501	20,790	25,988	75,722	27,721	34,999	84,906	16,284	20,444	64,112

## Easy TRAVEL - Family\*

Asian Region - USD 25,000			
Days/Age	A 0-40	A 41-60	A 61-70
0-7	1,382	1,728	2,768
8-14	1,728	2,076	3,114
15-21	2,076	2,597	4,501
22-28	2,597	3,114	6,233
29-35	3,462	4,501	7,967
36-47	3,983	4,501	8,660
48-60	4,501	5,023	10,740
61-75	5,540	6,927	12,818
76-90	6,927	8,313	17,323
91-120	7,620	9,006	20,790
121-150	10,740	12,125	31,879
151-180	13,858	16,978	48,515

W - Worldwide including USA & Canada

X - Worldwide excluding USA & Canada

A - Asian region excluding Japan

m - Months

\*Premium for a family of 2 adults and 2 children, additional premium @ 25% for each additional child to be included.

**Easy TRAVEL - Individual**

Days/ Age	Platinum - USD 500,000						Gold - USD 250,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	1,657	1,839	2,488	1,210	1,303	1,653	1,049	1,207	1,889	839	944	1,469
8-14	2,362	2,758	4,164	1,637	1,840	2,602	1,469	1,626	2,834	1,049	1,154	2,099
15-21	3,069	3,677	5,839	2,062	2,376	3,549	1,575	1,994	3,675	1,154	1,365	2,625
22-28	3,774	4,595	7,515	2,489	2,913	4,498	2,099	2,362	4,934	1,365	1,679	3,359
29-35	4,480	5,514	9,192	2,915	3,451	5,447	2,414	3,149	6,300	1,575	1,941	4,094
36-47	5,690	7,090	12,065	3,646	4,370	7,072	3,255	3,989	8,295	1,994	2,414	5,355
48-60	7,001	8,797	15,177	4,438	5,366	8,833	3,780	4,934	9,450	2,310	3,149	6,300
61-75	8,512	10,766	18,769	5,352	6,517	10,865	5,249	7,088	13,652	2,886	3,780	8,401
76-90	10,025	12,735	22,362	6,266	7,666	12,898	6,194	8,401	15,752	3,412	4,515	9,450
91-120	13,112	16,737	35,153	8,156	9,904	23,862	7,560	9,661	21,003	4,777	6,194	15,227
121-150	16,201	20,737	47,943	10,046	12,140	34,826	10,553	13,231	30,454	5,985	7,875	22,893
151-180	19,288	24,739	60,734	11,936	14,378	45,789	12,601	15,752	36,546	7,350	9,450	30,454

**Easy TRAVEL - Individual**

Days/ Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	944	1,049	1,679	734	839	1,365	786	892	1,417	524	576	944
8-14	1,259	1,365	2,310	944	1,049	1,994	1,049	1,154	1,889	734	839	1,259
15-21	1,365	1,575	3,149	1,049	1,259	2,414	1,154	1,312	2,520	839	944	1,575
22-28	1,575	1,784	4,200	1,259	1,469	3,149	1,365	1,575	3,149	1,049	1,154	2,099
29-35	1,889	2,414	4,784	1,469	1,679	3,780	1,679	1,889	3,884	1,207	1,365	2,625
36-47	2,414	3,149	7,001	1,679	1,889	4,620	2,204	2,520	5,249	1,365	1,522	3,255
48-60	3,149	3,884	8,663	1,994	2,414	5,985	2,939	3,675	6,300	1,679	2,099	3,884
61-75	4,304	5,249	10,606	2,520	3,044	7,350	4,094	5,039	8,401	2,099	2,520	5,249
76-90	5,039	6,300	12,706	2,834	3,570	9,031	4,830	6,090	9,765	2,310	2,729	6,300
91-120	6,300	7,981	16,908	3,780	4,934	12,601	5,460	7,140	15,857	3,255	3,675	9,661
121-150	8,610	11,551	26,253	5,249	7,036	17,327	7,350	8,926	21,003	4,200	5,145	14,702
151-180	10,500	13,652	30,454	6,300	7,875	22,946	8,401	10,606	25,729	4,934	6,194	19,427

**Easy TRAVEL - Individual**

Days/Age	Asian Region - USD 25,000		
	A 0-40	A 41-60	A 61-70
0-7	420	524	839
8-14	524	629	944
15-21	629	786	1,365
22-28	786	944	1,889
29-35	1,049	1,154	2,414
36-47	1,207	1,365	2,625
48-60	1,365	1,522	3,255
61-75	1,679	2,099	3,884
76-90	2,099	2,520	5,249
91-120	2,310	2,729	6,300
121-150	3,255	3,675	9,661
151-180	4,200	5,145	14,702

**Easy TRAVEL - Senior Citizen**

Days/Age	Silver - USD 100,000		Bronze - USD 50,000	
	W 71-80	X 71-80	W 71-80	X 71-80
0-7	3,281	2,449	2,204	1,469
8-14	5,387	3,586	2,910	1,889
15-21	6,591	4,236	3,807	2,022
22-28	8,697	5,371	5,376	2,856
29-35	10,804	6,507	6,946	3,690
36-47	13,812	8,128	9,188	4,882
48-60	17,423	10,076	11,877	6,311
61-75	21,635	12,347	15,017	7,981
76-90	26,149	14,781	18,379	9,767
91-120	36,586	24,153	26,217	16,813
121-150	52,206	39,597	37,970	28,461
151-180	67,826	55,039	49,723	40,107

### Disclaimer ›

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

### Statutory Warning ›

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

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 insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees



REACHUS

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. • Easy Travel - UIN:IRDA/NL- HLT /AMHI/P-TV.1/6/13-14 • UID: 6832