
Travel Protector Insurance Policy Wordings

Holidays, visiting friends & family, abroad ITGI's Travel Protector Policy will help you travel peacefully & safely. On vacation therefore carry your smile, not your worries.

Key Advantages

- **Competitive rates:** Our rates are one of the most competitive in the market – A real value for money proposition.
- **Wide Choice:** You have 5 wide options depending on your wallet and place of travel
 - Bronze** Simple cost effective plan excluding U.S.A & Canada
 - Silver** Comprehensive plan excluding U.S.A & Canada
 - Gold 100** Simple cost effective plan with worldwide cover
 - Gold 250** Comprehensive plan with worldwide cover
 - Gold 500** High-end plan with worldwide cover
- **Multi-Purpose Cover** – Addresses all needs – be it a trip for holiday or for business or for any other personal reasons.
- **Cover for all your family members** - You can get the cover for right from your young kids (as young as 3 months) to the elders in your family (as old as 70 years) under this policy. No medical check-up is required for people up to 60 years of age.
- **Adventure Sports Cover** – Make the fullest of your holiday by enjoying the thrills of adventure sports too!! For just a nominal additional premium you can get yourself covered against any eventualities arising from any adventure sports that you may want to try your hand.

Comparative analysis of different plans (Amount in U.S \$):

S No.	Covers	Gold 500	Gold 250	Gold 100	Silver	Bronze	Deductible/ Excess
1	Medical Expense	\$500,000	\$250,000	\$100,000	\$250,000	\$50,000	\$100
2	Dental Treatment	\$250	\$250	\$250	\$250	\$250	\$100
3	Transportation of mortal remains or burial at local place	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$100
4	Hospital Daily Allowance	\$ 30 per day for 20 days	\$ 30 per day for 20 days	NIL	\$ 30 per day for 20 days	Nil	48Hrs
5	Total loss of checked baggage	\$1,000	\$1,000	\$1,000	\$1,000	\$500	Nil
6	Checked Baggage Delay	\$150	\$150	\$150	\$150	\$100	12 Hrs
7	Passport Loss	\$200	\$200	\$200	\$200	\$200	Nil
8	Hijack Distress Allowance	\$700	\$700	\$700	\$700	\$700	12 Hrs
9	Financial Emergency Assistance	\$250	Nil	Nil	Nil	Nil	Nil
10	Personal Accident	\$25,000	\$25,000	\$25,000	\$25,000	\$15,000	Nil
11	Personal Liability	\$100,000	\$100,000	\$100,000	\$100,000	Nil	Nil
12	Countries covered	Worldwide	Worldwide	Worldwide	Worldwide excluding U.S.A & Canada	Worldwide excluding U.S.A & Canada	

Premium Chart (Including Service Tax)

Duration of trip (No. of Days)	Age (in years)	Bronze	Silver	Gold 100	Gold 250	Gold 500
		incl. PA	incl. PL & PA	incl. PL & PA	incl. PL & PA	incl. PL & PA
10	1 - 40	304	409	486	575	634
10	41 - 60	405	544	644	764	840
10	61 - 70	596	815	966	1164	1295
17	1 - 40	376	561	679	816	925
17	41 - 60	505	754	906	1092	1234
17	61 - 70	785	1182	1418	1739	1986
31	1 - 40	469	827	987	1186	1395
31	41 - 60	630	1109	1312	1584	1855
31	61 - 70	1049	1813	2145	2649	3119
45	1 - 40	700	1237	1467	1762	2070
45	41 - 60	934	1650	1940	2345	2742
45	61 - 70	1544	2683	3154	3904	4590
62	1 - 40	1003	1786	2103	2546	2985
62	41 - 60	1339	2385	2782	3388	3957
62	61 - 70	2213	3889	4521	5646	6628
93	1 - 40	1837	3199	3853	4758	5643
93	41 - 60	2463	4293	5128	6366	7533
93	61 - 70	4169	7180	8568	10863	12920
125	1 - 40	2669	4680	5587	6976	8276
125	41 - 60	3571	6271	7426	9328	11043
125	61 - 70	6049	10528	12438	15965	18998
180	1 - 40	4326	7649	9052	11496	13652
180	41 - 60	5791	10266	12048	15392	18248
180	61 - 70	9869	17394	20324	26525	31606

24 Hour Worldwide Assistance

To assist you around the clock in case of any emergency when you are abroad, ITGI has tied up with PHM Global and their address is

Paramount Healthcare Management Pvt. Ltd.,

1st Floor, Elite Auto House,

54-A, M.V.Vasanji Road,

Andheri (E), Mumbai- 400093

E-mail: travelhealth@phmhealth.com

ITGI Dedicated helpline number (Not toll free) – 0091-22-6751551

In addition, you can avail of the following toll free numbers depending on the country you visit

Toll free lines

Originating Country	International Access Code (+)	UIFN number
Australia	0011	800-80008400
Austria, Belgium China, Denmark, France, Germany, Hungary, Ireland, Italy, Malaysia, Netherlands, New Zealand, Norway, Philipines, Portugal, Spain, Sweden, Switzerland, UK	00	800-80008400
Finland	990	800-80008400
Finland	999	800-80008400
Hong Kong, S.Korea, Singapore, Thailand	001	800-80008400
Israel	014	800-80008400
Japan	001-010	800-80008400
Japan	0033-010	800-80008400
Japan	0061-010	800-80008400
Japan	0041-010	800-80008400
S.Korea	002	800-80008400
Canada	001	18663771177
USA	001	18663815720
USA	001	18669785205

Way to dial a UIFN number from the originating country

The international access code + UIFN number

For example if the ITU UIFN number is 800 80008400, the way this number is dialled is international access code + 800 8000 8400.

For e.g.: The international access code for Australia is 0011, so the above number will be dialled as 0011 800 8000 8400 from Australia