

Trip cancellation & interruption

If the trip that the Insured Person is embarking on is cancelled or interrupted due to any medical emergency, personal employment problems or natural disaster, we take care of any non-refundable prepaid payments or the additional expenses.

Missed connection

If the Insured Person misses his/her connecting flight due to its delay in arrival by more than 3 hours, we provide compensation for the additional expenses incurred.

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 the Insured Person, whilst abroad.

Financial emergency assistance

We arrange for emergency cash to be made available to the Insured Person in case of loss of travel funds due to theft.

Hijack distress allowance

In case of hijack of the common carrier that the Insured Person is travelling in for more than 12 hours, we pay a special distress allowance.

Home burglary insurance

We indemnify the Insured Person against any loss or damage caused by burglary of the contents of his/her home in India, while he/she is on a trip abroad.

Exclusions under the Policy

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any misunderstanding when you make a claim, we would like you to know some of the major exclusions under the Policy.

- Medical expenses towards treatment of any pre-existing illness (unless of life threatening nature), pregnancy or complication related to the same (unless of life threatening nature), suicide, self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcohol/drug abuse, dangerous sports, HIV/ AIDS etc will not be payable
- No claim will be paid if the Insured Person
 - 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
- No claim will be paid towards theft or loss of passport when left unattended or not informed to Police authorities.
- In case of loss of checked baggage, no partial loss or damage shall become payable
- No claim will be payable towards loss arising out of War and Nuclear perils

About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a 100% subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

Some of our other products:

- Reliance HomeProtect Policy
- Reliance Shopkeeper's Package Policy
- Reliance HealthWise Policy
- Reliance Personal Accident Policy
- Reliance Industry Care Policy
- Reliance Office Package Policy
- Reliance Commercial Care Policy
- Reliance Private Car Policy

This product brochure gives the salient features of the plan only. For further details on all the conditions and exclusions related to Reliance Travel Care Insurance Policy - For Corporates, please contact us.

1800 3002 8282 (toll free)
3989 8282 (local charges apply)

sms 'travel' to 55454
www.reliancegeneral.co.in

RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance General Insurance Company Limited
Registered office Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. HL-06

Reliance
Travel Care Insurance Policy
For Corporates

keeping you safe
is our business



RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Every day, thousands of Indians are crossing new frontiers and taking up new challenges in different parts of the world, thereby making India proud and a force to reckon with in the global arena. While they brave and handle immense responsibilities for the benefit of their loved ones back home, they would be in dire need of a security blanket to keep them safe from any possible peril. Reliance Travel Care ensures this and more through its extensive covers and benefits so that they can be adequately protected at all times.

Key Advantages

- Comprehensive coverage through various unique benefits like Compassionate Visit, Home Burglary Insurance, Financial Emergency Assistance etc.
- Custom made Plans (Standard, Plus, Elite) available to choose from depending on your travel requirements.
- Option of an annual Plan covering multiple trips to benefit Frequent Travellers.
- Per-day Basis coverage for short term trips.
- Coverage of Pre-existing Ailments and Maternity - in case of life threatening situations.
- Coverage available for sportspersons and trips involving winter/adventurous sports (subject to prior declaration, premium loading and underwriting approval).
- Automated extensions of Policy in case of medical emergency and evacuation (upto 30 days) and delay of common carrier (upto 7 days) beyond Policy expiry.

- 24 Hour Emergency Cashless Services offered through Emergency Assistance Service Provider.

Medical contingencies

Medical Expenses including transportation and evacuation
We take care of all the emergency medical expenses incurred whilst abroad, for any sudden disease, illness, injury or death, with cashless facility.
Also, we reimburse emergency expenses towards evacuation of the Insured Person to India. We cover the cost of transporting the mortal remains of the deceased back home or the costs towards burial abroad, in case of the untimely demise of the Insured Person.

Dental care expenses
We cover the dental expenses incurred by the Insured Person for any acute anaesthetic treatment of teeth due to an injury.

Personal accident
We pay compensation if the Insured Person unfortunately sustains accidental bodily injury during the trip.

Accidental death & dismemberment - common carrier
We also pay compensation for permanent disability or loss of life arising due to an accident while the Insured Person is riding as a passenger in a common carrier.

Daily allowance in case of hospitalisation
If the Insured Person is hospitalised for more than 2 days, we provide a daily allowance as compensation.

Compassionate visit
We reimburse the return fare for an immediate family member to visit the Insured Person in the unfortunate event of him/her being hospitalised for more than seven consecutive days.

Personal possession contingencies

Loss of passport
We take care of actual expenses incurred for obtaining a duplicate or fresh passport in the event of a loss.

Total loss of checked baggage
We pay compensation for the total loss of the checked-in baggage caused by a carrier.

Delay of checked baggage
If the checked-in baggage of the Insured Person is delayed for

Coverage	Corporate Elite	Corporate Plus	Corporate Standard	Deductibles
		All figures are in US Dollars		
Medical Expenses including Transportation and Evacuation	500,000	250,000	100,000	50
Dental Care Expenses	500	500	500	50
Personal Accident	30,000	25,000	20,000	
AD & D Common Carrier	5,000	5,000	2,500	
Daily Allowance in case of Hospitalisation	25 per day (7 days max)	25 per day (6 days max)	25 per day (5 days max)	2 days
Compassionate Visit	Return Fare for any one accompanying person-spouse/child /family doctor	Return Fare for any one accompanying person-spouse/child /family doctor	Return Fare for any one accompanying person	
Loss of Passport	300	300	300	25
Total Loss of Checked Baggage	1500	1000	500	
Delay of Checked Baggage	125	125	100	12 Hours
Trip Delay	60 per day (6 days max)	50 per day (6 days max)	30 per day (6 days max)	12 Hours
Trip Cancellation & Interruption	1250	1000	750	
Missed Connection	500	300		
Personal Liability	250,000	200,000	100,000	
Hijack Distress Allowance	125 per day (7 days max)	75 per day (7 days max)	60 per day (7 days max)	12 Hours
Financial Emergency Assistance	1000	1000	500	
Home Burglary Insurance (in Indian Rs)	300000	200000		

Total Loss of Checked Baggage - Per baggage maximum 50% and per item in baggage max 10%

more than 12 hours, we reimburse reasonable expenses incurred towards purchase of toiletries, clothing and medication.

Time-based contingencies

Trip delay
We reimburse additional expenses incurred if the Insured Person’s trip is delayed for more than 12 hours due to airline problems, medical problems, personal employment problems or natural disasters.