

Take it easy!



TRAVEL INSURANCE

Why Purchase Travel Insurance?



- Insurance is a key part of Holiday Planning
- To insure yourself against all unexpected circumstances
- To prevent Financial Losses
- Confidence of knowing that you are protected overseas
- Treatment Costs abroad are 4-5 times
- “If you can’t afford the Premium, You can’t afford the Loss”

Why HDFC ERGO?



- No Medicals upto the age of 70 years
- Four comprehensive plans tailor made to suit your needs
- Online Purchase Option
- Optimum Coverage at Low Costs
- With our international Travel Assistance Provider on call 24*7, be rest assured that there is someone to assist you, when you need it the most
- Plan ahead - Buy Today, Fly Tomorrow

TRAVEL INSURANCE – Covers Available



The Retail Travel policy provides worldwide cover for Indian Residents for:

- Business & Official Purpose
- Holiday
- Employment
- Study

Accompanying spouse & children of the person who are going abroad, will be treated as going under holiday travel

Travel Insurance - Plans



Single Trip

- Including USA and Canada
- Excluding USA and Canada

Sum Insured available:
\$500,000/\$200,000/ \$100,000 /
\$50,000 / \$30,000

Annual Multi Trip

- Worldwide

Sum Insured available:
\$500,000/\$250,000

Single Trip – Asia

- Excluding Japan

Sum Insured available:
\$30,000 / \$15,000

Family Floater

- Including USA and Canada
- Excluding USA and Canada

Sum Insured available:
\$50,000 / \$100,000

Travel Insurance – Who can be covered?



- Anyone from 06 months to 70 years
- Children between 06 months and 5 years are covered by excluding certain diseases
- Insured above 70 years to submit medical reports irrespective of trip band (Disease mentioned in the report to be excluded)
- Foreign nationals employed in India and earning salary in Indian Rupees
- Foreign nationals domiciled in India (Subject to verification of Ration card & IT Return)

Product Benefits



- **Emergency Medical Expenses:** Covers medical costs incurred due to illness or accident including medically necessary and prescribed emergency evacuation. Covers defined outpatient, in-patient, medical aid, therapies and diagnostic tests. Emergency Medical Evacuation and Repatriation of Remains to home country is covered up to the medical sum insured chosen
- **Accidental Death & Disability (AD&D) - Common Carrier:** Pays the sum insured in addition to the sum insured, if the insured sustains Accidental Bodily Injury during the course of the journey while travelling in a common carrier such as rail, bus, tram, or aircraft; and such bodily injury is within 12 months of the date upon which it was sustained and is the sole and direct cause of the insured's death or loss of two eyes and / or loss of two limbs or loss of one limb and one eye
- **Hospital Cash:** Pays a Daily Allowance incase of Hospitalization due to an accident of sickness
- **Emergency Dental Treatment:** Covers acute anesthetic treatment of natural teeth

Product Benefits (Contd...)



- **Loss of Passport:** In the event that the passport belonging to the Insured is lost, the Insured is reimbursed for actual expenses incurred in obtaining a duplicate or fresh passport
- **Loss of Checked Baggage:** If baggage, personal documents or personal effects are checked onto a common carrier, this benefit will reimburse the insured person the cost of replacement articles for any damaged or lost articles
- **Delay of Checked Baggage:** Pays for reasonable expenses incurred for the purchase of toiletries, clothing and medication due to delay of checked-in baggage for more than 12 hours
- **Contingency Travel Benefits:** Pays for hotel accommodation for the insured if bodily injury or sickness results in hospitalization for more than 5 days and misses his/her scheduled flight back to the country of residence
- **Personal Accident:** Compensation paid in case of accidental death or permanent total disability

Product Benefits (Contd...)



- **Personal Liability:** Compensation for damages to be paid to a third party, resulting from death, injury or damage to health or property caused involuntarily by the insured
- **Financial Emergency Assistance:** Provides Assistance service when the person requires emergency cash following incidents like Theft/ Burglary of Luggage/Money or hold up
- **Hijack Distress Allowance:** Compensation payable on Hijack of Common Carrier on which the Insured travelled
- **Flight Delay:** Compensation paid due to delay of flight for purchase of meals, refreshments etc.

Single Trip - Plan Benefits



Plans	Titanium	Platinum	Gold	Silver	Bronze
Coverage / Sum Insured	\$ 500,000	\$ 200,000	\$ 100,000	\$ 50,000	\$ 30,000
Emergency Medical Expenses	500,000	200,000	100,000	50,000	30,000
Deductible	100				
Accidental Death - Common Carrier	5,000	5,000	5,000	3,000	3,000
Permanent Disablement - Common Carrier	5,000	5,000	5,000	3,000	3,000
Hospital Cash	15 per day/Max 150				
Deductible	1 Day	3 Days	1 Day	4 Days	4 Days
Emergency Dental Treatment	500	500	500	300	300
Deductible	150	150	150	150	150
Loss of Baggage & Personal Documents	250	250	250	250	250
Deductible	30				
Medical Evacuation	Included in EME				
Repatriation	Included in EME				
Loss of Checked Baggage	1,000	1,000	1,000	1,000	1,000
Deductible	Max 50% Per Bag/10% Per Item				
Delay of Checked Baggage	200	200	200	100	100
Deductible	12 Hours/\$10 per 8 Hours				
Accidental Death	25,000	20,000	15,000	10,000	10,000
Permanent Disablement / Table B	25,000	20,000	15,000	10,000	10,000
Personal Liability	200,000	200,000	100,000	100,000	50,000
Deductible	200	200	200	150	150
Financial Emergency Assistance	1,500	1,000	700	500	300
Hijack Distress Allowance	75/day..Max 525		75/day..Max 450		
Deductible	1 Day				
Flight Delay	\$10 per Hour/Max 120				
Deductible	6 Hours				
Contingency Travel Benefits	3,000	3,000	3,000	3,000	2,000

Note: Sum Insured mentioned against each coverage are in US\$

Single Trip – Plan Premium (INR)



Premium inclusive of 15% Service Tax

Titanium USD 500,000	Single Trip Excl USA & Canada			Single Trip Inc USA & Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	756	912	1,501	1,043	1,183	1,847
5 - 7 days	912	1,034	1,663	1,355	1,518	1,935
8 - 14 days	1,020	1,574	2,059	1,444	1,931	3,041
15 - 21 days	1,239	1,697	2,997	1,709	2,129	3,985
22 - 28 days	1,517	1,973	3,647	1,942	2,596	4,789
29 - 35 days	1,663	2,335	4,387	2,245	3,050	5,922
36 - 47 days	1,960	2,833	5,448	2,666	3,753	7,682
48 - 60 days	2,831	4,285	6,652	4,092	6,167	9,446
61 - 75 days	4,450	6,151	7,877	5,854	8,858	12,622
76 - 90 days	4,885	7,559	10,035	7,111	10,885	15,354
91 - 120 days	5,985	9,420	14,336	8,558	13,659	24,371
121 - 150 days	7,611	12,824	19,116	11,417	20,903	32,307
151 - 180 days	9,780	15,587	24,853	14,474	23,848	40,510

Single Trip – Plan Premium (INR)



Premium inclusive of 15% Service Tax

Platinum USD 200,000	Single Trip Excl USA & Canada			Single Trip Inc USA & Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	573	662	912	808	954	1,122
5 - 7 days	699	776	1,195	894	1,070	1,649
8 - 14 days	901	1,032	1,634	1,216	1,528	2,779
15 - 21 days	1,069	1,241	2,179	1,389	1,712	3,486
22 - 28 days	1,183	1,408	2,787	1,515	1,971	4,264
29 - 35 days	1,483	1,720	3,816	1,853	2,351	5,412
36 - 47 days	1,721	2,100	4,737	2,341	3,192	7,342
48 - 60 days	2,044	2,617	5,964	3,222	4,701	9,065
61 - 75 days	2,622	3,201	7,436	4,551	6,280	10,855
76 - 90 days	3,060	4,645	9,011	5,479	6,841	13,353
91 - 120 days	4,527	5,884	13,476	6,756	8,533	22,236
121 - 150 days	5,510	7,659	16,082	9,588	12,254	29,897
151 - 180 days	6,819	9,069	22,651	12,274	14,328	38,053

Single Trip – Plan Premium (INR)



Premium inclusive of 15% Service Tax

Gold USD 100,000	Single Trip Excl USA & Canada			Single Trip Inc USA & Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	482	563	858	717	868	969
5 - 7 days	615	683	1136	811	942	1330
8 - 14 days	793	908	1318	1116	1344	2223
15 - 21 days	940	1092	1758	1223	1507	2789
22 - 28 days	1041	1239	2230	1358	1705	3424
29 - 35 days	1305	1514	3028	1681	2080	4330
36 - 47 days	1515	1848	3789	2060	2809	5873
48 - 60 days	1798	2303	4771	2971	4440	7252
61 - 75 days	2308	2817	5949	4296	6056	9518
76 - 90 days	2693	3716	7209	5233	6368	11750
91 - 120 days	3984	5178	10781	6024	7653	17788
121 - 150 days	4849	6740	15368	8437	10784	25972
151 - 180 days	6000	7980	18121	10801	12609	30443

Single Trip – Plan Premium (INR)



Premium inclusive of 15% Service Tax

Silver USD 50,000	Single Trip Excl USA & Canada			Single Trip Inc USA & Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	391	464	745	626	782	917
5 - 7 days	506	550	986	735	829	1278
8 - 14 days	698	799	1266	1027	1183	2018
15 - 21 days	828	917	1687	1100	1326	2598
22 - 28 days	916	1090	2064	1267	1450	3269
29 - 35 days	1121	1332	2506	1658	1809	3957
36 - 47 days	1345	1626	3196	2023	2472	5104
48 - 60 days	1632	1918	4014	2831	3915	6422
61 - 75 days	1938	2479	5276	4118	5839	7827
76 - 90 days	2216	2825	6623	5005	6256	9691
91 - 120 days	3086	3691	9060	5291	7053	15850
121 - 150 days	4024	5135	12501	6881	8508	22020
151 - 180 days	4874	6047	15024	8341	10061	26206

Single Trip – Plan Premium (INR)



Premium inclusive of 15% Service Tax

Bronze USD 30,000	Single Trip Excl USA & Canada			Single Trip Inc USA & Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	371	441	644	594	743	872
5 - 7 days	445	495	852	698	773	1103
8 - 14 days	654	738	1093	976	1088	1743
15 - 21 days	728	807	1457	1045	1220	2243
22 - 28 days	806	959	1783	1203	1367	2823
29 - 35 days	990	1172	2164	1525	1718	3417
36 - 47 days	1184	1431	2760	1861	2274	4408
48 - 60 days	1436	1688	3467	2604	3602	5547
61 - 75 days	1706	2181	4556	3837	5372	6760
76 - 90 days	1991	2486	5720	4604	5755	8370
91 - 120 days	2716	3248	7825	5027	6701	13688
121 - 150 days	3542	4519	10796	6331	7827	19017
151 - 180 days	4289	5321	12975	7674	9256	22632

Multi Trip – Plan Benefits & Premium(INR)



Plans	Platinum	Gold
Coverage / Sum Insured	\$ 500,000	\$ 250,000
Emergency Medical Expenses	500,000	250,000
Deductible	100	
Accidental Death - Common Carrier	5,000	5,000
Permanent Disablement - Common Carrier	5,000	5,000
Hospital Cash	15 per day/Max 150	
Deductible	1 Day	
Emergency Dental Treatment	500	500
Deductible	150	150
Loss of Baggage & Personal Documents	250	250
Deductible	30	
Medical Evacuation	Included in EME	
Repatriation	Included in EME	
Loss of Checked Baggage	1,000	1,000
Deductible	Max 50% Per Bag/10% Per Item	
Delay of Checked Baggage	200	200
Deductible	12 Hours/\$10 per 8 Hours	
Accidental Death	25,000	25,000
Permanent Disablement / Table B	25,000	25,000
Personal Liability	200,000	200,000
Deductible	200	200
Financial Emergency Assistance	1,500	1,500
Hijack Distress Allowance	75 per Day/Max 525	
Deductible	1 Day	
Flight Delay	\$10 per Hour/Max 120	
Deductible	6 Hours	
Contingency Travel Benefits	3,000	3,000

Note: Sum Insured mentioned against each coverage are in US\$

Premium inclusive of 15% Service Tax

Platinum USD 500000	Annual Multi Trip Worldwide		
Days Travel	18- 40 yrs	41-60 yrs	61-70 yrs
30 days	4395	5705	11525
45 days	5098	5877	18592
Gold USD 250,000	Annual Multi Trip Worldwide		
Days Travel	18- 40 yrs	41-60 yrs	61-70 yrs
30 days	4086	5090	10340
45 days	4562	5264	16744

Single Trip Asia – Plan Benefits



Plans	Silver	Bronze
Coverage / Sum Insured	\$ 30,000	\$ 15,000
Emergency Medical Expenses	30,000	15,000
Deductible	50	
Hospital Cash	10 per day/Max 150	
Deductible	4 Days	
Emergency Dental Treatment	500	500
Deductible	150	150
Loss of Baggage & Personal Documents	150	150
Deductible	30	30
Medical Evacuation	Included in EME	
Repatriation	Included in EME	
Loss of Checked Baggage	300	300
Deductible	Max 50% Per Bag/10% Per Item	
Delay of Checked Baggage	100	100
Deductible	12 Hours/\$10 per 8 Hours	
Accidental Death	10,000	10,000
Permanent Disablement / Table B	10,000	10,000
Personal Liability	20,000	15,000
Deductible	200	200
Financial Emergency Assistance	300	300
Hijack Distress Allowance	75 per Day/Max 525	
Deductible	1 Day	
Flight Delay	\$10 per Hour/Max 120	
Deductible	6 Hours	
Contingency Travel Benefits	2,000	2,000

Note: Sum Insured mentioned against each coverage are in US\$

Single Trip Asia – Plan Premium (INR)

Premium inclusive of 15% Service Tax

Silver USD 30,000	Single Trip Asia Excluding Japan		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	407	515	776
5 - 7 days	515	590	922
8 - 14 days	671	745	1,084
15 - 21 days	756	848	1,423
22 - 30 days	848	922	1,729

Bronze USD 15,000	Single Trip Asia Excluding Japan		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	319	414	678
5 - 7 days	414	482	745
8 - 14 days	482	549	915
15 - 21 days	549	617	1,051
22 - 30 days	617	718	1,193

Family Floater – Plan Benefits



Plans	Gold	Silver
Coverage / Sum Insured	\$100,000	\$ 50,000
Emergency Medical Expenses(EME)	100,000	50,000
Deductible	100	100
Hospital Cash	15 per day/Max 150	15 per day/Max 150
Deductible	1 Day	4 Days
Emergency Dental Treatment	300	200
Deductible	75	75
Loss of Baggage & Personal Documents	200	200
Deductible	20	20
Medical Evacuation	Included in EME	Included in EME
Deductible	Nil	Nil
Repatriation	Included in EME	Included in EME
Deductible	Nil	Nil
Loss of Checked Baggage	400	400
Deductible	Max 50% Per Bag/10% Per Item	Max 50% Per Bag/10% Per Item
Delay of Checked Baggage	200	100
Deductible	12 Hours/\$10 per 8 Hours	12 Hours/\$10 per 8 Hours
Accidental Death	15,000	10,000
Deductible	Nil	Nil
Permanent Disablement / Table B	15,000	10,000
Deductible	Nil	Nil
Personal Liability	100,000	100,000
Deductible	200	200
Hijack Distress Allowance	75 per Day/Max 525	75 per Day/Max 525
Deductible	1 Day	1 Day

Note: Sum Insured mentioned against each coverage are in US\$

Family Floater – Plan Premium (INR)



Premium inclusive of 15% Service Tax

Gold USD 100000	Single Trip Excluding USA &Canada			Single Trip Inc USA &Canada		
Family Size	2A 2C	2A1C	2A	2A 2C	2A1C	2A
Days Travel	3m -60 yrs			3m -60 yrs		
15 days	2099	1749	1457	2775	2312	1927
30 days	3260	2716	2263	4278	3565	2971
60 days	4426	3688	3073	7678	6370	5331

Silver USD 50000	Single Trip Excluding USA &Canada			Single Trip Inc USA &Canada		
Family Size	2A 2C	2A1C	2A	2A 2C	2A1C	2A
Days Travel	3m -60 yrs			3m -60 yrs		
15 days	1824	1520	1266	2481	2067	1723
30 days	2819	2349	1958	4073	3394	2828
60 days	3917	3264	2720	7133	5944	4953

Travel Insurance – Policy Extension

Policy extension can be provided, subject to:

- The original policy has not expired
- No claim has been incurred on the original policy
- Declaration of good health from the Insured

“I, (Name of the Insured) am enjoying very good health and am physically fit. I have not consulted any doctor for any kind of treatment for sickness or bodily injury and sustain no loss that can be claimed under the policy as on (date of declaration). I am anticipating returning back to India on (date).”

- Total policy period, including the extension not to exceed 360 days
- Premium to be received prior to extension being provided

Single Trip – Extension Premium (INR)

Premium inclusive of 15% Service Tax

Titanium USD 500000	Single Trip Excl USA &Canada			Single Trip Inc USA &Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	945	1,140	1,877	1,303	1,479	2,308
5 - 7 days	1,140	1,293	2,079	1,694	1,898	2,419
8 - 14 days	1,275	1,967	2,574	1,805	2,414	3,801
15 - 21 days	1,548	2,122	3,746	2,137	2,662	4,982
22 - 28 days	1,896	2,466	4,559	2,427	3,245	5,987
29 - 35 days	2,079	2,919	5,483	2,806	3,812	7,403
36 - 47 days	2,352	3,399	6,537	3,199	4,504	9,218
48 - 60 days	3,397	5,142	7,982	4,911	7,400	11,335
61 - 75 days	5,340	7,382	9,452	7,025	10,630	15,146
76 - 90 days	5,862	9,071	12,042	8,533	13,062	18,425
91 - 120 days	7,182	11,304	17,203	10,270	16,391	29,245
121 - 150 days	9,133	15,389	22,940	13,700	25,084	38,768
151 - 180 days	11,736	18,704	29,823	17,369	28,618	48,612
Platinum USD 200000	Single Trip Excl USA &Canada			Single Trip Inc USA &Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	717	828	1,140	1,010	1,193	1,402
5 - 7 days	874	970	1,494	1,118	1,338	2,061
8 - 14 days	1,126	1,291	2,042	1,520	1,910	3,474
15 - 21 days	1,336	1,551	2,724	1,737	2,140	4,358
22 - 28 days	1,479	1,760	3,483	1,893	2,464	5,330
29 - 35 days	1,854	2,151	4,770	2,317	2,939	6,766
36 - 47 days	2,065	2,520	5,684	2,809	3,831	8,811
48 - 60 days	2,452	3,140	7,156	3,866	5,642	10,878
61 - 75 days	3,147	3,841	8,924	5,461	7,536	13,025
76 - 90 days	3,672	5,574	10,813	6,575	8,208	16,023
91 - 120 days	5,432	7,062	16,171	8,107	10,239	26,683
121 - 150 days	6,612	9,191	19,299	11,505	14,705	35,876
151 - 180 days	8,182	10,883	27,181	14,728	17,194	45,664

Single Trip – Extension Premium (INR)

**HDFC
ERGO**

GENERAL INSURANCE

Premium inclusive of 15% Service Tax

Gold USD 100000	Single Trip Excl USA &Canada			Single Trip Inc USA &Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	603	704	1073	896	1085	1210
5 - 7 days	768	853	1421	1013	1177	1663
8 - 14 days	990	1135	1647	1395	1681	2779
15 - 21 days	1176	1365	2197	1528	1883	3486
22 - 28 days	1302	1548	2787	1697	2131	4280
29 - 35 days	1631	1892	3785	2102	2600	5412
36 - 47 days	1817	2218	4547	2472	3371	7048
48 - 60 days	2158	2764	5725	3566	5329	8703
61 - 75 days	2769	3380	7139	5155	7267	11422
76 - 90 days	3231	4459	8651	6280	7641	14100
91 - 120 days	4780	6214	12937	7228	9183	21345
121 - 150 days	5819	8088	18442	10125	12941	31167
151 - 180 days	7200	9576	21745	12961	15130	36531
Silver USD 50000	Single Trip Excl USA &Canada			Single Trip Inc USA &Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	489	580	932	782	978	1147
5 - 7 days	632	688	1233	919	1036	1597
8 - 14 days	872	999	1583	1283	1478	2523
15 - 21 days	1034	1147	2109	1375	1658	3247
22 - 28 days	1146	1363	2580	1584	1812	4086
29 - 35 days	1401	1665	3132	2073	2261	4946
36 - 47 days	1614	1952	3836	2427	2966	6124
48 - 60 days	1958	2302	4817	3397	4698	7707
61 - 75 days	2326	2975	6331	4942	7006	9393
76 - 90 days	2659	3391	7948	6005	7507	11629
91 - 120 days	3703	4429	10872	6350	8464	19019
121 - 150 days	4829	6162	15001	8257	10209	26424
151 - 180 days	5849	7257	18029	10009	12073	31447

Single Trip – Extension Premium (INR)



Premium inclusive of 15% Service Tax

Bronze USD 30000	Single Trip Excl USA & Canada			Single Trip Inc USA & Canada		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	464	550	805	743	929	1090
5 - 7 days	557	619	1065	873	965	1378
8 - 14 days	817	923	1366	1220	1361	2179
15 - 21 days	910	1009	1821	1306	1524	2805
22 - 28 days	1008	1199	2229	1504	1709	3528
29 - 35 days	1239	1466	2706	1907	2148	4272
36 - 47 days	1420	1717	3312	2233	2729	5289
48 - 60 days	1723	2026	4160	3125	4323	6656
61 - 75 days	2047	2618	5467	4604	6445	8113
76 - 90 days	2389	2984	6865	5525	6906	10043
91 - 120 days	3259	3897	9390	6033	8041	16426
121 - 150 days	4250	5423	12955	7596	9393	22821
151 - 180 days	5147	6386	15570	9208	11108	27159

Single Trip Asia – Extension Premium (INR)



Premium inclusive of 15% Service Tax

Silver USD 30000	Single Trip Asia Excluding Japan		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	509	644	970
5 - 7 days	644	738	1,152
8 - 14 days	839	932	1,355
15 - 21 days	945	1,059	1,779
22 - 30 days	1,059	1,152	2,161

Bronze USD 15000	Single Trip Asia Excluding Japan		
Days Travel	6m-40 yrs	41-60 yrs	61-70 yrs
1 - 4 days	399	517	848
5 - 7 days	517	603	932
8 - 14 days	603	687	1,145
15 - 21 days	687	772	1,314
22 - 30 days	772	898	1,491

Family Floater – Extension Premium (INR)



Premium inclusive of 15% Service Tax

Gold USD 100000	Single Trip Excluding USA & Canada			Single Trip Inc USA & Canada		
Family Size	2A 2C	2A1C	2A	2A 2C	2A1C	2A
Days Travel	3m -60 yrs			3m -60 yrs		
15 days	2624	2187	1822	3469	2891	2409
30 days	4074	3395	2829	5348	4456	3713
60 days	5532	4610	3842	9597	7997	6664

Silver USD 50000	Single Trip Excluding USA & Canada			Single Trip Inc USA & Canada		
Family Size	2A 2C	2A1C	2A	2A 2C	2A1C	2A
Days Travel	3m -60 yrs			3m -60 yrs		
15 days	2279	1899	1583	3102	2585	2154
30 days	3524	2937	2447	5092	4243	3536
60 days	4896	4080	3400	8916	7429	6191

Travel Insurance - Cancellation & Refund



■ Cancellation

- Policy can be cancelled for non attachment of risk, subject to retention of minimum premium of Rs. 250 (Including Service Tax)
- If journey has not been undertaken
- Production of Passport as a proof that the journey has not been undertaken
- Cancellation will be entertained within 14 days after the first date of insurance as indicated in the policy schedule

■ Refund

- No refund is allowed for curtailment of risk
- No refund after commencement of journey

General Exclusions

The company shall not be liable to pay any benefit to the Insured caused due to:

- Civil War or Foreign War
- Terrorism
- Self Inflicted Injury, Suicide
- Non adherence to medical advice
- Under Influence of Liquor, Drugs or Narcotics (Unless advised/administered by a physician)
- Participation in any Sport as a Professional Player
- Participation in any Criminal Act
- AIDS or HIV
- Treatment of Nervous and Mental Problems
- Participating in hazardous sports like parachuting, hang gliding, bungee jumping etc.

*(Please note these are illustrative exclusions..
For a complete list of exclusions, kindly refer the policy wordings)*

Travel Insurance – Claims Process



- In case of a claim, call us on the 24-hour helpline centre:-
 - Telephone No.: + 91 - 120 - 4507250
 - Fax No.: + 91 - 120 - 6691600
 - International Toll Free No. : + 800 08250825
 - E mail Address: travelclaims@hdfcergo.com
- A claims representative would guide you through the procedure and documentation
- A claim form would be sent to you via mail / e mail / fax
- A list of documents, depending on the type of claim, are to be submitted for processing the claim

Travel Insurance – Claims Documentation



- **Accidental Injury Claims:**

- Claim Form
- Police Report, if accident is reported to Police
- Medical papers, pathology reports, X-ray reports, as applicable
- For Permanent Disability Claims – disability certificate from reputed surgeon or Hospital
- Attending Physician's statement

- **For Emergency Medical Expenses / Emergency Dental Treatment**

- Claim Form
- Police FIR, if accident is reported to Police
- Medical papers, pathology reports, X-ray reports, as applicable
- Doctor's prescription and line of treatment suggested
- Bills and cash memos
- Attending Physician's statement

Travel Insurance – Claims Documentation



■ For Accidental Death Claims

- Claim Form
- Police Report
- Post-mortem Report or Coroner's Report
- Death Certificate
- For payment to beneficiary – succession certificate or notarized affidavit certifying legal heir status
- Where payment to beneficiary is through notarized affidavit, a letter of indemnity on Rs. 200/- stamp paper (please contact us for the indemnity format)

■ For Hospital Cash – Sickness Claim

- Claim Form
- Hospital Discharge Card
- Doctor's certificate and line of treatment suggested
- Attending Physician's statement

Travel Insurance – Claims Documentation



■ For Hospital Cash – Accident Claim

- Claim Form
- Hospital Discharge Card
- Doctor's certificate and line of treatment suggested
- Attending Physician's statement

■ Loss of Checked Baggage

- Claim Form + Section F duly filled and signed
- Original Property Irregularity Report (PIR) Report mentioning the names of Items - Lost and its Declaration Value
- Baggage Damage Report OR Letter from Airlines OR Any other Document from Airlines confirming the loss of items
- Copies of Boarding Pass, Ticket and Baggage tags
- Copy of Passport showing the date of entry and exit related to journey (to & fro) from India
- Details of Compensation received from Airlines
- Original purchase receipts in the event of claims regarding goods purchased during the Insured Journey
- For claims involving jewellery, submit original or certified copies of valuation certificates issued prior to the Commencement of the Period of Insurance, when a claim is made

Travel Insurance – Claims Documentation



■ **Baggage Delay**

- Claim Form + Section F duly filled and signed
- Original Property Irregularity Report (PIR) Report mentioning the date and time of loss
- Letter from Airlines mentioning the duration for which Baggage Delay has taken Place OR Any other Document suggestive of Proof of period for which Baggage Delay has taken Place
- Copies of Boarding Pass, Ticket and Baggage tags
- Copy of Passport showing the date of entry and exit related to journey (to & fro) from India
- Details of Compensation received from Airlines
- Original Bills/Receipts/Invoices for the necessary emergency purchases of toiletries, medication and clothing that he/she needed to buy during the period of Baggage Delay

Travel Insurance – Claims Documentation



■ For Baggage Loss /Personal Effects

- Claim Form + Section F duly filled and signed
- Airline Tickets Original / Photo copy of FIR Report
Any available receipts for the lost baggage/personal effects
- Correspondence with the Airline / Carrier
- Irregularity Report or Loss Notification Report from the Airline / Carrier
- Letter from Carrier confirming reason for delay and duration of the delay
- For Passport Loss / Document Loss cash receipts for obtaining duplicate documents
- Copy of the Old & New passport of the employee
- For claims involving jewellery, submit original or certified copies of valuation certificates issued prior to the commencement of the Period of Insurance
- Original purchase receipts in the event of claims regarding goods purchased during the Insured Journey

Travel Insurance – Claims Documentation



■ **Flight Delay**

- Claim Form and Section H duly filled and signed
- Confirmation letter from the Airlines clearly stating the duration and the reason for flight delay
- Invoices related to List of essential purchases made, such as meals, refreshments or other related expenses directly resulting from the flight delay

(Documents, in addition to those mentioned above maybe called for, depending on the nature of accident and claim lodged)

Thank You

