

Hijack Distress Allowance

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

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 misunderstandings 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 complications 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
- Theft or loss of passport or money when left unattended or not informed to Police authorities
- In case of loss of checked baggage, no partial loss or damage shall become payable
- War or Nuclear perils
- Under Financial Emergency Assistance, any claim made after return to India

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 - Asia, 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 - Asia

complete safety
across Asia



RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Whether it is an exciting ride through the colorful streets of Singapore or a relaxing time at the exotic beaches of Thailand, the beautiful and diverse landscape of Asia can offer many memorable moments. To ensure that your trip is not disturbed by any untoward event, we have designed a special Plan to cover you against various contingencies that can affect the many aspects of your trip.

Key Advantages

- Specially designed Plan, keeping in mind the travel requirements in Asian Countries excluding Japan
- Extensive coverage offered at the most affordable prices
- Choose from Silver and Standard Plan variants
- 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 your emergency medical expenses incurred, whilst abroad, for any sudden disease, illness, injury or death, with Cashless Facility.

We also reimburse emergency expenses towards medical evacuation 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 your untimely demise.

Dental Care Expenses

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

Personal Accident

We pay compensation if you unfortunately sustain accidental bodily injury during the trip.

Accidental Death & Dismemberment - Common Carrier

We also pay compensation for permanent disability or loss of life arising out of an accident while riding as a passenger in a common carrier.

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 Baggage

We provide compensation to you for the total loss of your checked-in baggage caused by a carrier. The amount available per baggage is subject to a maximum of 50% and per item in baggage is subject to a maximum of 10%.

Delay of Checked Baggage

If your checked-in baggage is delayed for more than 12 hours, we reimburse reasonable expenses incurred for the purchases of toiletries, clothing and medication.

Time Based Contingencies

Trip Delay

We reimburse additional expenses if your trip is delayed for more than 12 hours due to airline problems, medical problems, personal employment problems or natural disasters.

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.

Financial Emergency Assistance

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

Coverage	Reliance Asia Standard	Reliance Asia Silver	Deductibles
Medical Expenses including transportation and evacuation	25,000	30,000	50
Dental Care Expenses	500	500	50
Personal Accident	7,500	7,500	Nil
AD & D - Common Carrier	2,500	2,500	Nil
Loss of Passport	100	100	25
Total Loss of Checked Baggage	200	200	Nil
Delay of Checked Baggage	100	100	12 hrs
Trip Delay	25 per day (6 days max)	30 per day (6 days max)	Nil
Personal Liability	10,000	10,000	Nil
Financial Emergency Assistance	500	300	Nil
Hijack Distress Allowance	50 per day (7 days max)	60 per day (7 days max)	Nil

(All figures in USD)