

abroad. This also covers expenses towards emergency courier of essential business equipment as a result of loss or damage to the business baggage of the Insured Person.

We also offer a host of other benefits such as coverage for golf equipment, pet care, expenses on account of catastrophe, seatbumping, corporate traveller's family assistance, emergency accommodation expenses etc. for you to choose from.

Plan Options

There are two types of plans available:

- Short term plans - You can have a single policy covering all the short-term trips of your employees in a particular period by declaring (for eg: 1000 days or so) and defining the benefit structure and the geographic scope of coverage. There can also be cadre-specific benefit structure and for each such structure, a consolidated travel days requirement may be specified
- Annual Multi-trip plans – You can have policies in the specific name of your employees who are frequent fliers. While taking the policy, the benefit structure and the geographic scope of coverage can be specified. Here you can choose the limit of the number of days per trip as 30, 45, 60 or 90 days.

Sum Insured

- The Sum Insured options range from \$25,000 to \$500,000 under the Medical Emergency Including Transportation, Repatriation and Evacuation Benefit
- The maximum limit under Personal Accident Benefit shall be \$ 50,000
- The limits under the additional benefits can be chosen by you as required

Policy Exclusions

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.

In respect of the Medical expenses including Transportation, Repatriation and Evacuation Section, the following exclusions shall apply:

- Claims in respect of diseases, illness and injury existing at the time of commencement of journey unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured Person's life.
- Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of an accident.
- Routine physical examination or any other examination where there is no objective indication of impairment of normal health.
- Pregnancy of the Insured Person including childbirth, miscarriage, abortion or complications of any of these unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured Person's life.
- Medical expenses as result of suicide, self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcohol/drug abuse, HIV/ AIDS etc.
- 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

The specific exclusions under the additional sections would apply, if they have been opted for.

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

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

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

sms 'travel' to **55454**
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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-16

Reliance Corporate Flexi Travel Care Policy

ensure a safe corporate trip,
every step of the way



RELIANCE
General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Welcome to Reliance General Insurance

Your employees are one of your greatest assets. While they brave new challenges and take responsibilities for your Company all over the world, they would be in dire need of comprehensive coverage to keep them secure if any contingency strikes. The Reliance Corporate Flexi Travel Care Policy lets you provide them this financial security so that they can be adequately protected at all times.

Key Advantages

- Complete flexibility in choosing the benefits
- Option for both annual and short term plans available
- Premium can be paid for the exact number of days of travel, in short-term plans
- Door to door coverage for Personal Accident
- Immediate policy issuance and fast claims settlement
- 24-hour emergency services and Cashless services through Emergency Assistance Service Provider - through international toll free numbers
- Separate domestic toll free number for claims queries/ follow up
- 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
- Coverage of Pre-existing Ailments and Maternity – only in case of life threatening situations
- Sports person can be considered for coverage subject to prior declaration and loading of premium

What does this Policy cover

The Reliance Corporate Flexi Travel Care Policy covers: Medical Expenses including Transportation, Repatriation and Evacuation

Expenses incurred for availing immediate emergency medical assistance for any disease or illness contracted or injury sustained by the Insured Person, in a cashless manner, while he/she is on a trip abroad.

It also provides for the following:

- Cost of transportation, including necessary medical care en-route
- Extra costs of transportation (including expenses towards accompanying person) from the foreign country to permanent place of residence in India or nearest Hospital
- In the event of death, extra costs of either transporting the mortal remains back home or for burial of remains at the place of death

Additional Benefits

A host of additional benefits are available for you to choose from:

- **Dental Care Expenses**
Expenses incurred on acute anesthetic treatment of a natural tooth or teeth, while the Insured Person is on the trip abroad.
- **Loss of Passport**
Reimbursement of actual expenses incurred in obtaining a duplicate or fresh passport during a trip, in the event of loss of passport.
- **Loss of International Driving Licence and Green Card**
Reimbursement of actual expenses incurred in obtaining a duplicate or fresh copy of international driving licence and green card during a trip, in the event of loss of these documents.
- **Total Loss of Checked Baggage**
Payment of compensation for the total loss of checked in baggage in a registered carrier.
- **Delay of Checked Baggage**
Reimbursement of reasonable expenses incurred for the purchases of toiletries, clothing and medication due to a delay of check in baggage by a registered carrier.

■ Personal Accident

Payment of compensation against death or permanent disability of Insured Person due to accidental injury while on the trip.

■ Personal Accident – Domestic

Provides compensation for death or permanent disability due to accidental bodily injury during the Insured Person's travel from his/her residence in India to the International Airport in India and on his/her return from the trip from the International Airport to his/her residence in India.

■ Accidental Death & Dismemberment Common Carrier

Covers injury sustained by Insured Person, which results in loss of life or permanent total disability while riding as a passenger in any common carrier.

■ Personal Liability

Payment of 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.

■ Daily Allowance in case of Hospitalisation

Payment of compensation as daily allowance, in case of hospitalisation of Insured Person beyond a specified number of days due to disease, illness and injury.

■ Financial Emergency Assistance

Arrangement of emergency cash in the event of the loss of travel funds arising out of theft, mugging, robbery or dacoity.

■ Hijack Distress Allowance

A special distress allowance will be given if the registered carrier that the Insured Person is traveling in, is hijacked for more than the specified number of hours.

■ Trip Delay

Re-imbursment of additional expenses incurred if the trip is delayed for more than the specified number of hours due

to airline problems, medical problems, personal employment problems or natural disasters.

■ Trip cancellation & Interruption

Reimbursement of the non-refundable prepaid payments or the additional expenses if the trip that the Insured Person is embarking on is cancelled or interrupted due to medical problems or personal employment problems of the Insured Person or on account of natural disasters.

■ Missed Connection

Reimbursement of additional expenses incurred, if the Insured Person misses his/her connecting flight due delay in the arrival of the aircraft for a period exceeding the specified number of hours.

■ Two-way Compassionate Visit

Reimbursement of return fare for an immediate family member to visit the Insured Person or the Insured Person to visit his/her family member in case of hospitalisation for more than the specified number of days.

■ Home Burglary Insurance

Payment of compensation for any loss or damage caused by burglary of the contents at Insured Person's home in India, while he / she is on the trip abroad.

■ Alternative Employee or Resumption of Assignment Expenses

Reimbursement of expenses towards sending an alternative employee, in case of the unexpected death of the Insured Person or accidental injury, sickness or disease of the Insured Person requiring his/her return to India. This can be extended to cover the death of an immediate family member limited to spouse and dependant children due to accident in India necessitating the return of the Insured Person to India.

■ Loss or Damage to Business Equipment

Payment towards loss or damage to computer equipment, communication devices and other business related equipment carried by the Insured Person, whilst on a trip