

GENERAL CONDITIONS

- Pre existing illness/Ailment mentioned in the health report shall be excluded from the policy
- No refund is allowed for curtailment of risk and after journey commencement

SPECIAL EXCLUSIONS

You are not covered if any expenses incurred directly or indirectly in respect of

- Travelling against the advice of a physician, for obtaining treatment, preexisting ailments & complications arising out of them, suicide or attempted suicide, War, Terrorism, Illegal Acts, Dangerous Sports, Pregnancy resulting childbirth, miscarriage abortion or any other complications.
- Children below the age of 5 yrs are covered by excluding following diseases: Mumps, Chickenpox, Measles, German Measles, Spina Bifida, Whooping Cough, Diphtheria, Poliomyelitis, Meningitis & Scarlet Fevers.

Note: Coverages, terms and conditions and exclusions are only outlined briefly in this brochure. For complete details, please refer to the policy wordings available in the Policy Jacket.

OUR INTERNATIONAL EMERGENCY SERVICE PROVIDER ISOS 24-HOUR HELPLINE CENTRE - JUST A CALL AWAY

Toll Free : 1866 202 4700 (Only for USA & Canada)
Land line : 011 - 41898872 (for other countries)
Fax : 011 - 41898801
Email : hdfcergo@internationalsos.com

All decisions to settle claim payments are made by HDFC ERGO.

HDFC ERGO General Insurance Company Limited

Registered & Corporate Office: 1st Floor, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

Customer Service Address: 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri (E), Mumbai - 400 059.

Toll-free: 1800 2 700 700 (Accessible from India only)

Fax: 91-22-6638 3699

care@hdfcergo.com

www.hdfcergo.com

**HDFC
ERGO**
GENERAL INSURANCE

For more details on risk factors, terms and conditions, please read the sales brochure before concluding a sale. Insurance is the subject matter of solicitation. IRDA Reg No. 125.UID No. 610

TRAVEL
INSURANCE

**HDFC
ERGO**

GENERAL INSURANCE

Har pal apke saath

Your safety
net beyond boundaries



Business travel or family holidays, today the Indian traveler is going overseas more often than ever. Staying away from home brings with it worries that range from inconvenience to safety in a foreign land like airport baggage delays to lost passports, illness expenses to medical emergencies.

Now travel safe with HDFC ERGO's Travel Insurance. A perfect plan to safeguard yourself against unforeseen mishaps during your travel and stay abroad. The Travel Insurance plans offers you cashless hospitalization, instant policy issuance and 24x7 international helpline assistance with no medical health check up.

ELIGIBILITY:

- Single Trip: 6 months to 70 years
- Annual Multi Trip: 18 years to 70 years
- Single Trip Asia excluding Japan: 6 months to 70 years
- Family Floater:

Self	upto the age of 60 yrs
Spouse	upto the age of 60 yrs
Child	Max – 2 from 3 months upto the age of 21 years

SUBLIMITS:

The following maximum eligible expenses per sickness or disease are applicable to the insured person aged 61- 70 yrs regardless of plan/option purchased .

- Hospital Room & Boarding- Maximum US\$ 1550 per day upto max 35 days
- ICU & ICCU & ITU - Maximum US\$ 3500 per day up to 7 days
- Surgical Treatment - Maximum US\$ 12,000
- Anesthetic Service - Maximum 25% of surgical treatment
- Physician's fees - Maximum US\$ 80 per visits upto 12 visits
- Diagnostic & Pre Adm Testing - Maximum US\$ 750
- Ambulance Services - Maximum US\$ 500

DEDUCTIBLES

- Emergency Medical Expenses: \$ 100 for all plans and \$ 50 for Single Trip Asia
- Hospital Cash: Single Trip
Titanium and Gold- 1 day, \$ 15 per day/ Max150 Platinum- 3 days, \$ 15 per day/Max150
Silver and Bronze- 4 days, \$ 15 per day/Max150
- Emergency Dental Treatment: \$ 150 for all plans, \$ 75 for Family Floater
- Loss of Personal Documents: \$ 30 for all plans, \$ 20 for Family Floater
- Loss of Checked Baggage: Max per Bag - 50%, per item - 10% of SI for all plans
- Delay of Checked Baggage: 12 hours, \$10 per 8 hours for all plans
- Personal Liability
 - Single trip: Titanium, Platinum and Gold Plan \$200 and Silver and Bronze plan \$150
 - Annual multi trip: Platinum and Gold Plan \$200
 - Travel Asia: Silver and Bronze Plan \$200
 - Family Floater Plan \$200
- Hijack Distress: Allowance: 1 day for all plans
- Flight Delay: 6 Hours for all plans

BENEFITS	SINGLE TRIP PLAN BENEFITS				
	TITANIUM	PLATINUM	GOLD	SILVER	BRONZE
Emergency Medical Expenses	5,00,000	2,00,000	1,00,000	50,000	30,000
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/Max150	15 per day/Max150	15 per day/Max150	15 per day/Max150	15 per day/Max150
Emergency Dental Treatment	500	500	500	300	300
Loss of Baggage and Personal Documents	250	250	250	250	250
Medical Evacuation	Included	Included	Included	Included	Included
Repatriation	Included	Included	Included	Included	Included
Loss of Checked Baggage	1,000	1,000	1,000	1,000	1,000
Delay of Checked Baggage	200	200	200	100	100
Accidental Death	25,000	20,000	15,000	10,000	10,000
Permanent Disablement	25,000	20,000	15,000	10,000	10,000
Personal Liability	2,00,000	2,00,000	1,00,000	1,00,000	50,000
Financial Emergency Assistance	1,500	1,000	700	500	300
Hijack Distress Allowance	75 per day/Max 525	75 per day/Max 525	75 per day/Max 450	75 per day/Max 450	75 per day/Max 450
Flight Delay	10 per hrs/Max 120	10 per hrs/Max 120	10 per hrs/Max 120	10 per hrs/Max 120	10 per hrs/Max 120
Hotel Accommodation	3,000	3,000	3,000	3,000	2,000

Coverage benefits are in US Dollars

BENEFITS	Annual Multi Trip		Single Trip Asia		Family Floater
	PLATINUM	GOLD	SILVER	BRONZE	SILVER
Emergency Medical Expenses	5,00,000	2,50,000	30,000	15,000	50,000
Accidental Death - Common Carrier	5,000	5,000	NA	NA	NA
Permanent Disablement - Common Carrier	5,000	5,000	NA	NA	NA
Hospital Cash	15 per day/Max150	15 per day/Max150	15 per day/Max150	15 per day/Max150	15 per day/Max150
Emergency Dental Treatment	500	500	500	500	200
Loss of Baggage and Personal Documents	250	250	150	150	250
Medical Evacuation	Included	Included	Included	Included	Included
Repatriation	Included	Included	Included	Included	Included
Loss of Checked Baggage	1,000	1,000	300	300	400
Delay of Checked Baggage	200	200	100	100	100
Accidental Death	25,000	25,000	10,000	10,000	10,000
Permanent Disablement	25,000	25,000	10,000	10,000	10,000
Personal Liability	2,00,000	2,00,000	20,000	15,000	10,000
Financial Emergency Assistance	1,500	1,500	300	300	NA
Hijack Distress Allowance	75 per day/Max 525	75 per day/Max 525	75 per day/Max 525	75 per day/Max 450	75 per day/Max 525
Flight Delay	10 per hrs/Max 120	10 per hrs/Max 120	10 per hrs/Max 120	10 per hrs/Max 120	NA
Hotel Accommodation	3,000	3,000	2,000	2,000	NA

Coverage benefits are in US Dollars