

(All figures in US Dollar)

Coverage	Corporate Elite	Corporate Plus	Corporate Standard	Deductibles
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 day max)	75 per day (7 day max)	60 per day (7 day max)	12 Hours
Financial Emergency Assistance	1000	1000	500	
Home Burglary Insurance (In Indian Rs.)	300,000	200,000		
**Special Condition (Limit of liability)**				
Any one illness	17,500	15,000	13,500	
Any one accidents	35,000	30,000	25,000	

Total Loss of Checked-in Baggage: maximum amount payable per checked-in baggage in case more than one bag has been checked in, is 50% (100% for only one checked-in baggage) of applicable Sum Insured and per item in baggage max 10%. 1 " Special condition (Limit of liability) - Applicable only for Senior Citizen (61-70)



GENERAL  
INSURANCE

An ISO 9001:2015  
Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or read the sales brochure, prospectus and policy wordings carefully before concluding sale.

**IRDAI Registration No. 103.**  
**Reliance General Insurance Company Limited**


**Registered & Corporate Office:**  
Reliance Centre, South Wing, 4<sup>th</sup> Floor, Off. Western Express Highway,  
Santacruz (East), Mumbai - 400 055.


Corporate Identity Number: U66603MH2000PLC128300.  
Reliance Travel Care Policy, UIN: RELTIOP08002V010708


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RGJ/MCOM/CO/HL-06/BR-CORP/VER.1.0/050820

## What does the policy not cover?

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 disease (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-in baggage, no partial loss or damage shall become payable


No claim will be payable towards loss arising out of War and Nuclear perils

## Claims Process

We aim to make the claims process as smooth as possible for your convenience. Here's how to make a claim:

 **Step 1**  
Intimate Reliance General Insurance within 24 hours of occurrence of claim

 **Step 2**  
To avail Worldwide cashless facility, call on the below mentioned landline numbers or on International toll free numbers given country wise in your Policy Schedule for any emergency assistance

 **Step 3**  
For reimbursement, submit fully filled claim form along with all required documents at the below mentioned address  
Contact Reliance General Insurance Company Limited  
National Toll Free No. - 1800-209-55-22  
Land line No's : +91-22-67347843/44 (Charges Applicable)  
Fax: +91 22 6734 7888  
Email Id : [reliance@europ-assistance.in](mailto:reliance@europ-assistance.in)

Address for Submitting Claims Documents  
Reliance General Insurance, Claims Department,  
C/O Europ Assistance India Pvt. Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400093, India.

**Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.**

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

RELIANCE

GENERAL  
INSURANCE

Reliance  
Travel Care Policy  
- Corporate Short Term and  
Annual Multi Trip Plan

Keeping you safe  
is our business



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.



## The incredible benefits that make the Reliance Travel Care Policy (Travel) a smart choice:



Comprehensive coverage through various unique benefits like Compassionate Visit, Home Burglary Insurance, Financial Emergency Assistance etc.



Coverage of Pre-existing disease in case of life threatening situations.



Custom made Plans (Standard, Plus, Elite) available to choose from depending on your travel requirements.



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.



Option of an annual Plan covering multiple trips to benefit Frequent Travellers.



24 Hour Emergency Services offered through Emergency Assistance Service Provider.



Per-day Basis coverage for short term trips.



## What does the policy cover?

### Medical Contingencies

#### Medical Expenses including transportation, evacuation and repatriation of mortal remains

We take care of all the emergency medical expenses incurred whilst abroad, for any sudden illness or injury.

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 Treatment

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 - 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-in baggage

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

#### Delay of checked-in baggage

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

#### 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.

### PLAN OPTIONS

(All figures in US Dollar)

Coverage	Corporate Elite	Corporate Plus	Corporate Standard	Deductibles
Medical Expenses including Transportation, Evacuation and repatriation of mortal remains	500,000	250,000	100,000	50
Dental Treatment	500	500	500	50
Personal Accident	30,000	25,000	20000	
AD-Common Carrier	5,000	5,000	2,500	
Daily Allowance in case of Hospitalisation	25 per day (7 day max)	25 per day (6 day max)	25 per day (5 day max)	2 days
Compassionate Visit	Return Fare for any one accompanying person-spouse/child/family doctor			
Loss of Passport	300	300	300	25
Total Loss of Checked-in Baggage*	1500	1000	500	
Delay of Checked-in Baggage	125	125	100	12 Hours
Trip Delay	60 per day (6 day max)	50 per day (6 day max)	30 per day (6 day max)	12 Hours