



general  
INSURANCE

SURAKSHA AUR BHAROSA DONO

## SBI GENERAL'S TRAVEL INSURANCE (BUSINESS & HOLIDAY)

SAFEGUARD YOUR TRAVEL



## **SBI General's Travel Insurance Policy (Business & Holiday)**

Travelling abroad should be memorable, every single time. Whether you are travelling alone or in a group, on work or a vacation. But what if there is an unfortunate incident during your treasured trip? How do you protect yourself in such a case?

Presenting SBI General's **Travel Insurance Policy (Business & Holiday)**. Providing comprehensive cover for you and your family when you are globetrotting, it protects you from medical and other financial emergencies during your trip abroad. Letting you enjoy your trip without any undue worry.

### **Who Can Buy This Policy?**

- ▶ Indian Residents undertaking bonafide trips abroad for:
  - Business and official purposes
  - Holiday purpose
- ▶ Foreign Nationals working in India.

Age Limit: 6 months - 70 years

### **What Are the Key Benefits of the Policy?**

Our Travel Insurance is one of the most comprehensive policies in the industry. It covers the following:

- ▶ Medical Expenses including Evacuation & Repatriation
- ▶ Personal Accident
- ▶ Travel Support
- ▶ Loss of Passport
  - Golfer's Hole-In-One
  - Delay/Loss of Checked Baggage
  - Trip Cancellation/Delay/Curtailment
  - Missed Connection
  - Hijack Cover (US \$ 200 per 24 hrs)
  - Hospitalisation Daily Allowance (cash US \$ 50 per day)
  - Bail Bond
  - Emergency Cash Advance
  - Home Burglary Insurance
- ▶ Personal Liability

## Death and Disability Covered

### What Is The Tenure Of The Policy?



#### Single Trip

For travelling just once,  
between 1 – 180 days



#### Multi Trip

For travelling as many as times as  
possible within one year of  
purchasing the Policy

### How Can I Extend The Policy Duration?

- ▶ You can extend the policy only for single trip policies provided the total Policy duration after extension is not more than 270 days.
- ▶ Extension will need prior approval of the Insurer and on payment of extra premium
- ▶ Automatic extension: This extension is for a period of maximum 7 days and is only for cases where there is delay of public transport services beyond the control of the Insured. Automatic extension is free of any charge and is over and above any extensions taken with prior approval.



## 24x7 Assistance

### What Is The Cancellation And Refund Policy?

Cancellation by Insured	<p><b>Single Trip</b></p> <ul style="list-style-type: none"><li>▶ Only if journey is not undertaken</li><li>▶ Any request for cancellation will be entertained not less than 14 days after the First Day of Insurance as indicated in the Policy Schedule.</li><li>▶ No refund of premium or part thereof will be allowed once the journey has commenced.</li></ul> <p><b>Multi Trip</b></p> <ul style="list-style-type: none"><li>▶ The Insurance may be cancelled at any time provided no claim has been made. Refund will be pro-rata based on time left for the insurance to lapse.</li></ul>
Cancellation by Insurer	The Insurance may be cancelled at any time by the Insurer by giving 15 days' notice to the Insured person. Pro-rata refund is issued to the insured in such a case. Cancellation can be on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation of the Insured person.

### What Is The Free-Look Period Under This Policy?

The insured will be allowed a period of 30 days from the date of receipt of the policy to review the policy and return the same if not acceptable. If the insured has not made any claim during the free look period, a full refund minus expenses will be given. This condition is not applicable in case of Single Trip Insurance.

### What Is Not Covered In The Policy?

- ▶ Travel against the advice of a Physician
- ▶ Receiving or due to receive specific medical treatment or has a terminal prognosis for a medical condition
- ▶ Suicide, attempted suicide or self-inflicted injury or illness
- ▶ Mental disorder, anxiety, stress or depression
- ▶ Venereal disease
- ▶ Use/Abuse of intoxicating drugs or alcohol
- ▶ Expenses related to AIDS and related diseases.
- ▶ Taking part in Naval, Military or Airforce operations
- ▶ Acts of war, invasion, enemy hostilities, civil war, rebellion, revolution, etc
- ▶ Contamination by radioactivity from nuclear waste, etc
- ▶ Air travel other than as a passenger of a commercial airliner
- ▶ Participation in adventure sports or professional sports unless covered

Disclaimer: The above information is only indicative in nature. For full details of coverage & exclusions please contact our nearest office and refer to the policy wordings.

# Fair, Transparent & Quick Claim Process

## What Is The Renewal Condition Under This Policy?

- ▶ Single Trip Insurance is non-renewable.
- ▶ Multi Trip Insurance can be renewed every year.

## What Is the Claim Procedure

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

### Our Claims Team Will:



Provide assistance in emergency situations



Keep you informed of the progress of your claim

## How Do You Make a Claim?

In case of an incident, please notify us immediately by phone or email.

### Dedicated International toll free numbers:

US: 844-691-8884 | Canada: 844-691-8882



### For rest of the world:

SBI dedicated Hotline: +91 11 42221411

(Call Back Facility)

Alarm Centre FAX: +91 11 45070617



### Email :

[sbitravel@axa-assistance.in](mailto:sbitravel@axa-assistance.in)

The policy document, together with invoices, travel documents and any other relevant details must be sent to Insurer / Service Provider, clearly stating under which Section of this Policy a claim is being made.

If medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should be forwarded to Insurer / Service Provider.

Submit claim form and all within 31 days after the end of an insured trip.

## **Prohibition of Rebates**

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. 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.
2. 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.

For More Details Contact



**SURAKSHA AUR BHAROSA DONO**

**SBI General Insurance Company Limited  
Corporate & Registered Office:**

**Fulcrum Building, 9th Floor, A & B Wing, Sahar Road,  
Andheri (East), Mumbai - 400 099**

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