

HOME
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PERSONAL
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WORKING
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HOME
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FIRE
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PERSONAL
ACCIDENT



TRAVEL
INSURANCE



HEALTH
INSURANCE



PENSION
PLANS

TRAVEL FAQs

FAQs Travel

1. Why should I buy travel Insurance?
 - ✓ To obtain a visa for some countries, overseas travel insurance is compulsory. Even where it is not, it is prudent to obtain a travel insurance policy when you are travelling on business or holiday or for education, research etc... as medical treatment costs in many countries are much higher than what they are in India and are unaffordable
2. Can I extend the period of my travel insurance?
 - ✓ It would depend on the policy terms & condition. Most policies, especially overseas travel insurance policies have a provision for one or even two extensions.
3. Is there a minimum duration of period for purchase of travel insurance?
 - ✓ Generally there will be a minimum stipulated period. Normally pricing of the policy goes by the "trip band" i.e., the number of days of travel involved and there would be a minimum trip band.
4. Is a medical check-up required to purchase a travel insurance policy?
 - ✓ Medical tests required and reports that are required to be submitted along with the duly filled in proposal form. Checkup about the validity period of such reports as well—normally reports within three to four weeks prior to departure are required.
5. Can I get a refund under my policy if I cut short my travel?
 - ✓ In case your travel doesn't take off and you show proof of the same, policies would normally provide for premium refund subject to deductions towards administrative costs. Where travel is cut short, policies may or may not allow refund subject to certain conditions.
6. Is my visa status relevant to obtain overseas travel insurance?
 - ✓ In most cases it would be. Normally, such policies are meant for travellers who visit other countries on business or holiday or education or other purposes and not for those residing permanently abroad.
7. What if I forgot to carry my travel insurance?
 - ✓ It is strongly advised to carry travel insurance during trips. In case you miss out the document then you should have important detail of your policy like policy no. or customer ID no. to avail its benefits.
8. Can I cancel a policy?
 - ✓ Yes, are allowed to cancel your travel insurance only if you don't undertake the journey covered by your insurance policy.
9. What is single trip insurance?
 - ✓ It stands valid for a single trip and only for a pre-defined number of days.
10. What is multi trip insurance?
 - ✓ People who go on frequent personal or business trips should go for multi trip insurance policy.
11. Is student travel insurance is mandatory?

- ✓ It is not mandatory in every country but yes, there are few countries which have made it compulsory.
12. Who can buy travel insurance?
- ✓ Any individual above the age of 3 years and below 80 years(may vary as per plan) can be covered by travel insurance.
13. What is the minimum period for a domestic trip to be insured?
- ✓ Usually travel insurance offers coverage to domestic trips as short as 1-4 days.
14. Can foreign nationals be covered under travel insurance?
- ✓ Foreign nationals working in India with Indian employers of multinational companies and drawing salaries in Indian currency can be covered
15. What is trip cancellation travel insurance?
- ✓ It is a pre departure coverage that reimburses you if due to some reasons your trip got cancelled. Some of the reasons of trip cancellation are natural disaster, injury, traffic accident, illness etc.
16. Will claim be settled on my return to India?
- ✓ Except in case of hospitalization, insurer will settle claims once the insured is back in india.
17. Are ambulance charges covered under the policy?
- ✓ Under emergency medical expenses, charges incurred on ambulance services (to and from the hospital) are covered by insurance company.
18. What is medical repatriation?
- ✓ Medical repatriation means arranging transportation to move an insured to his/her country of residence following a medical emergency.
19. What is medical evacuation?
- ✓ Medical evacuation means arranging transportation to move an Insured to the nearest hospital.
20. What are the benefits available under hijack distress allowance?
- ✓ If the common carrier in which an insured is travelling is hijacked, insurance company pays compensation to his/her family for fixed number of days.