



Digitally Signed by
Reliance General Insurance
Company Limited Date:
26-04-2025

reliancegeneral.co.in
022 4890 3009
74004 22200

Reliance Corporate Flexi Travel Care Insurance Policy.

Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063. Branch Contact No. : 022-33031000		Policy Servicing Office Name & Address- Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063			
Certificate No. - 123456789		Master Policy No. – RGICL-MP-2024			
Br. Code- BR-123	PSO No. - PSO-1234	Dept. - Dept-101		Intermediary Code - INT123	
Tax Invoice No & Date : 123456789 & 26-04-2025					
Details of the Insured					
Name of the Policy Holder		XXXX			
Address of the policy holder		XXXXXXXXXX			
Details of the Insured Person					
Name of the Insured Person	Passport No.	Gender	Nominee Name	Relationship of the Nominee with the Insured Person	ABHA ID or ABHA address
John Doe	P1234567	Male	Jane Doe	Wife	N/A
Communication Address & Place of Supply		123 Street Name, City, State, 123456			
E mail id					
Telephone Number		022-XXXXXXXX			
GSTIN / UIN Of Insured : EUROP ASSISTANCE GST No.					
Geographical Coverage		XXXX			
Country Visiting					
Policy Period		XXXX to XXX time 00:00 XX days			
Name of the Plan opted		XXX			
Any Pre existing disease		NO			

Policy Coverage	Sum Insured (in INR)	Deductible (in INR)
Medical Expenses Including Transportation, Evacuation & Repatriation of Mortal remains	60,000	100
Dental Treatment	500	100
Loss of Passport	300	50
Total Loss of Checked in baggage	1,000	NIL
Delay of Checked in Baggage	100	6 Hours
Personal Liability	25,000	NIL
Daily Allowance in case of Hospitalisation	25 per day (5 days max)	2 days
Hijack Distress Allowance	50 per day (7 days max)	12 Hours
Trip Delay	150	12 Hours
Trip Cancellation & Interruption	600	NIL
Missed Connection	200	NIL
Compassionate visit	Return Fare for any one accompanying person - spouse / child / family doctor	NIL

Reliance General Insurance Company Limited. IRDAI Registration No. 103 An ISO 9001:2015 Certified Company

Registered & Corporate Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063.

Home Burglary Insurance (Amount in Indian Rs)	1,00,000	NIL
Personal Accident	20,000	NIL
Personal Accident	20,000	NIL
Accidental Death-Common Carrier	2,500	NIL
Any one illness	15,000	NIL
Any one Accident	22,500	NIL
Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/ENF-1/CSD/70/2024-25/(Validity Period Dt. 01/11/2024 to Dt. 01/12/2025)/5162 Date 30-10-2024" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir		

Specific Condition

1. This policy is applicable for registered customers who have successfully booked for travel assistance services from Interstellar Services Private Ltd.
2. Warranted that every customer shall have a unique membership ID issued by Interstellar Services Private Ltd.
3. The policy will not cover insured/insured person who is less than 03 months and more than 80 years of age (as on completed birthday).
4. Warranted that insured is a citizen of India and has a permanent place of residence in India and is not an NRI or OCI or foreign national and was within the territory of India at the time of issuance of the policy and before the commencement of the trip.
5. Warranted that purpose of visit will be either leisure or personal business only.
6. Warranted that declaration of any pre-existing condition, using words/terms which mean any disease/illness similar to - Cancer / Leukemia / Malignant Tumor, Cardiac ailments, COPD, HIV/AIDS, Insulin Dependent Diabetes, Kidney Ailment, Liver Disease, Neurological Disorder / Stroke / Paralysis, Thalassemia will render this policy null and void-ab-initio and the company shall have no liability under the policy – clean health history required.
7. Any expenses related to pre-existing illness/disability/diseases and its related complications/consequences are not payable under the policy except for life-saving unforeseen emergency measures provided to the Insured/Insured Person by the Physician for hospitalization arising out of a pre-existing disease. The treatment for these emergency measures would be paid until the Insured/Insured Person becomes medically stable up to the sum insured opted. All further medical costs to maintain medically stable or to prevent the onset of acute pain would be borne by the Insured/Insured Person.
8. Repatriation of Mortal Remains: USD 7,500.
9. Warranted that the 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 the applicable Sum Insured, and per item in baggage, the max is 10%.
10. Insurance cover shall become voidable at the option of the Company in the event of any untrue or incorrect statement, misrepresentation, non-description, or non-disclosure of any material particular in the proposal form/personal statement, declaration, and connected documents, or any material information has been withheld by the beneficiary or anyone acting on behalf of the beneficiary to obtain insurance benefit.
11. Any claim arising out of sporting activities insofar as they involve the training or participation in competitions of professional or semi-professional sports persons is excluded.
12. Medical/Hospitalization expenses due to COVID-19 infection are covered if contracted during travel as per policy terms and conditions.
13. Total Premium of Rs inclusive of 18% GST has been paid to RGIC.

Exclusions:

1. Any pre-existing medical conditions and their related complications/consequences.
2. Travelling against the advice of a physician.
3. Receiving or being on a waiting list for a specified medical treatment.
4. Travelling to receive treatment.
5. Being under a terminal prognosis for a medical condition.
6. Partial loss of checked baggage – only the loss of your entire baggage is covered, not partial loss.
7. War or nuclear perils in the country you're visiting.
8. Treatment which could reasonably be delayed until the insured/insured person's return to the Republic of India.
9. Any Travel to Declined countries: -Afghanistan, Myanmar (Burma), Democratic Republic of Congo, East Timor, Eritrea, Iran, Iraq, Liberia, Libya, North Korea, Rwanda, Sierra Leone, Somalia, Sudan, Syria, Yemen, Congo, Republic of (Brazzaville), Timor-Leste (East Timor), Zaire, Ukraine, Pakistan. The list of declined countries may undergo change from time to time depending on the geo-political situation in the respective country.
10. Any claim relating to events occurring before the commencement of the cover or outside the period of insurance.

For complete list of exclusions, terms and conditions kindly refer policy wordings.

In witness whereof this policy has been signed at Mumbai on :- **DD-MM-YYYY**

GSTIN : 27AABCR6747B1ZG **SAC** : 997142 **Description of Services** : Accident and Health Reinsurance Service
As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.

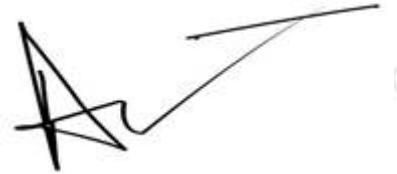
"In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change".

Grievance Clause:-

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in

Category-General Insurance Business Service 00440005

For and on behalf of Reliance General Insurance Company Limited.



Authorized Signatory

Note: The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in. The policy has been issued based on the information provided by you/your health of the life to be insured / proposer after the proposal has been submitted but before communication of the risk acceptance by the Company.

Europ Assistance India Pvt Ltd.

7th Floor, Star Hub, Bldg No. 2, Near ITC Maratha Hotel, Sahar, Andheri East, Mumbai - 400 059.

Please provide immediate intimation of any claim / requirement for emergency assistance while abroad to ensure that the Claim is not prejudiced. Please contact the International Toll Free Helpline numbers given below.



In case of any requirement for emergency assistance whilst abroad, please contact the toll free helpline numbers given below:

This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017
International Toll Free line: Singapore and Thailand — 001-80099441111, Hong Kong — 001-80099441111 and 006-80099441111, USA — 18337426673, Canada — 011-80099441111, Australia — 0011-80099441111, Japan — 001-010-80099441111 and 010-80099441111, Israel — 00-80099441111 and 014-80099441111, Greece — 86002038017, Argentina, Austria, Belgium, China, Czech Republic, Denmark, France, Germany, Hungary, Italy, Malaysia, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, South Africa, Spain, Sweden, Switzerland, Taiwan & United Kingdom — 00-80099441111

Note: Kindly refer our website for updated new toll free numbers with effect from 1st October 2017 onwards.

Dedicated National Toll Free Help Line: 1800 209 5522

Land Line: +91 22 67347843 & +91 22 67347844

Fax Number: +91 22 67347888

Email: reliance@europ-assistance.in

Website: www.europ-assistance.com

Intermediary Code/Name: Direct

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IRDAI Registration No. 103

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

Note: The Policy copy and all related documents shall be sent to the email ID provided above. If you wish to receive the Policy copy and related documents in physical form to the aforesaid communication address, please drop us an email at rgicl.services@relianceada.com

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Corporate Identity No. U66603MH2000PLC128300. **UIN No.** RELTIOP07004V010607. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/UW/CO/2822/PS/1.0/010218.