

GENERAL CONDITIONS

- Diseases mentioned in the health report shall be excluded from the policy.
- No refund is allowed for curtailment of risk and after journey commencement.
- In case the proposer is unable to submit the medical reports, the medical Sum Insured will be restricted to US\$ 10,000 for all the plans.

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 ERV 24-HOUR HELPLINE CENTRE - JUST A CALL AWAY

Toll-Free No.:

USA : 18663815720

Canada : 18663771177

Europe (For 28 countries in Europe) : UFIN No. - 800 8000 8400

Rest of world : +91 22 67515517

Fax : +91 22 67027259 / +91 22 67021259

Email : hdfcergo@phmglobal.com

Australia	: 11-800-80008400	Japan	: 0061-010-800-80008400
Austria	: 0-800-80008400	Japan	: 0041-010-800-80008400
Belgium	: 0-800-80008400	Malaysia	: 0-800-80008400
China	: 0-800-80008400	Norway	: 0-800-80008400
Denmark	: 0-800-80008400	Netherlands	: 0-800-80008400
Finland	: 990-800-80008400	New Zealand	: 0-800-80008400
Finland	: 999-800-80008400	Philippines	: 0-800-80008400
France	: 0-800-80008400	Portugal	: 0-800-80008400
Germany	: 0-800-80008400	S.Korea	: 1-800-80008400
Hong Kong	: 1-800-80008400	S.Korea	: 2-800-80008400
Hungary	: 0-800-80008400	Singapore	: 1-800-80008400
Ireland	: 0-800-80008400	Spain	: 0-800-80008400
Israel	: 14-800-80008400	Sweden	: 0-800-80008400
Italy	: 0-800-80008400	Switzerland	: 0-800-80008400
Japan	: 001-010-800-80008400	Thailand	: 1-800-80008400
Japan	: 0033-010-800-80008400	UK	: 0-800-80008400

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

HDFC ERGO General Insurance Company Limited

6th Floor, Leela Business Park, Andheri-Kurla Road
Andheri East, Mumbai 400 059.

Registered Office: Ramon House, H T Parekh Marg
169, Backbay Reclamation, Mumbai 400 020.

Toll-free No. 1800 2 700 700

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**HDFC
ERGO**

GENERAL INSURANCE

Har pal aapke saath

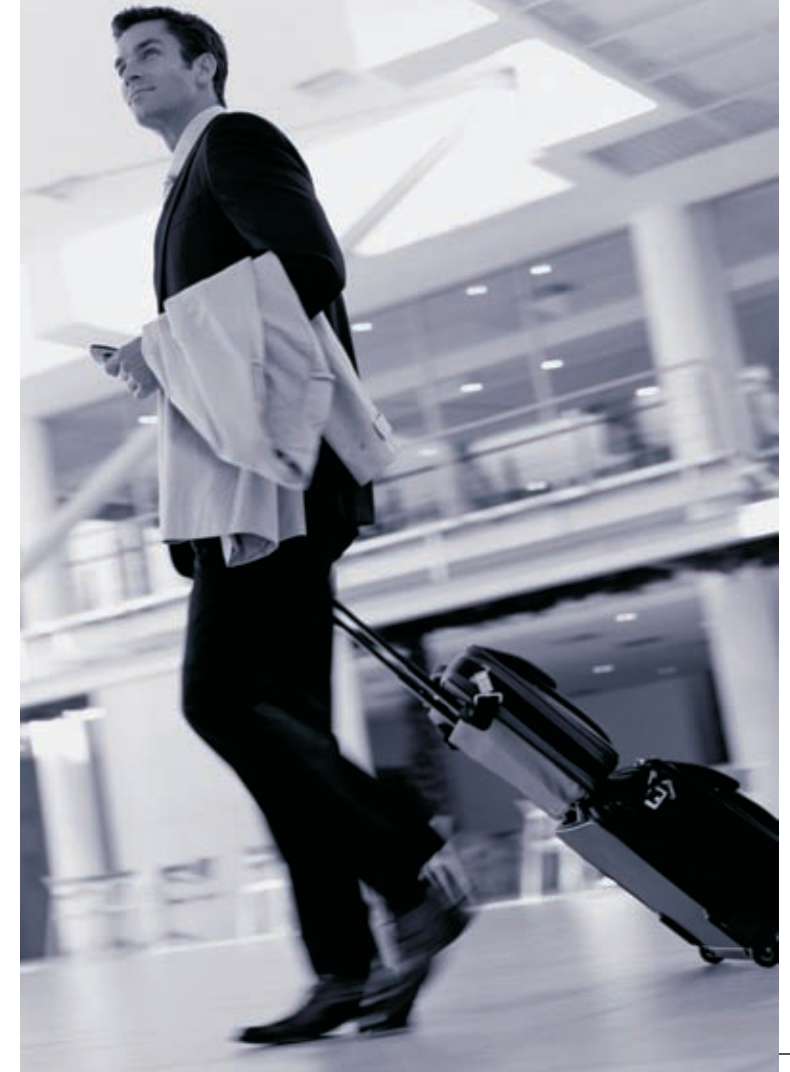
TRAVEL
Insurance

**HDFC
ERGO**

GENERAL INSURANCE

Your safety net beyond boundaries

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



TRAVEL INSURANCE – HAVE A SAFE JOURNEY

Business travel or family holidays – today the Indian traveller 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 – 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 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
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: \$ 200 for all plans
- Hijack Distress: Allowance: 1 day
- Flight Delay: 6 Hours for all plans

BENEFITS	SINGLE TRIP PLAN BENEFITS			
	PLATINUM	GOLD	SILVER	BRONZE
Emergency Medical Expenses	2,00,000	1,00,000	50,000	30,000
Accidental Death - Common Carrier	5,000	5,000	3,000	3,000
Permanent Disablement - Common Carrier	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
Emergency Dental Treatment	500	500	300	300
Loss of Personal Documents	250	250	250	250
Medical Evacuation	Included	Included	Included	Included
Repatriation	Included	Included	Included	Included
Loss of Checked Baggage	1,000	1,000	1,000	1,000
Delay of Checked Baggage	200	200	100	100
Accidental Death	20,000	15,000	10,000	10,000
Permanent Disablement	20,000	15,000	10,000	10,000
Personal Liability	200,000	100,000	100,000	50,000
Financial Emergency Assistance	1,000	700	500	300
Hijack Distress Allowance	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
Hotel Accomodation	3,000	3,000	3,000	2,000

Coverage benefits are in US Dollars

Benefit	Annual Multi Trip	Single Trip Asia			Family Floater
	Gold	Silver	Bronze	Silver	
Emergency Medical Expenses	250,000	30,000	15,000	50,000	
Accidental Death - Common Carrier	5,000	NA	NA	NA	
Permanent Disablement - Common Carrier	5,000	NA	NA	NA	
Hospital Cash	15 per day/Max150	10 per day/Max150	10 per day/Max150	15 per day/Max150	
Emergency Dental Treatment	500	500	500	200	
Loss of Personal Documents	250	150	150	200	
Medical Evacuation	Included	Included	Included	Included	
Repatriation	Included	Included	Included	Included	
Loss of Checked Baggage	1,000	300	300	400	
Delay of Checked Baggage	200	100	100	100	
Accidental Death	25,000	10,000	10,000	10,000	
Permanent Disablement / Table B	25,000	10,000	10,000	10,000	
Personal Liability	200,000	20,000	15,000	10,000	
Financial Emergency Assistance	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 525	
Flight Delay	10 per hr/Max 120	10 per hr/Max 120	10 per hr/Max 120	NA	
Hotel Accomodation	3,000	2,000	2,000	NA	

Coverage benefits are in US Dollars