

Travel Insurance FAQ



Har pal aapke saath

Why does one require Travel Insurance?

Travel Insurance provides you and your family medical, financial and other assistance in case of an emergency or untoward circumstances while travelling on an International Trip.

No matter what you are: a business traveler or a leisure traveler: you are now safer with Overseas Travel Insurance which protects you from unfortunate events such as loss or delay in checked baggage, passport loss, a medical emergency or an accident.

Insure your trip and enjoy a hassle free journey.

What are the available plans with HDFC ERGO?

HDFC ERGO provides coverages for Single Trip, Multiple Trips, Asia, and also a Family Floater Plan with various Sum Insured options to choose from.

What are the eligibility criterias?

Our Travel Insurance policy is available for all ages between 3 months – 70 years

What is the minimum period for a trip to be insured?

Our Travel Plans provide coverage to travel trips as short as 1-4 days.

Does one have to go through any medical examination?

No, there is no medical examination required upto the age of 70 years.

When does one have to submit medical examination?

For any insured, having adverse history shall have to submit medical reports irrespective of trip band.

What are the medical reports that need to be submitted?

For any insured, having adverse history

- Blood Sugar PP & Fasting
- ECG report with tracing
- Echo Cardiography report
- USG Whole Abdomen
- Doctors certificate with all details of past ailment & present medication, if any Doctor's certificate for fitness to travel

What if the above mentioned medical reports are not submitted?

In case the proposer is unable to submit the medical reports, the medical Sum Insured will be restricted to US\$ 10,000 for all plans.

Does the Policy cover pre existing disease?

This policy does not cover pre-existing diseases. A 'Pre-Existing Illness' is one with which the person is already suffering from before he buys the policy

Can Foreign Nationals be covered under the Policy?

Foreign nationals working in India with Indian employers of multinational companies, getting salary in INR can be covered subject to verification of Ration Card and IT Verification.

Can Policies be extended?

Extensions are applicable to original policies of 30 days or more and provided only if the Policy is still in force.

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For how many day can the Policies be extended?

The Policy can be extended only once and upto a maximum of 180 days. The total policy period including the extension should not exceed 360 days.

Is Travel Insurance mandatory?

Travel Insurance is not mandatory in India. However it is mandatory in UK and countries like Austria, Greece, Portugal, Spain, France, Germany, Belgium, Luxemburg, Netherlands. However for a safe and peaceful trip, we recommend that you have to take a Travel insurance policy even if you are travelling to countries apart from these.

Can the Policy be cancelled?

The policy may be cancelled via request on Email/Fax. The intimation of cancellation has to reach us latest upto 14 days from the inception date of the policy. If the policy has already incepted, a copy of all 40 pages of the passport needs to be submitted as proof. Cancellation charges of Rs. 250/- shall be applicable and the balance shall be refunded.

Can the plan coverage period be reduced?

No refund is allowed for an early return to India.

Whom to contact in case of a claim on the Policy?

In the event of a covered emergency and to register claims, call the Assistance provider, International SOS 24 hour Help Center and quote Policy Holders' Name, Policy Number, Insurance Company, Passport Number when seeking assistance within 24 Hours. The contact details are:

Toll Free No: 1866 202 4700 (Only for USA & Canada)

Land line: 011 - 41898872 (for other countries)

Fax: 011 - 41898801

Email: hdfcergo@internationalsos.com

Where can one avail the claim forms?

On registration of a claim, claim form will be forwarded to by mail, email or fax along with the intimation for the various documents required. The forms are also available on the website.

Whom to contact in case of Hospitalization?

International SOS should be contacted for all claims. The contact details are as provided above.

Can one avail of cashless facility for Hospitalization?

Yes we extend Cashless Facility for hospitalization.

Where can I get the list of Hospitals extending Cash Facility?

There are no standard lists of Hospitals. The Insured needs to intimate International SOS immediately on admission so that cashless facility may be extended to him by the assistance provider.

Will the claims be settled on return to India?

Except in the case of Hospitalization, claims are settled once the Insured is back in India

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Is Emergency financial assistance provided?

'Financial Emergency' means a situation wherein the Insured loses all or a substantial amount of his/her travel funds due to theft, robbery, mugging or dacoity. Under this benefit the insured is provided with Emergency Cash Assistance upto the limit stated in the Policy. This is an assistance provided by the company through the service provider.

Is loss of passport covered?

Yes, passport loss is covered in the policy. It is covered under the benefit of 'Loss of personal documents'. The assistance provider helps in contacting the consular authorities in case of the loss or theft of an Insured Person's passport, and arranging for its replacement.

Does the Policy cover Loss of Cash/Credit Card?

The Company shall not be liable to pay any benefit in respect of loss of cash, bank or currency notes, cheques, debit or credit cards

What is covered under the benefit Loss of Checked Baggage?

This benefit will reimburse the Insured Person the cost of replacement of the articles if the Checked in Baggage or Personal Documents are permanently damaged or lost.

What is covered under the benefit Delay of Checked Baggage?

This benefit will reimburse the Insured Person the cost of replacement of the articles if the Checked in Baggage or Personal Documents are delayed or misdirected.

Can one claim under both the sections Loss of Checked Baggage and Delay of Checked Baggage?

No, if later the baggage and/or personal belongings are lost, then any amount claimed and paid to an Insured Person under the Baggage Delay Section will be deducted from any payment under the Baggage Loss Section

Are ambulance charges covered under the Policy?

Emergency Medical Expenses includes ambulance service (to or from the Hospital).

What does Medical Repatriation and Evacuation cover?

Emergency Medical Evacuation means arrangement for transportation required to move an insured to the nearest hospital and Medical Repatriation means arrangement for transportation required to move an insured to his/her country of residence following an emergency.

What is the benefit under Hijack Distress Allowance?

If the Common Carrier in which the insured Person is aboard is hijacked, the Company agrees to pay to the Compensation for every six (6) continuous hours in excess of the Deductible.