



WANDER, EXPLORE AND DISCOVER WITHOUT WORRY

**Launching
HDFC ERGO Explorer
Pack security, unpack worries**





HDFC ERGO brings you an all new and improved international travel insurance with an array of new benefits to keep you secured and worry-free during your travels. Enjoy your next trip even more with HDFC ERGO Explorer by your side.



A product for all purposes



Vacation or leisure trip



Family holiday



Business trip



A short study / education trip



Key USPs



Competitive premiums



Provides coverage for

● Medical emergencies

● Flight mishaps

● In-trip crisis



Sum insured options ranging from USD 40,000 to 10,00,000



Choose a plan as per your destination eg. Asia only plan (Excluding Japan)



A Schengen approved travel insurance

And many more...





Base covers



Base covers shall be in force as per plan variant opted.



Emergency medical expenses:

Indemnifies the medical expenses for an emergency care hospitalisation. Expenses related to emergency medical evacuation, medical repatriation and repatriation of mortal remains are also covered under this benefit



Dental expenses: Reimbursement for expenses incurred in respect of the medically necessary dental treatment owing to sudden acute pain



Personal accident: Lump sum payment in the event of an accidental death and/or permanent disablement due to an accident



Personal accident - Common carrier: Lump sum payment in the event of an accidental death and/or permanent disablement due to an accident in a common carrier



Hospital cash: Daily cash for each continuous and completed period of 24 hours of hospitalisation



Theft of baggage and its contents: Reimbursement of expenses in case of theft of baggage owned by the insured person



Loss of checked-in baggage: Lump sum payout in the event of total and permanent loss of checked-in baggage



Delay of checked-in baggage: Reimbursement of expenses incurred in purchase of essential items in the event of delay of checked-in baggage



Loss of passport: Reimbursement of expenses incurred in obtaining a new/duplicate passport, in the event that the insured person's passport is lost



Loss of international driving license: Reimbursement of expenses incurred in obtaining a new/duplicate international driving license, in the event that the insured person's international driving license is lost





Emergency cash assistance:

Assistance service provided by the company in the event that the insured person requires emergency cash flow due to theft or burglary of luggage or physical money



Flight delay: Reimbursement for expenses incurred on meals and emergency hotel accommodation if the scheduled departure of the insured person's confirmed booked flight is delayed beyond 6 hours due to specified reasons



Flight cancellation: Reimbursement for non-refundable flight cancellation expenses incurred in the event that the insured person's confirmed booked flight is cancelled due to specified reasons



Trip delay: Reimbursement for non-refundable portion of bookings pertaining to pre-booked accommodation and activities, hampered due to a trip delay



Missed flight connection:

Reimbursement for expenses incurred on accommodation and alternative flight booking to reach the intended destination of the missed flight, in case the insured person misses his immediate travel connection overseas



Trip cancellation: Reimbursement for non-refundable expenses arising out of cancellation of pre-booked confirmed accommodation & pre-booked events and activities in the event of trip cancellation due to specified reasons



Trip curtailment: Reimbursement for non-refundable expenses arising out of cancellation of pre-booked confirmed accommodation, pre-booked events and activities & cost of rescheduling pre-booked confirmed flight in the event of trip curtailment due to specified reasons



Emergency hotel accommodation for insured person: Reimbursement for the actual expenses incurred on hotel accommodation in the event that insured person is hospitalized for at least 5 continuous days and this in turn leads to the insured person missing his original scheduled forthcoming flight



Hijack distress allowance: Lump sum payout if the insured person is travelling on board a flight which is hijacked



Personal liability: Reimbursement of expenses for actual legal liability arising on account of insured person's negligence





Renewal benefits



No claim discount: No claim discount of 10% shall be applicable at every such continuous renewal wherein there was no claim paid during the expiring policy year [applicable only to gold and platinum plan annual multi-trip policies wherein opted sum insured is greater than USD 50,000]



Eligibility



a. Entry age

Minimum	Proposer	Child	Adult	Maximum	Proposer	Child	Adult
	18 years	91 days	18 years		Lifetime	Lifetime	Lifetime

b. Renewal age (Renewal is only applicable to annual multi-trip policies)

Child

 → Lifetime

Adult

 → Lifetime

c. Sum insured options in USD

40,000 50,000 1,00,000 2,00,000 5,00,000 10,00,000

d. Plan variants

Gold

Platinum

e. Trip type



Single trip



Annual multi-trip

f. Maximum trip duration in days (per trip) [Applicable only for annual multi-trip policies]

15

30

45

60

90

120



g. Policy period

Minimum Policy period offered	Single Trip	1 day
	Annual Multi Trip	1 year
Maximum Policy period offered	Single Trip	365 days
	Annual Multi Trip	1 year

h. Geographical scope (excluding India)

Asia (Excluding Japan) | Worldwide | Worldwide excluding US and Canada | Europe including Schengen



i. Policy type: Individual

j. Discounts

Discount Name	Description	Discount %
Employee	A discount of 5 % on the premium is applicable if any insured person is a HDFC group employee (full time employee) / munich re group employee (full time employee) at the time of enrolment, or subsequent renewal; provided that such policy is purchased through the company's website or the company's mobile app and without the involvement of any insurance agent or insurance intermediary	5%
Online	The insured person is eligible for 5% discount on premium in case he / she purchase the policy online from the company's website or the company's mobile app or from any technology platform that undertakes digital marketing for the company or assist with technology systems reducing it costs for the company. The subsequent renewal of the same policy will continue to enjoy the 5% discount, provided the policy remains without the involvement of any other insurance agent or insurance intermediary	5%
Loyalty	With it, you will be eligible to get a discount of 2.5% on the base premium if you have an active retail insurance policy with premium above INR 2,000	2.5%
Multi-Individual (Family)	Get discount of 10% if two or more family members are covered under the same policy under the individual policy option	10%

k. Relationships covered under the policy (Only applicable to multi-individual policies)

Self	Son-in-law	Grandfather	Sister
Spouse	Father	Grandmother	Sister-in-law
Son	Mother	Grandson	Brother-in-law
Daughter-in-law	Father-in-law	Granddaughter	Nephew
Daughter	Mother in-law	Brother	Niece

Plan chart: HDFC ERGO Explorer Product Structure

Sr.No	In-built Covers	Gold	Platinum
1	Emergency Medical expenses - Accident and Illness	✓	✓
1a	In-patient Hospitalisation	✓	✓
1b	Room Rent	✓	✓
1c	OPD Treatment	✓	✓
1d	Road Ambulance	✓	✓
1e	Emergency Medical Evacuation	✓	✓
1f	Medical Repatriation	✓	✓
1g	Repatriation of Mortal Remains	✓	✓
2	Dental Expenses	✓	✓
3	Personal Accident (PA)	✓	✓
3a	Accidental Death	✓	✓
3b	Permanent Disablement - Accident	✓	✓
4	Personal Accident - Common Carrier	✓	✓
4a	Accidental Death - Common Carrier	✓	✓
4b	Permanent Disablement - Accident - Common Carrier	✓	✓
5	Hospital Cash - Accident and Illness	✓	✓
6	Theft of Baggage and its Contents	✓	✓
7	Loss of Checked-in Baggage	✓	✓
8	Delay of Checked-in Baggage	✓	✓
9	Loss of Passport	✓	✓
10	Loss of International Driving License	✓	✓
11	Emergency Cash Assistance Service	✓	✓
12	Flight Delay	✓	✓
13	Flight Cancellation	✓	✓
14	Missed Flight Connection	✗	✓
15	Trip Delay	✗	✓
16	Trip Cancellation	✓	✓
17	Trip Curtailment	✓	✓
18	Hijack Distress Allowance	✗	✓
19	Personal Liability	✓	✓
20	Emergency Hotel Accommodation for Insured Person	✓	✓
21	No Claim Discount	✓	✓
22	Extension of PED coverage: up to 3% of Emergency Medical Expenses (Max. up to \$10,000)	✓	✓



Exclusions



1. War or any act of war, invasion, act of foreign enemy
2. Breach of law
3. Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
4. Congenital external diseases, defects or anomalies
5. Any treatment or part of a treatment that is not of a reasonable charge and not medically necessary. Drugs or treatments which are not supported by a prescription
6. Obesity/weight control
7. Cosmetic or plastic surgery
8. Hazardous or adventure sports
9. Unproven treatments
10. Sterility and infertility
11. Maternity
12. Treatments for investigation and evaluation purposes

For complete list please refer the policy wordings.



Anti-rebate warning



As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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 prospectus or tables of the insurer. Violations of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Rs. 10 Lakhs

Disclaimer: For in-depth details on benefits and exclusions, kindly refer to prospectus and policy wordings documents before concluding sale.







For more details, log on to www.hdfcergo.com or call us on 022 6242 6242

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