

- ▶ Medical expenses towards treatment of any pre-existing disease (unless of life threatening nature), suicide, self-inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcohol/drug abuse, dangerous sports, HIV/AIDS etc will not be payable
- ▶ No claim will be paid if the Insured Person
 - Is travelling against the advice of a Physician
 - Is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate
 - Is travelling for the purpose of obtaining treatment
 - Has received a terminal prognosis for a medical condition
- ▶ Theft or loss of passport or money when left unattended or not informed to Police authorities
- ▶ In case of loss of checked in baggage, no partial loss or damage shall become payable
- ▶ War or Nuclear perils
- ▶ Under Financial Emergency Assistance, any claim made after return to India

Prohibition of rebates -

Section 41 of The Insurance Act, 1938

- 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 punishable with fine which may extend to ₹ 500/-

About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Group.

Some of our other products:

- ▶ Reliance HealthGain Policy
- ▶ Reliance Householder's Package Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance HealthWise Policy
- ▶ Personal Accident Policy
- ▶ Reliance Critical Illness Policy

This product brochure gives only the salient features of the Policy.

For more details on risk factor, terms and conditions please read sales brochure carefully before concluding sale.

Visit www.reliancegeneral.co.in or Call **1800 3009** (toll free) or sms 'travel' to **55454**



General Insurance

An ISO 9001:2008 Certified Company

Reliance General Insurance Company Limited.
Registered Office: 19, Reliance Centre, Walchand Hirachand Marg, Ballard Estate, Mumbai 400001.
Corporate Office: 570, Rectifier House, Naigaum Cross Road, Next to Royal Industrial Estate, Wadala (W), Mumbai 400031.

Insurance is a subject matter of solicitation. IRDA Registration No. 103.
 UIN: IRDA/NL-HLT/RG/I/P-T/V.I/321/13-14

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RELIANCE

General Insurance

Reliance Travel Care Policy

Asia Plan

Complete safety across Asia



Whether it is an exciting ride through the colorful streets of Singapore or a relaxing time at the exotic beaches of Thailand, the beautiful and diverse landscape of Asia can offer many memorable moments. To ensure that your trip is not disturbed by any untoward event, we have designed a special Plan to cover you against various contingencies that can affect the various aspects of your trip.

Key Advantages

- ▶ Specially designed Plan, keeping in mind the travel requirements in Asian Countries excluding Japan
- ▶ Extensive coverage offered at the most affordable prices
- ▶ Choose from Silver and Standard Plan variants
- ▶ Coverage of pre-existing disease in case of life threatening situations
- ▶ Automated extensions of Policy in case of medical emergency and evacuation (upto 30 days) and delay of common carrier (upto 7 days) beyond Policy expiry
- ▶ 24 Hour Emergency Services offered through Emergency Assistance Service Provider

Medical Contingencies

Medical Expenses including transportation, evacuation and repatriation of mortal remains

We take care of all your emergency medical expenses incurred, whilst abroad, for any sudden illness or injury.

We also reimburse emergency expenses towards medical evacuation to India. We cover the cost of transporting the mortal remains of the deceased back home or the costs towards burial abroad, in case of your untimely demise.

Dental Treatment

We cover your dental expenses for any acute anaesthetic treatment of teeth due to an injury.

Personal Accident

We pay compensation if you unfortunately sustain accidental bodily injury during the trip.

Accidental Death - Common Carrier

We also pay compensation for permanent disability or loss of life arising out of an accident while riding as a passenger in a common carrier.

Personal Possession Contingencies

Loss of Passport

We reimburse actual expenses incurred for obtaining a duplicate or fresh passport in the event of a loss.

Total Loss of Checked-in Baggage

We provide compensation to you for the total loss of your checked-in baggage caused by a common carrier.

Delay of Checked-in Baggage

If your checked-in baggage is delayed for more than 12 hours, we reimburse reasonable expenses incurred for the purchases of toiletries, clothing and medication.

Time Based Contingencies

Trip Delay

We reimburse additional expenses if your trip is delayed for more than 12 hours due to airline problems, medical problems, personal employment problems or natural disasters.

Unforeseen Event Contingencies

Personal Liability

We offer compensation for liability/damages paid to a third party, resulting from death, injury or damage to health or property that is caused involuntarily by you.

Financial Emergency Assistance

We arrange for emergency cash to be made available to you in case of loss of travel funds due to theft.

Hijack Distress Allowance

In case of hijack of the common carrier that you are travelling in for more than 12 hours, we pay a special distress allowance.

Exclusions under the Policy

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any misunderstandings when you make a claim, we would like you to know some of the major exclusions under the Policy:

Coverage	Reliance Asia Standard	Reliance Asia Silver	Deductibles
Medical Expenses including transportation, evacuation and repatriation of mortal remains	25,000	30,000	50
Dental Treatment	500	500	50
Personal Accident	7,500	7,500	Nil
AD - Common Carrier	2,500	2,500	Nil
Loss of Passport	100	100	25
Total Loss of Checked-in Baggage*	200	200	Nil
Delay of Checked-in Baggage	100	100	12 hours
Trip Delay	25 per day (6 days max)	30 per day (6 days max)	12 hours
Personal Liability	10,000	10,000	Nil
Financial Emergency Assistance	500	500	Nil
Hijack Distress Allowance	50 per day (7 days max)	60 per day (7 days max)	12 hours

*Total Loss of Checked-in Baggage - 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 applicable Sum Insured and per item in baggage max 10%.