

Exclusions under the Policy

At Reliance General Insurance, we would like our policy to be as transparent as possible.

To ensure that you do not face any unpleasant surprises when making a claim, we would like you to know some of the major exclusions under the policy.

- ▶ Medical expenses towards treatment of any pre-existing disease (unless of life threatening situation), suicide, self / inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal diseases, alcohol/drug abuse, dangerous sports, HIV/AIDS etc will not be payable
- ▶ No claim will be paid where the Insured/Insured Person:
 - is travelling against the advice of a Physician; or
 - is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate; or
 - is travelling for the purpose of obtaining treatment; or
 - has received a terminal prognosis for a medical condition
- ▶ Theft or loss of passport 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

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



An ISO 9001:2009 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/RGI/P-T/V/J/321/13-14

RELIANCE

General Insurance

Reliance Travel Care Policy Schengen Plan

Ensures complete protection for your travel to schengen countries



Welcome to Reliance General Insurance

At Reliance General Insurance, we are committed towards going that extra mile to keep pace with our customers' needs and continuously evolving new products to best meet their expectations. Now, for the first time in India, Reliance General Insurance introduces a unique plan that offers a customized insurance cover meant specifically for individuals travelling on a Schengen Visa. The Reliance Travel Care Policy – Schengen, offers comprehensive coverage against medical emergencies, along with a host of value-added benefits for other unexpected contingencies.

Key Advantages

- ▶ Specially designed plan to meet the compulsory insurance requirements for Schengen Visa
- ▶ Coverage in Euro
- ▶ Comprehensive coverage through various benefits like Loss of Passport, Total Loss of Checked-in Baggage, Personal Liability, Compassionate Visit etc
- ▶ Choose from Basic and Standard plan variants
- ▶ Automatic extension of the policy in case of medical emergency and evacuation (up to 30 days) and delay of common carrier (up to 7 days) beyond policy expiry
- ▶ Coverage of pre-existing disease in case of life threatening situations
- ▶ 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, while abroad, for any sudden illness or injury.

We also reimburse emergency expenses towards medical evacuation to India. We cover the transportation cost of the deceased back home or the costs towards burial abroad, in case of one's untimely demise.

Dental Treatment

We cover your emergency dental expenses for any acute anaesthetic treatment of teeth, done while you are abroad.

Personal Accident

We pay compensation if you unfortunately sustain accidental bodily injury during the trip, leading to death or permanent disability.

Accidental Death - Common Carrier

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

Compassionate Visit

We reimburse the return fare for an immediate family member to visit you in case of hospitalisation extending to more than seven consecutive days.

Personal Possession Contingencies

Loss of Passport

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

Total Loss of Checked-in Baggage

We compensate you for the total loss of your checked-in baggage 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 medications.

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.

Coverage	Basic	Standard	Deductibles
			(All figures in Euro)
Medical Expenses including transportation and evacuation	30,000	50,000	50
Dental Treatment	500	500	50
Loss of Passport		300	25
Total Loss of Checked-in Baggage*		500	nil
Delay of Checked-in Baggage		100	12 hours
Personal Accident	10,000	15,000	nil
Accidental Death & - Common Carrier		2,500	nil
Personal Liability		50,000	nil
Compassionate Visit		Return fare for any one accompany in person - spouse/ child/ family doctor	nil

*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%.