

### 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.

#### Trip cancellation & interruption

If your trip is cancelled or interrupted due to any medical emergency, personal employment problems or natural disaster, we take care of any non-refundable prepaid payments or additional expenses.

#### Missed connection

If you miss your connecting flight due to its delay in arrival by more than 3 hours, we provide compensation to you for all additional expenses incurred.

### 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 or your family member abroad.

#### 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 or any of your family members is travelling in for more than 12 hours, we pay a special distress allowance.

#### Home burglary insurance

We cover you against any loss or damage caused by

burglary of the contents of your home in India, while you are on your trip abroad.

### 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 misunderstanding when you make 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 nature), suicide, self inflicted disease 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 you or any of your family members
  - 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 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](http://www.reliancegeneral.co.in) or Call 1800 3009 (toll free) or sms 'travel' to 55454

**RELIANCE**  
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.

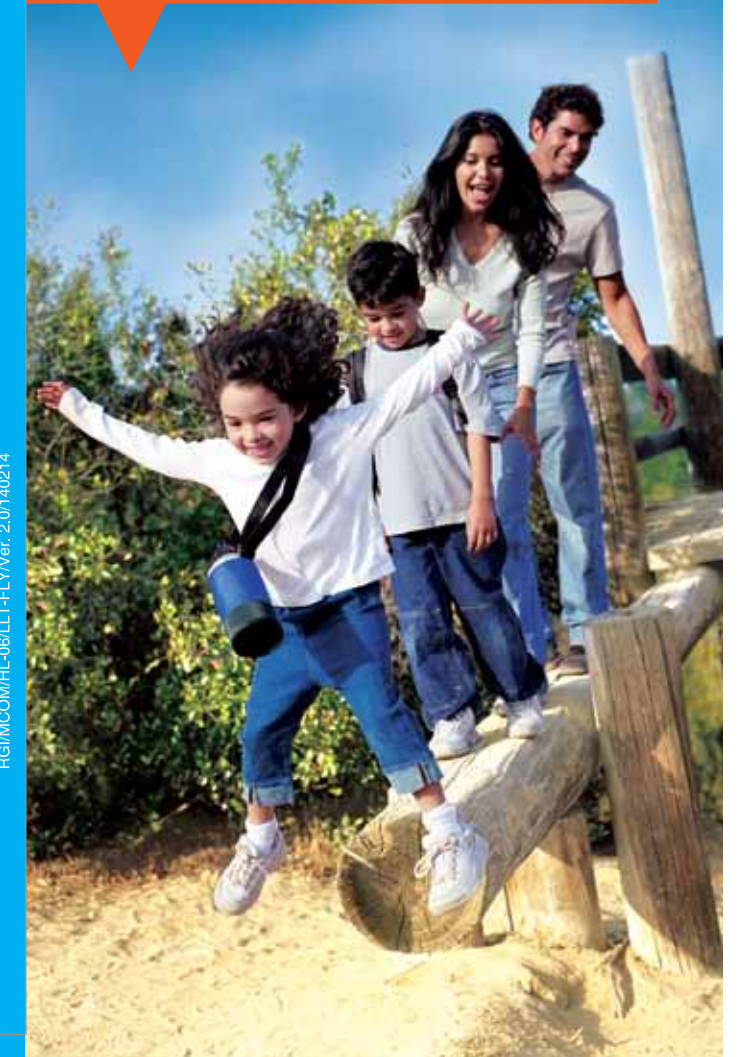
Insurance is a subject matter of solicitation. IRDA Registration No. 103.  
UIN: IRDA/NL-HLT/RG/P-TV/J/321/13-14

**RELIANCE**  
General Insurance

## Reliance Travel Care Policy

Individual, Family,  
Sr. Citizen (61-70) Plan

Making journey safer



Whether it is a fun-filled trip to Disney land or an enchanting vacation in Switzerland, sharing time with your loved ones on a family vacation are special times which you would cherish forever. To ensure that you and your family are adequately protected if something untoward happens during such precious moments, we have designed a unique Plan which offers coverages against the various aspects of your travel.

### Key Advantages

- ▶ Custom made Plans (Platinum, Gold, Silver and Standard) are available for you to choose from, depending on your travel requirements
- ▶ Comprehensive coverage through various unique benefits like Compassionate Visit, Home Burglary Insurance, Financial Emergency Assistance etc.
- ▶ Special Senior Citizen Plan available for individuals between 61-70 years of age without any medical test
- ▶ Coverage of pre-existing disease in case of life threatening situations
- ▶ Wider durations can be covered – upto 180 days, which is extendable upto 365 days
- ▶ In case of a family plan, the sum insured floats over the family members covered
- ▶ 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 emergency medical expenses incurred by you or any of your family members 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 one's untimely demise.

### Dental Treatment

We cover dental expenses incurred by you or any of your family members for any acute anaesthetic treatment of teeth due to an injury.

### Personal accident

We pay compensation if you or any of your family members unfortunately sustain accidental bodily injury during the trip.

### Accidental death - common carrier

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

### Daily allowance in case of hospitalisation

If you or any of your family members is hospitalised for more than 2 days, we provide a daily allowance as compensation.

### Compassionate visit

We reimburse the return fare for an immediate family member to visit you in the unfortunate event of you being hospitalised for more than seven consecutive days.

### 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 compensate 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 purchase of toiletries, clothing and medication.

Coverage	For Individuals aged 6 months - 60 years & for Senior Citizens (61-70 years)				For Families aged 6 months - 60 years		
	Reliance Standard	Reliance Silver	Reliance Gold	Reliance Platinum	Reliance Family Standard	Reliance Family Gold	Deductibles
Medical Expenses including Transportation, Evacuation and Repatriation of mortal remains	50,000	100,000	250,000	500,000	50,000	100,000	50
Dental Treatment	500	500	500	500	500	500	50
Personal Accident	15,000	20,000	25,000	30,000	15,000	25,000	Nil
Accidental death- Common Carrier	2,500	2,500	5,000	5,000	2,500	2,500	Nil
Daily Allowance in case of Hospitalisation		25 per day (5 days max)	25 per day (6 days max)	25 per day (7 days max)	25 per day (5 days max)	25 per day (7 days max)	2 days
Compassionate Visit	Return Fare for any one accompanying person-spouse/child /family doctor	Return Fare for any one accompanying person-spouse/child /family doctor	Return Fare for any one accompanying person-spouse/child /family doctor	Return Fare for any one accompanying person-spouse/child /family doctor	Return Fare for any one accompanying person-spouse/child /family doctor	Return Fare for any one accompanying person-spouse/child /family doctor	
Loss of Passport	300	300	300	300	300	300	25
Total Loss of Checked-in Baggage*	500	1000	1200	1500	500	1000	Nil
Delay of Checked-in Baggage	100	100	100	100	100	100	12 Hours
Trip Delay		25 per day (6 days max)	50 per day (6 days max)	60 per day (6 days max)	25 per day (5 days max)	50 per day (7 days max)	12 Hours
Trip Cancellation & Interruption		600	600	600	500	600	Nil
Missed Connection		200	300	500		300	Nil
Personal Liability	50,000	100,000	200,000	250,000	100,000	100,000	
Financial Emergency Assistance		300	300	300	500	600	Nil
Hijack Distress Allowance		50 per day (7 days max)	75 per day (7 days max)	125 per day (7 days max)	50 per day (7 days max)	75 per day (7 days max)	12 Hours
Home Burglary Insurance (in Indian Rs)		1,00,000	2,00,000	3,00,000	1,00,000	2,00,000	
Special Conditions (limit of liability)**							
Any One Illness	12,000	13,500	15,000	17,500			
Any One Accident	20,000	25,000	30,000	35,000			

\*Total Loss of Checked 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%.

\*\*Special Conditions (limit of liability) - Applicable only for Senior Citizens (61-70)

All figures are in US Dollars