

FAMILY FLOATER ELIGIBILITY

Self	Upto the age of 60 years
Spouse	Upto the age of 60 years
Child	Max - 2, upto the age of 21 years

SUBLIMITS

The following maximum eligible expenses per Sickness or Disease are applicable to the Insured person aged 61-70 years, regardless of plan/option purchased.

- Hospital Room & Boarding - Maximum US\$ 1,550 per day upto max 35 days
- ICU & ICCU & ITU - Maximum US\$ 3,500 per day upto 7 days
- Surgical Treatment - Maximum US\$ 12,000
- Anesthetic Service - Maximum 25% of surgical treatment
- Physician's fees - Maximum US\$ 80 per visit upto 12 visits
- Diagnostic & Pre-Adm Testing - Maximum US\$ 750
- Ambulance Services - Maximum US\$ 500

DEDUCTIBLES

- Emergency Medical Expenses: \$ 100 for all plans and \$ 50 for Single Trip Asia
- Hospital Cash: Single Trip
Titanium and Gold - 1 day, \$ 15 per day/Max 150; **Platinum** - 3 days, \$ 15 per day/Max 150; **Silver and Bronze** - 4 days, \$ 15 per day/Max 150
- Emergency Dental Treatment: \$ 150 for all plans; \$ 75 for Family Floater
- Loss of Personal Documents: \$ 30 for all plans; \$ 20 for Family Floater
- Loss of Checked Baggage: Max per Bag - 50%; per item - 10% of SI for all plans
- Delay of Checked Baggage: 12 hours, \$ 10 per 8 hours for all plans
- Personal Liability: \$ 200 for all plans
- Hijack Distress: Allowance: 1 day
- Flight Delay: 6 hours for all plans

GENERAL CONDITIONS

- Diseases mentioned in the health report shall be excluded from the policy.
- No refund is allowed for curtailment of risk and after Journey commencement.
- In case the proposer is unable to submit the medical reports, the medical Sum Insured will be restricted to US\$ 10,000 for all the plans.

SPECIAL EXCLUSIONS

You are not covered if any expenses incurred directly or indirectly in respect of

- Travelling against the advice of a physician, for obtaining treatment, pre-existing ailments and complications arising out of them, suicide or attempted suicide, War, Terrorism, Illegal Acts, Dangerous Sports, Pregnancy resulting childbirth, miscarriage, abortion or any other complications.
- Children below the age of 5 years are covered by excluding following diseases: Mumps, Chickenpox, Measles, German Measles, Spina Bifida, Whooping Cough, Diphtheria, Poliomyelitis, Meningitis and Scarlet Fevers.

Note: Coverages, terms & conditions and exclusions are only outlined briefly in this brochure. For complete details, please refer to the policy wordings available in the Policy Jacket.

HOW TO APPLY

- Simply complete the Travel Suraksha proposal form in all aspects and submit it to us.
- Persons with a medical history need to declare the same in the proposal form and submit reports.
- Medical reports should be recently dated not prior to 7 days from the date of application for insurance.

If you have any queries or require further information, kindly contact us right away. **Toll-free Helpline: 1800-2-700-700** (from an MTNL or BSNL phone).

Tel: 022-6638 4800 (local/STD charges apply). **E-mail: care@hdfcergo.com**

OUR INTERNATIONAL SOS 24-HOUR HELPLINE

For travel, medical advice and assistance during your trip, call our emergency travel assistance partner International SOS on the 24-hour alarm centre:

E-mail: hdfcergo@internationalsos.com

ISOS Contact Numbers: 011-4189 8800/4189 8872

Fax: 011-4189 8801

Just give your name, policy number and your telephone number where you can be contacted and we'll get back to you with the assistance you require.

HDFC ERGO General Insurance Company Limited

6th Floor, Leela Business Park, Andheri-Kurla Road
Andheri (East), Mumbai 400 059.

Registered Office: Ramon House, H T Parekh Marg
169, Backbay Reclamation, Mumbai 400 020.

Toll-free No. 1800-2-700-700

Fax: 91-22-6638 3699

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**HDFC
ERGO**

Har pal aapke saath **GENERAL INSURANCE**

TRAVEL
Insurance

**HDFC
ERGO**

GENERAL INSURANCE

Your safety net beyond boundaries

*Insurance is the subject matter of solicitation Form No. 168



HDFC ERGO – REDEFINING GENERAL INSURANCE

For India, HDFC has been synonymous with housing loans for almost 30 years. The market leader in home mortgages, HDFC is among India's premier financial institutions with a distribution network of 250 branches and 90 outreach programme centres across the country. Today, with assets worth more than Rs 80,000 crores, a customer base of 32 lakhs and AAA rating for 13 consecutive years, the Group has expanded into Banking, Insurance (Life and General), Asset Management and Property Venture Funds.

ERGO is the primary insurance entity of Munich Re Group, one of the world's largest risk carriers and the leader in health & legal protection insurance in Europe. Its investments total to over € 100 billion. Little wonder, 3.3 crore clients in 25 countries place their trust in the services, competence and security ERGO provides.

With the coming together of these two financial giants, India looks forward to see the business of General Insurance being redefined. At HDFC ERGO, we aim at setting benchmarks in our path of innovating products and delivering customer service. As part of our vision, it is our endeavour to be the most admired company by being responsive to your needs and putting you back on your path of progress when life surprises you with an unfortunate event.

TRAVEL INSURANCE – HAVE A SAFE JOURNEY

Business representations, conventions, exhibitions, family holidays, adventuring. Today, the Indian traveller is going overseas more often than ever. Yet staying away from home brings with it worries that range from inconvenience to safety in a foreign land – airport baggage delays to lost passports, illness expenses to medical emergencies.

Now lay your fears to rest. Choose from HDFC ERGO's range of Travel Suraksha insurance plans. And safeguard yourself against unforeseen mishaps through your travel and stay abroad. What's more, they come with a host of features including no medical/health check-ups, cashless hospitalization, instant policy issuance and 24x7 international helpline assistance. With HDFC ERGO, no place in the world is foreign.

BENEFITS	SINGLE TRIP PLAN				
	Titanium	Platinum	Gold	Silver	Bronze
Emergency Medical Expenses	500,000	200,000	100,000	50,000	30,000
Accidental Death - Common Carrier	5,000	5,000	5,000	3,000	3,000
Permanent Disablement - Common Carrier	5,000	5,000	5,000	3,000	3,000
Hospital Cash	15 per day/Max 150	15 per day/Max 150	15 per day/Max 150	15 per day/Max 150	15 per day/Max 150
Emergency Dental Treatment	500	500	500	300	300
Loss of Personal Documents	250	250	250	250	250
Medical Evacuation	Included	Included	Included	Included	Included
Repatriation	Included	Included	Included	Included	Included
Loss of Checked Baggage	1,000	1,000	1,000	1,000	1,000
Delay of Checked Baggage	200	200	200	100	100
Accidental Death	25,000	20,000	15,000	10,000	10,000
Permanent Disablement	25,000	20,000	15,000	10,000	10,000
Personal Liability	200,000	200,000	100,000	100,000	50,000
Financial Emergency Assistance	1,500	1,000	700	500	300
Hijack Distress Allowance	75 per day/Max 525	75 per day/Max 525	75 per day/Max 450	75 per day/Max 450	75 per day/Max 450
Flight Delay	10 per hr/Max 120	10 per hr/Max 120	10 per hr/Max 120	10 per hr/Max 120	10 per hr/Max 120
Hotel Accommodation	3,000	3,000	3,000	3,000	2,000

Coverage benefits are in US Dollars

BENEFITS	ANNUAL MULTI TRIP		SINGLE TRIP ASIA		FAMILY FLOATER
	Platinum	Gold	Silver	Bronze	Silver
Emergency Medical Expenses	500,000	250,000	30,000	15,000	50,000
Accidental Death - Common Carrier	5,000	5,000	NA	NA	NA
Permanent Disablement - Common Carrier	5,000	5,000	NA	NA	NA
Hospital Cash	15 per day/Max 150	15 per day/Max 150	10 per day/Max 150	10 per day/Max 150	15 per day/Max 150
Emergency Dental Treatment	500	500	500	500	200
Loss of Personal Documents	250	250	150	150	200
Medical Evacuation	Included	Included	Included	Included	Included
Repatriation	Included	Included	Included	Included	Included
Loss of Checked Baggage	1,000	1,000	300	300	400
Delay of Checked Baggage	200	200	100	100	100
Accidental Death	25,000	25,000	10,000	10,000	10,000
Permanent Disablement	25,000	25,000	10,000	10,000	10,000
Personal Liability	200,000	200,000	20,000	15,000	10,000
Financial Emergency Assistance	1,500	1,500	300	300	NA
Hijack Distress Allowance	75 per day/Max 525	75 per day/Max 525	75 per day/Max 525	75 per day/Max 525	75 per day/Max 525
Flight Delay	10 per hr/Max 120	10 per hr/Max 120	10 per hr/Max 120	10 per hr/Max 120	NA
Hotel Accommodation	3,000	3,000	2,000	2,000	NA

NA: Not Applicable

Coverage benefits are in US Dollars