

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 illness (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 baggage, no partial loss or damage shall become payable
- War or nuclear perils

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 100% subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

Some of our other products:

- Reliance HomeProtect Policy
- Reliance Shopkeeper's Package Policy
- Reliance HealthWise Policy
- Reliance Personal Accident Policy
- Reliance Industry Care Policy
- Reliance Office Package Policy
- Reliance Commercial Care Policy
- Reliance Private Car Policy

This product brochure gives the salient features of the plan only. For further details on all the conditions and exclusions related to Reliance Travel Care Insurance Policy - Schengen, please contact us.

 **1800 3002 8282** (toll free)
3989 8282 (local charges apply)

sms 'travel' to **55454**
www.reliancegeneral.co.in

RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance General Insurance Company Limited
Registered office Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. HL-06

Reliance Travel Care Insurance Policy - Schengen

ensures complete protection
for your travel to schengen countries



RELIANCE
General Insurance
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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 and claim settlement 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
- Coverage available for trips involving winter/ adventurous sports (subject to prior declaration, and specific approval with premium loading)
- 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 ailments and maternity – in case of life threatening situations

- 24 hour Emergency Cashless Services offered through Emergency Assistance Service Provider

Medical Contingencies

Medical Expenses including Transportation

We take care of all your emergency medical expenses incurred, while abroad, for any sudden disease, illness, injury or death with cashless facility.

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 Care Expenses

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 & Dismemberment whilst in a 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 Baggage

We compensate you for the total loss of your checked-in baggage by a common carrier.

Delay of Checked 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 |
|---|---------|--|-------------|
| | in Euro | in Euro | in Euro |
| Medical expenses including Transportation & Evacuation | 30,000 | 50,000 | 50 |
| Dental Care expenses | 500 | 500 | 50 |
| Loss of Passport | | 300 | 25 |
| Total Loss of checked baggage (per baggage maximum 50% and per item in baggage max 10%) | | 500 | nil |
| Delay of checked Baggage | | 100 | 12 Hours |
| Personal Accident | 10,000 | 15,000 | nil |
| Accidental Death & Dismemberment- common carrier | | 2,500 | nil |
| Personal Liability | | 50,000 | nil |
| Compassionate visit | | Return fare for any one accompanying person - spouse/ child/ family doctor | nil |