




To make a smart choice, get in touch with us right away!

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 1800 3009 (Toll Free)

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 A Smart App by Reliance General Insurance
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RG/MCOM/CO/HL-06/BR-STUDENT/VER.1.0/050820


An ISO 9001:2015 Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in or read the sales brochure, prospectus and policy wordings carefully before concluding sale.

IRDAI Registration No. 103.
Reliance General Insurance Company Limited

Registered & Corporate Office:
 Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055.
 Corporate Identity Number: U66603MH2000PLC128300.
 Reliance Travel Care Policy, UIN: RELTIOP08002V010708

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ADD ON BENEFITS

(All figures in USD)

The following Add-on Benefits are available for Standard, Silver, Gold and Platinum plans

Coverage	Sum Insured	Deductible
Treatment of Mental & Nervous Disorders including Alcohol & Drug Dependency	1000	NIL
Inpatient Hospitalization expenses related to Pregnancy/Child birth (After a waiting period of 10 months)	500	NIL
Medical Expenses for Inter collegiate spons injuries	Covered under the Medical Expenses including Transportation and Repatriation Benefit	
Cancer Screening and Mammographic Examinations	2500	NIL
Child Care Benefits	100 per day	NIL
Additional Add on benefits		
Applicable on a case-to-case basis and subject to specific approval		
Chiropractic Treatment	1000	NIL
Physiotherapy	500	NIL
Skilled Nursing Facility	500	NIL

What does the policy not cover?

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 it is a 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 if the Insured Student :

- 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 partials loss or damage shall become payable

War or nuclear perils

Claims Process

We aim to make the claims process as smooth as possible for your convenience. Here's how to make a claim:

-  **Step 1**
 Intimate Reliance General Insurance within 24 hours of occurrence of claim
-  **Step 2**
 To avail Worldwide cashless facility, call on the below mentioned landline numbers or on International toll free numbers given country wise in your Policy Schedule for any emergency assistance
-  **Step 3**
 For reimbursement, submit fully filled claim form along with all required documents at the below mentioned address
 Contact Reliance General Insurance Company Limited
 National Toll Free No. - 1800-209-55-22
 Land line No's : +91-22-67347843/44 (Charges Applicable)
 Fax: +91 22 6734 7888
 Email Id : reliance@europ-assistance.in
 Address for Submitting Claims Documents
 Reliance General Insurance, Claims Department,
 C/O Europ Assistance India Pvt. Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400093, India.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

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.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

RELIANCE

GENERAL INSURANCE

Reliance
Travel Care Policy
- Student Plan

It pays to be well prepared



Just like academics, insurance is all about preparation. As you get ready to travel abroad for higher education, Reliance General Insurance would like to prepare you to face any unforeseen circumstances, leaving your worries behind. When studying abroad, the last thing you need to worry about is a financial crisis. To make it easier for you to deal with such situations, we have designed a unique policy, which covers you against contingencies that might come your way abroad.



The incredible benefits

that make the Reliance Travel Care Policy (Travel) a smart choice:



Custom-made plans (Platinum, Gold, Silver, Standard, and Basic) available for students to choose from depending on his/her and the university's requirements



Comprehensive coverage through various unique benefits like Bail Bond, Study Interruption, Sponsor Protection, etc.



A special basic plan offering only non-medical benefits



Option to include add-on benefits depending on the requirements of the university



Coverage of pre-existing disease — in case of life threatening situations



Policy can be taken up to a period of 2 years



Extensive coverage catering to the requirements of various universities abroad—all this and more at a very affordable cost compared to taking health insurance overseas



Two-way compassionate visit benefit to ensure that you are by the side of your loved ones during an emergency



Automatic 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



What does the policy cover?

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 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 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 travelling as a passenger in a common carrier.

Compassionate Visit

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

PLAN OPTIONS

Coverage	Basic	Standard	Silver	Gold	Platinum	Deductibles
Medical Expenses including Transportation, Evacuation and Repatriation of mortal remains		50000	100000	250000	500000	50
Dental Treatment		500	500	500	500	50
Loss of Passport	100	100	100	200	200	25
Total Loss of Checked-in baggage*	1000	1000	1000	1000	1000	100
Personal Accident	25000	25000	25000	25000	25000	NIL
Accidental Death - Common Carrier		2500	2500	2500	2500	NIL
Personal Liability	100000	100000	100000	150000	150000	200
Bail Bond	1000	500	1000	5000	5000	50
Study Interruption	10000	10000	10000	10000	10000	NIL
Sponsor Protection	10000	10000	10000	10000	10000	NIL
2 way Compassionate visit	7500	7500	7500	7500	7500	NIL

(All figures in USD)

*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% i Reliance Basic plan is for students going to certain Universities where the demand is that the medical cover shall only be taken locally 1 The sum insured mentioned against each coverage is the maximum limit upto which the benefit under that section becomes payable

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 by a registered carrier.

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.

Bail Bond

We arrange to pay the bail amount to the appropriate court/ authority, on your behalf if you have been arrested or detained by police or judicial authorities for any bailable offence whilst abroad.

Study Interruption

If your education abroad has been interrupted on account of a medical condition, we reimburse the current semester fee already paid.

Sponsor Protection

In case the sponsor, who is taking care of your tuition fees is injured resulting in his/her demise, we reimburse the tuition fees.