## 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.

### Pre-existing Disease
- If any disease, illness, congenital disorder, or condition that existed prior to the effective date of the Policy.
- Any pre-existing condition as defined by the Policy.
- Any medical condition that has been treated or is under treatment.

### Exclusions for Specific Conditions
- Any claim arising out of medical treatment for any cancer, AIDS, venereal disease, alcohol/drug abuse, dangerous sports, or war.
- No claim will be paid if the Insured Person is travelling for the purpose of obtaining treatment.
- No claim will be paid if the Insured Person is travelling against the advice of a Physician.
- If the Insured Person has received a terminal prognosis for a medical condition.
- Any claim on account of any illness, venereal disease, alcohol/drug abuse, dangerous sports, or war.
- No claim will be paid if the Insured Person is suffering from any of the mentioned exclusions.

### Medical Expenses
- No claim will be paid for medical expenses towards treatment of any injuries or illness.
- No claim will be paid if the Insured Person is travelling without the advice of a Physician.
- No claim will be paid if the Insured Person is suffering from any pre-existing disease.

### Non-Compensable Loss
- No claim will be paid if the Insured Person is suffering from any pre-existing disease.
- Any claim arising out of any pre-existing disease.
- Any claim arising out of any pre-existing condition.
- Any claim arising out of any medical condition.
- Any claim arising out of any illness.

### Special Conditions
- Any one illness
- Any one accident

### Total Loss of Checked-in Baggage
- The maximum amount payable per checked-in baggage in case more than one bag has been checked in is 50% (100% if only one checked-in baggage).

### Provisions for Claim
- The claim will be paid if the Insured Person is suffering from any pre-existing disease.
- Any claim arising out of any pre-existing disease.
- Any claim arising out of any pre-existing condition.
- Any claim arising out of any medical condition.
- Any claim arising out of any illness.

### Claims Process

#### 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 toll free 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:

Reliance General Insurance Company Limited
National Toll Free No. – 1800 200 55 22
Landline No. – +91-22-6747-8264
Fax: +91-22-6747-8265
Email: reliance@europ-assistance.in
Address: For Submitting Claims/Document
Reliance General Insurance, Claims Department,
C/O Europ Assistance India Pvt. Ltd., C-301, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai – 400 055, India

### Prohibition of Rebates

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 premium 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 rebates 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.

### Contact Information

Reliance Travel Care Policy
Corporate Short Term and Annual Multi Trip Plan

<table>
<thead>
<tr>
<th>Country</th>
<th>Contact Number</th>
<th>Email ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>022-4040 3009</td>
<td><a href="mailto:reliance@europ-assistance.in">reliance@europ-assistance.in</a></td>
</tr>
<tr>
<td></td>
<td>74006 22200</td>
<td></td>
</tr>
</tbody>
</table>

**Claims Process**

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

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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.
Every day, thousands of Indians are crossing new frontiers and taking up new challenges in different parts of the world, thereby making India proud and a force to reckon with in the global arena. While they brave and handle immense responsibilities for the benefit of their loved ones back home, they would be in dire need of a security blanket to keep them safe from any possible peril. Reliance Travel Care ensures this and more through its extensive coverages and benefits so that they can be adequately protected at all times.

What does the policy cover?

Medical Contingencies

Medical Expenses including transportation, evacuation and repatriation of mortal remains

We take care of all the emergency medical expenses incurred whilst abroad, for any sudden illness or injury. Also, we reimburse emergency expenses towards evacuation of the Insured Person 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 the imminent demise of the Insured Person.

Dental Treatment

We cover the dental expenses incurred by the Insured Person for any acute anaesthetic treatment of teeth due to an injury.

Personal accident

We pay compensation if the Insured Person unfortunately sustains 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 the Insured Person is riding as a passenger in a common carrier.

Daily allowance in case of hospitalisation

If the Insured Person is hospitalised for more than two days, we provide a daily allowance as compensation.

Compassionate visit

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

Personal possession contingencies

Loss of passport

We take care of all expenses incurred for obtaining a duplicate or fresh passport in the event of a loss.

Loss of passport (if travelling in for more than 12 hours)

We pay compensation for the total loss of the checked-in baggage caused by a common carrier.

Delay of checked-in baggage

We reimburse additional expenses incurred if the Insured Person’s trip is delayed for more than 12 hours due to airline problems, medical problems, personal employment problems or natural disasters.

Trip cancellation & interruption

If the trip that the Insured Person is embarking on 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 the additional expenses.

Miscaused

If the Insured Person misses his/her connecting flight due to its delay in arriving by more than 3 hours, we provide compensation for the 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 inadvertently by the Insured Person, whilst abroad.

Financial emergency assistance

We arrange for emergency cash to be made available to the insured in case of loss of travel funds due to theft.

Hijack distress allowance

In case of hijack of the common carrier that the Insured Person is travelling in for more than 12 hours, we reimburse reasonable expenses incurred towards purchase of toiletries, clothing and medication.

Home burglary insurance

We indemnify the Insured Person against any loss or damage caused by burglary of the contents of his/her home in India, while he/she is on a trip abroad.

The incredible benefits

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

Comprehensive coverage through various unique benefits like Compassionate Visit, Home Burglary Insurance, Financial Emergency Assistance etc.

Custom made Plans (Standard, Plus, Elite) available to choose from depending on your travel requirements.

Option of an annual Plan covering multiple trips to benefit Frequent Travellers.

24 Hour Emergency Services offered through Emergency Assistance Service Provider.

Coverage of Pre-existing diseases in case of life threatening situations.

Automated extensions of Policy in case of medical emergency and evacuation (upto 10 days) and delay of common carrier (upto 7 days) beyond Policy expiry.

Annual & Daily Basis coverage for short term trips.

Coverage for the loss of first class air ticket in case of death of a relative.

Compassionate visit

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

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Total loss of checked-in baggage

We pay compensation for the total loss of the checked-in baggage caused by a common carrier.

Delay of checked-in baggage

If the checked-in baggage of the Insured Person is delayed for more than 12 hours, we reimburse reasonable expenses incurred towards purchase of toiletries, clothing and medication.

Time-based contingencies

Trip delay

We reimburse additional expenses incurred if the Insured Person’s trip is delayed for more than 12 hours due to airline problems, medical problems, personal employment problems or natural disasters.

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