

Reliance General Insurance Company Limited

Ready Reckoner
For
Overseas Travel Insurance

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INDIVIDUAL COVERAGES

Coverage	Reliance Standard	Reliance Silver	Reliance Gold	Reliance Platinum	Deductibles
	(in US \$)				
Medical Expenses (Including Evacuation / Repatriation including transport of the mortal remains or burial at the place of death abroad)	50,000	100,000	250,000	500,000	50
Dental Treatment	500	500	500	500	50
Loss of Passport	300	300	300	300	25
Total Loss of Checked baggage*	500	1000	1200	1500	nil
Delay of Checked Baggage	100	100	100	100	12 Hours
Personal Accident	15,000	20,000	25,000	30,000	nil
AD & D Common Carrier	2,500	2,500	5,000	5,000	nil
Personal Liability	50,000	100,000	200,000	250,000	
Daily Allowance in case of Hospitalization		25 per day (5 days max)	25 per day (6 days max)	25 per day (7 days max)	2 days
Financial Emergency Assistance		300	300	300	nil
Hijack Distress Allowance		50 per day (7 days max)	75 per day (7 days max)	125 per day (7 days max)	12 Hours
Trip Delay		25 per day (6 days max)	50 per day (6 days max)	60 per day (6 days max)	12 hours
Trip Cancellation & Interruption		600	600	600	nil
Missed Connection		200	300	500	nil
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	
Home Burglary Insurance (Amount in Indian Rs)		1,00,000	2,00,000	3,00,000	

* Per baggage maximum 50% & per item in baggage max 10%

SENIOR CITYZEN 61 -70 COVERAGES

COVERAGES	Standard	Silver	Gold	Platinum	Deductibles
	(in US \$)				
Medical Expenses (Including Evacuation / Repatriation including transport of the mortal remains or burial at the place of death abroad)	50,000	100,000	250,000	500,000	50
Dental Treatment	500	500	500	500	50
Loss of Passport	300	300	300	300	25
Total Loss of Checked baggage	500	1000	1200	1500	100
Delay of Checked Baggage	100	100	100	100	12 Hours
Personal Accident	15,000	20,000	25,000	30,000	Nil
AD & D Common Carrier	2,500	2,500	5,000	5,000	Nil
Personal Liability	50,000	100,000	200,000	250,000	
Daily Allowance in case of Hospitalization		25 per day (5 days max)	25 per day (6 days max)	25 per day (7 days max)	2 days
Financial Emergency Assistance		300	300	300	Nil
Hijack Distress Allowance		50 per day (7 days max)	75 per day (7 days max)	125 per day (7 days max)	12 Hours
Trip Delay		25 per day (6 days max)	50 per day (6 days max)	60 per day (6 days max)	12 hours
Trip Cancellation & Interruption		600	600	600	Nil
Missed Connection		200	300	500	Nil
Compassionate visit	Return Fare for any one accompanying person - spouse / child / family doctor				
Home Burglary Insurance (Amount in Indian Rs)		1,00,000	2,00,000	3,00,000	
Special conditions (limit of liability)					
Any One Illness	12000	13500	15000	17500	
Any One Accident	20000	25000	30000	35000	

- Per baggage maximum 50% & per item in baggage max 10%

Special Condition (limit of liability) in USD

Any One Illness	12000	13500	15000	17500
Any One Accident	20000	25000	30000	35000

Individual Travel - Premium (INCLUSIVE OF ST)						
Standard Plan - \$ 50,000						
TRIP DURN (DAYS)	0-40 years		41-60 years		61-70 years	
	RGIC - W	RGIC - X	RGIC - W	RGIC - X	RGIC - W	RGIC - X
1-7	657	456	874	538	1,368	834
8-14	764	617	916	656	1,623	1,045
15-21	898	765	1,125	839	2,304	1,486
22-28	1,002	858	1,375	1,000	2,796	1,860
29-35	1,143	985	1,658	1,125	3,425	2,270
36-42	1,347	1,161	2,004	1,356	4,291	2,578
43-49	1,764	1,368	2,318	1,452	4,713	2,886
50-56	2,242	1,432	2,649	1,673	5,148	3,265
57-63	2,588	1,571	2,958	1,783	5,688	3,696
64-70	2,891	1,808	3,390	2,102	6,558	4,232
71-77	3,031	1,937	3,685	2,264	7,075	4,670
78-84	3,257	2,135	4,034	2,481	7,692	5,388
85-91	3,612	2,249	4,322	2,620	8,486	6,045
92-98	3,878	2,312	4,884	2,797	10,681	6,556
99-105	4,275	2,401	5,193	2,949	11,447	7,155
106-112	4,539	2,521	5,412	3,050	11,894	7,665
113-119	4,783	2,634	5,727	3,159	12,605	7,958
120-126	5,006	2,744	6,129	3,265	13,351	8,257
127-133	5,440	2,858	6,905	3,373	14,836	9,367
134-140	5,783	2,955	7,248	3,488	15,841	9,653
141-147	5,967	3,099	7,533	3,586	16,509	10,005
148-154	6,164	3,234	7,956	3,769	17,634	10,421
155-161	6,528	3,562	8,271	4,030	19,644	10,832
162-168	6,723	3,770	8,443	4,183	20,506	11,265
169-175	6,881	3,880	8,614	4,325	21,008	11,730
176-182	7,222	4,001	8,792	4,675	21,503	12,288

Individual Travel - Premium (INCLUSIVE OF ST)						
Silver Plan - \$1,00,000						
TRIP DURN (DAYS)	0-40 years		41-60 years		61-70 years	
	RGIC - W	RGIC - X	RGIC - W	RGIC - X	RGIC - W	RGIC - X
1-7	804	491	949	589	1,481	1,021
8-14	1,027	669	1,158	721	1,732	1,272
15-21	1,128	824	1,221	920	2,726	1,819
22-28	1,356	974	1,577	1,157	3,410	2,282
29-35	1,552	1,120	1,903	1,263	4,121	2,778
36-42	1,815	1,329	2,299	1,392	5,083	3,489
43-49	2,140	1,491	2,569	1,581	6,026	4,007
50-56	2,421	1,622	2,922	1,751	6,753	4,459
57-63	2,800	1,788	3,316	2,020	7,711	5,227
64-70	3,257	1,944	3,824	2,431	9,239	5,789
71-77	3,407	2,220	4,181	2,727	9,983	6,477
78-84	3,871	2,341	4,591	3,006	10,854	6,956
85-91	4,192	2,481	4,954	3,277	11,688	7,585
92-98	4,559	2,884	5,666	3,610	13,226	8,472
99-105	4,791	3,015	5,985	3,790	14,091	9,106
106-112	5,291	3,189	6,244	3,943	14,967	9,577
113-119	5,502	3,337	6,884	4,104	15,909	9,981
120-126	5,977	3,685	7,332	4,670	17,202	11,199
127-133	6,508	3,811	8,466	5,021	19,997	12,583
134-140	7,001	4,047	8,821	5,329	21,278	13,326
141-147	7,435	4,268	9,252	5,619	22,515	13,863
148-154	7,752	4,516	9,663	5,805	23,489	14,627
155-161	8,108	4,757	10,282	6,041	24,521	15,484
162-168	8,406	5,044	10,708	6,392	25,442	15,923
169-175	8,716	5,331	11,151	6,777	26,542	16,621
176-182	9,014	5,613	11,620	7,047	27,526	17,210

Individual Travel - Premium (INCLUSIVE OF ST)						
Gold Plan - \$2,50,000						
TRIP DURN (DAYS)	0-40 years		41-60 years		61-70 years	
	RGIC - W	RGIC - X	RGIC - W	RGIC - X	RGIC - W	RGIC - X
1-7	1,001	613	1,196	731	1,550	1,109
8-14	1,199	805	1,377	907	2,057	1,421
15-21	1,346	1,029	1,541	1,129	2,992	2,008
22-28	1,606	1,202	1,843	1,371	3,743	2,483
29-35	1,801	1,359	2,280	1,506	4,698	2,977
36-42	1,996	1,487	2,695	1,611	5,678	3,727
43-49	2,272	1,604	3,082	1,822	6,741	4,245
50-56	2,653	1,763	3,491	1,953	7,549	4,797
57-63	3,098	1,874	3,911	2,256	8,524	5,427
64-70	3,334	2,061	4,436	2,613	9,915	6,096
71-77	3,772	2,326	4,806	2,808	10,892	7,085
78-84	4,179	2,443	5,266	3,238	11,836	7,533
85-91	4,597	2,675	5,782	3,483	13,120	8,158
92-98	5,075	3,044	6,385	4,171	14,611	8,721
99-105	5,478	3,219	6,733	4,411	15,499	9,597
106-112	5,844	3,338	7,335	4,580	16,704	10,404
113-119	6,357	3,479	7,842	4,748	17,610	10,899
120-126	6,714	3,791	8,213	4,999	18,907	11,822
127-133	7,321	3,952	9,298	5,233	22,231	12,915
134-140	7,819	4,239	9,735	5,589	23,405	14,566
141-147	8,224	4,418	10,302	5,799	24,523	15,268
148-154	8,565	4,663	10,823	6,057	25,755	15,955
155-161	9,005	4,947	11,328	6,246	27,052	16,923
162-168	9,383	5,291	11,795	6,690	28,178	17,611
169-175	9,929	5,554	12,307	6,915	29,371	18,513
176-182	10,273	5,925	12,962	7,241	30,582	19,248

Individual Travel - Premium (INCLUSIVE OF ST)						
Platinum Plan - \$5,00,000						
TRIP DURN (DAYS)	0-40 years		41-60 years		61-70 years	
	RGIC - W	RGIC - X	RGIC - W	RGIC - X	RGIC - W	RGIC - X
1-7	1,266	703	1,783	1,025	2,447	1,946
8-14	1,508	939	2,024	1,330	3,138	2,500
15-21	1,795	1,180	2,263	1,575	4,337	3,583
22-28	2,006	1,338	2,500	1,931	5,363	4,387
29-35	2,192	1,502	2,833	2,061	7,455	5,231
36-42	2,531	1,828	3,107	2,422	9,379	6,632
43-49	2,879	2,201	4,111	2,715	11,204	7,696
50-56	3,636	2,961	5,980	3,966	12,578	8,726
57-63	4,160	3,263	6,462	4,497	14,056	9,725
64-70	4,950	3,595	8,726	5,503	16,163	10,999
71-77	5,582	4,121	9,005	5,935	17,659	12,290
78-84	6,264	4,565	10,113	6,325	19,677	13,422
85-91	6,830	5,011	10,799	7,193	20,724	14,522
92-98	7,469	5,164	12,161	7,953	24,208	15,703
99-105	7,759	5,523	12,702	8,308	25,994	17,175
106-112	8,012	5,876	13,228	8,481	27,805	18,585
113-119	8,369	6,025	13,594	8,818	29,153	19,706
120-126	8,684	6,345	13,897	9,506	31,206	21,386
127-133	9,585	6,772	14,903	11,891	34,818	23,686
134-140	9,968	6,997	15,594	12,344	36,763	25,007
141-147	10,187	7,319	16,010	12,655	38,051	26,217
148-154	10,392	7,895	17,032	13,051	40,866	26,852
155-161	11,481	8,728	19,452	13,693	42,547	28,873
162-168	11,870	8,928	20,576	14,654	44,434	30,580
169-175	12,992	9,418	21,043	15,327	47,219	31,767
176-182	13,299	9,940	21,482	15,822	50,118	34,038

ANNUAL COVERAGES

Coverage	Corporate Elite	Corporate Plus	Corporate Standard	Deductibles
	(in US \$)			
Medical Expenses (Including Evacuation / Repatriation including transport of the mortal remains or burial at the place of death abroad)	500,000	250,000	100,000	50
Dental Treatment	500	500	500	50
Loss of Passport	300	300	300	25
Total Loss of Checked baggage	1500	1000	500	
Delay of Checked Baggage	125	125	100	12 Hours
Personal Accident	30,000	25,000	20,000	
AD & D Common Carrier	5,000	5,000	2,500	
Personal Liability	250,000	200,000	100,000	
Daily Allowance in case of Hospitalization	25 per day (7 days max)	25 per day (6 days max)	25 per day (5 days max)	2 days
Hijack Distress Allowance	125 per day 7 days max	75 per day 7 days max	60 per day 7 days max	12 Hours
Financial Emergency Assistance	1000	1000	500	
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	
Trip Delay	60 per day (6 days max)	50 per day (6 days max)	30 per day (6 days max)	12 Hours
Trip Cancellation & Interruption	1250	1000	750	
Missed Connection	500	300		
Home burglary Insurance (in Indian Rs)	300000	200000		

ANNUAL PREMIUM

Age Band	Geographical Scope	Corporate Standard		Corporate Plus		Corporate Elite	
		\$100,000		\$250,000		\$500,000	
		AP-100/30	AP-100/45	AP-250/30	AP-250/45	AP-500/30	AP-500/45
6 months -40 years	WW	3,793	4,179	4,203	4,542	5,906	6,377
6 months -40 years	Ex WW	2,288	2,506	2,494	2,667	3,250	3,474
41 - 60 years	WW	4,048	4,429	4,395	4,901	5,981	6,459
41 - 60 years	Ex WW	2,449	2,656	2,559	2,831	3,225	3,448
61-70 years	WW	9,990	16,154	11,155	17,798	13,592	21,459
61-70 years	Ex WW	5,537	8,858	5,874	9,260	6,567	10,266

Note

- (i) **WW :- World-wide including USA and Canada**
- (ii) **ExWWWW :- World wide excluding USA and Canada**
- (iii) **AP/500-30 :- Annual Plan USD 500,000 - maximum number of days per trip- 30 days**
- (iv) **AP/500-45 :- Annual Plan USD 500,000 - maximum number of days per trip - 45 days**

STUDENT COVERAGES

COVERAGES	Basic	Standard	Silver	Gold	Platinum	Deductibles
	(in US \$)					
Medical Expenses Include sickness cover for Full year, outpatient treatment for full 365 days evacuation / repatriation including transport of the mortal remains or burial at the place of death abroad		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 Baggage *	1000	1000	1000	1000	1000	100
Personal Accident	25000	25000	25000	25000	25000	nil
AD & D 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	1000	1000	10000	10000	nil
2 way Compassionate visit	7500	7500	7500	7500	7500	nil

* Per baggage maximum 50% & item in baggage max 10%
Reliance Basic plan is for students going to certain Universities where the demand is that the medical cover shall only be taken locally

STUDENT RATES

Premium Chart - Reliance Travel Care Student Plan								
Age 16to 35 Years								
Duration	WORLDWIDE COVER				EXCLUDING USA & Canada			
	Standard (50 000)	Silver (1 Lacs)	Gold (2.5 Lacs)	Platinum (5 Lacs)	Standard (50 000)	Silver (1 Lacs)	Gold (2.5 Lacs)	Platinum (5 Lacs)
30	1,068	1,546	1,854	3,339	529	708	922	1,734
60	1,954	2,743	3,750	7,203	968	1,305	1,852	2,888
90	3,108	3,768	5,114	9,008	1,556	1,798	2,668	4,850
180	4,632	5,796	8,397	14,687	1,892	2,808	3,979	6,470
270	6,561	8,743	12,620	22,999	3,201	4,281	6,040	10,148
365	9,041	11,355	16,236	25,378	5,302	6,105	9,029	15,365
456	13,590	16,236	25,124	37,244	7,089	8,049	12,420	19,843
546	14,140	18,188	28,663	42,782	8,361	9,162	13,949	22,242
636	17,237	19,699	31,795	47,346	8,960	10,055	17,635	28,532
730	18,606	23,798	34,038	50,776	10,993	12,924	20,336	29,477

Basic Plan	World wide	Excl. US & Canada
	RGIC - Basic	RGIC - Basic
30	571	272
60	1,142	537
90	1,680	801
180	2,462	1,176
270	3,560	1,697
365	5,433	2,984
456	6,382	3,135
546	7,448	3,621
636	8,296	3,974
730	10,153	5,162

ASIA COVERAGES

COVERAGES	Standard	Silver	Deductibles
	US\$		
Medical Expenses (Including Evacuation / Repatriation including transport of the mortal remains or burial at the place of death abroad)	25,000	30,000	50
Dental Treatment	500	500	50
Loss of Passport	100	100	25
Total Loss of Checked baggage*	200	200	nil
Delay of Checked Baggage	100	100	12 hrs
Personal Accident	7,500	7,500	nil
AD & D Common Carrier	2,500	2,500	nil
Personal Liability	10,000	10,000	
Financial Emergency Assistance	500	500	nil
Hijack Distress Allowance	50 per day (7 days max)	60 per day (7 days max)	nil
Trip Delay	25 per day (6 days max)	30 per day (6 days max)	

* Per baggage maximum 50% & per item in baggage max 10%

Premium Chart - Reliance Travel Care Asia Plan						
(inclusive of ST)						
Days of Travel	Reliance Asia Standard \$25,000			Reliance Asia Silver \$30,000		
	6m-40 yrs	41-60 yrs	61-70yrs	6m-40 yrs	41-60 yrs	61-70yrs
1-4 Days	337	414	642	365	450	657
5-7 Days	426	462	743	457	515	761
8-14 Days	554	603	874	590	637	897
15-21 Days	625	686	1,157	647	709	1,181
22-30 Days	683	754	1,340	720	780	1,394

FAMILY COVERAGES

COVERAGES	Family Standards Plans	Family Gold Plan	Deductibles
	(in US \$)		
Medical Expenses (Including Evacuation / Repretration including transport of the mortal remains or burial at the place of death abroad)	50000	100000	50
Dental Treatment	500	500	50
Loss of Passport	300	300	25
Total Loss of Checked Baggage*	500	1000	Nil
Delay of Checked Baggage	100	100	12 hrs
Personal Accident	15000	25000	Nil
AD & D Common Carrier	2500	2500	Nil
Personal Liability	100000	100000	
Daily Allowance in Case of Hospitalization	25 per day (5 days max)	25 per day (7 days max)	2 days
Financial Emergency Assistance	500	600	Nil
Hijack Distress Allowance	50 per day (7 days max)	75 per day (7 days max)	2 days
Trip Delay	25 per day (5 days max)	50 per day (7 days max)	12 hours
Trip Cancellation & Interruption	500	600	Nil
Missed Connection		300	Nil
Compassionate Visit	Return Fare for any one accompanying person - spouse / child / family doctor	Return Fare for any one accompanying person - spouse / child / family doctor	
Home Burglary Insurance (Amt in Indian Rs.)	100000	200000	

* Per baggage maximum 50% & per item in baggage max 10%

* The sum insured is for the entire family. The base premium for the principal insured person on whose name the policy is issued will be loaded by 40% for spouse and 25% for child below 21 yrs maximum no of persons shall be one plus three

Family Rates - \$ 50,000

Age 1 to 40

Including World - Wide				Excluding - USA & Canada		
Days	Spouse + Husband	Spouse + Husband + 1 Child	Spouse + Husband + 2 Child	Spouse + Husband	Spouse + Husband + 1 Child	Spouse + Husband + 2 Child
1-7	920	1,084	1,248	638	752	866
8-14	1,070	1,261	1,452	863	1,017	1,172
15-21	1,257	1,482	1,706	1,071	1,262	1,454
22-28	1,403	1,653	1,904	1,201	1,415	1,629
29-35	1,600	1,886	2,172	1,379	1,625	1,872
36-42	1,886	2,223	2,559	1,625	1,916	2,206
43-49	2,470	2,911	3,352	1,915	2,258	2,600
50-56	3,139	3,699	4,260	2,005	2,363	2,722
57-63	3,623	4,270	4,917	2,200	2,593	2,985
64-70	4,047	4,770	5,493	2,532	2,984	3,436
71-77	4,244	5,001	5,759	2,712	3,196	3,680
78-84	4,560	5,375	6,189	2,989	3,523	4,057
85-91	5,057	5,960	6,863	3,149	3,711	4,274
92-98	5,429	6,399	7,368	3,237	3,815	4,393
99-105	5,985	7,054	8,123	3,361	3,962	4,562
106-112	6,354	7,489	8,623	3,529	4,160	4,790
113-119	6,696	7,892	9,088	3,688	4,346	5,005
120-126	7,008	8,260	9,511	3,842	4,528	5,214
127-133	7,616	8,976	10,336	4,001	4,716	5,430
134-140	8,096	9,542	10,988	4,137	4,876	5,615
141-147	8,354	9,846	11,337	4,339	5,113	5,888
148-154	8,630	10,171	11,712	4,528	5,336	6,145
155-161	9,139	10,771	12,403	4,987	5,877	6,768
162-168	9,412	11,093	12,774	5,278	6,221	7,163
169-175	9,633	11,354	13,074	5,432	6,402	7,372
176-182	10,111	11,916	13,722	5,601	6,602	7,602

Family Rates - \$ 50,000						
Age 41 to 60						
Including World - Wide						
Days	Spouse + Husband	Spouse + Husband + 1 Child	Spouse + Husband + 2 Child	Spouse + Husband	Spouse + Husband + 1 Child	Spouse + Husband + 2 Child
1-7	1,223	1,442	1,660	753	888	1,022
8-14	1,282	1,511	1,740	918	1,082	1,246
15-21	1,574	1,855	2,137	1,174	1,384	1,593
22-28	1,925	2,269	2,613	1,400	1,650	1,900
29-35	2,321	2,736	3,151	1,575	1,856	2,137
36-42	2,806	3,307	3,808	1,899	2,238	2,577
43-49	3,245	3,825	4,404	2,033	2,396	2,759
50-56	3,709	4,371	5,033	2,343	2,761	3,179
57-63	4,141	4,881	5,620	2,496	2,941	3,387
64-70	4,746	5,594	6,441	2,943	3,468	3,994
71-77	5,159	6,080	7,002	3,170	3,736	4,302
78-84	5,648	6,656	7,665	3,473	4,093	4,713
85-91	6,051	7,131	8,212	3,668	4,323	4,978
92-98	6,838	8,059	9,280	3,916	4,615	5,314
99-105	7,270	8,568	9,867	4,129	4,866	5,603
106-112	7,577	8,930	10,283	4,270	5,033	5,795
113-119	8,018	9,450	10,881	4,423	5,212	6,002
120-126	8,581	10,113	11,645	4,571	5,387	6,204
127-133	9,667	11,393	13,120	4,722	5,565	6,409
134-140	10,147	11,959	13,771	4,883	5,755	6,627
141-147	10,546	12,429	14,313	5,020	5,917	6,813
148-154	11,138	13,127	15,116	5,277	6,219	7,161
155-161	11,579	13,647	15,714	5,642	6,650	7,657
162-168	11,820	13,931	16,042	5,856	6,902	7,948
169-175	12,060	14,213	16,367	6,055	7,136	8,218
176-182	12,309	14,507	16,705	6,545	7,714	8,883

Family Rates - \$ 1,00,000

Age 1 to 40

Days	Including World - Wide			Excluding - USA & Canada		
	Spouse + Husband	Spouse + Husband + 1 Child	Spouse + Husband + 2 Child	Spouse + Husband	Spouse + Husband + 1 Child	Spouse + Husband + 2 Child
1-7	1,126	1,327	1,528	687	810	932
8-14	1,438	1,694	1,951	936	1,103	1,270
15-21	1,580	1,862	2,144	1,154	1,360	1,566
22-28	1,898	2,237	2,576	1,363	1,606	1,850
29-35	2,173	2,561	2,949	1,568	1,848	2,128
36-42	2,541	2,995	3,449	1,860	2,192	2,524
43-49	2,996	3,531	4,066	2,087	2,459	2,832
50-56	3,389	3,995	4,600	2,270	2,676	3,081
57-63	3,920	4,620	5,320	2,503	2,951	3,398
64-70	4,560	5,374	6,188	2,722	3,208	3,694
71-77	4,769	5,621	6,473	3,108	3,663	4,218
78-84	5,419	6,387	7,355	3,277	3,863	4,448
85-91	5,869	6,917	7,965	3,473	4,094	4,714
92-98	6,383	7,522	8,662	4,038	4,759	5,480
99-105	6,707	7,905	9,102	4,221	4,975	5,729
106-112	7,407	8,730	10,053	4,465	5,262	6,059
113-119	7,703	9,078	10,454	4,672	5,506	6,340
120-126	8,368	9,862	11,356	5,159	6,080	7,002
127-133	9,111	10,738	12,365	5,335	6,288	7,241
134-140	9,801	11,552	13,302	5,666	6,678	7,689
141-147	10,409	12,268	14,127	5,975	7,042	8,109
148-154	10,853	12,791	14,729	6,322	7,451	8,580
155-161	11,352	13,379	15,406	6,660	7,849	9,038
162-168	11,768	13,870	15,971	7,062	8,323	9,584
169-175	12,202	14,381	16,560	7,463	8,796	10,129
176-182	12,620	14,874	17,127	7,858	9,261	10,665

Family Rates - \$ 1,00,000

Age 41 to 60

Days	Including World - Wide			Excluding - USA & Canada		
	Spouse + Husband	Spouse + Husband + 1 Child	Spouse + Husband + 2 Child	Spouse + Husband	Spouse + Husband + 1 Child	Spouse + Husband + 2 Child
1-7	1,328	1,565	1,803	824	972	1,119
8-14	1,621	1,911	2,200	1,009	1,190	1,370
15-21	1,709	2,014	2,319	1,288	1,518	1,748
22-28	2,208	2,602	2,996	1,619	1,908	2,198
29-35	2,664	3,140	3,616	1,768	2,084	2,400
36-42	3,219	3,793	4,368	1,949	2,297	2,645
43-49	3,596	4,239	4,881	2,213	2,609	3,004
50-56	4,091	4,822	5,552	2,451	2,889	3,327
57-63	4,642	5,471	6,300	2,828	3,333	3,838
64-70	5,354	6,310	7,266	3,403	4,011	4,619
71-77	5,853	6,898	7,943	3,817	4,499	5,181
78-84	6,427	7,575	8,723	4,209	4,961	5,712
85-91	6,935	8,173	9,412	4,588	5,408	6,227
92-98	7,932	9,348	10,764	5,054	5,957	6,859
99-105	8,380	9,876	11,372	5,305	6,253	7,200
106-112	8,742	10,303	11,864	5,521	6,507	7,493
113-119	9,638	11,359	13,080	5,745	6,771	7,797
120-126	10,265	12,098	13,931	6,538	7,706	8,873
127-133	11,852	13,969	16,085	7,029	8,285	9,540
134-140	12,349	14,555	16,760	7,461	8,793	10,125
141-147	12,953	15,266	17,579	7,867	9,271	10,676
148-154	13,528	15,944	18,360	8,127	9,578	11,030
155-161	14,395	16,965	19,536	8,457	9,968	11,478
162-168	14,991	17,668	20,345	8,949	10,547	12,145
169-175	15,611	18,399	21,187	9,488	11,182	12,876
176-182	16,268	19,173	22,078	9,866	11,628	13,389



Medical Assistance & Emergency Services are implemented by our Service Providers

INTERNATIONAL SOS SERVICES (INDIA) PVT. LTD.

2nd Floor, 2-B, Lotus Towers, New Friends Colony Community Centre, New Delhi-110065
are at your disposal for 24 hours during 365 days/year

**Please contact the following numbers at International
SOS (Delhi) in case of any emergency or medical assistance**

Dedicated help line	:	00 91 11 4189 8841
Fax	:	00 91 11 4189 8801
International Toll free	:	18666773851
National Toll free	:	1600118841
Email	:	reliancegeneral@internationalsos.com
Website	:	www.internationalsos.com

What is to be done in case of a claim?

- a. The Insured / Insured Person shall immediately contact the Help Line of Emergency Assistance Service Provider stating necessary details. The details of phone numbers and Help Line are given in the Schedule attached to this Policy.
- b. The Insured /Insured Person needs to contact the Help Line number while abroad as soon as possible and inform in case the Insured/ Insured Person is/will be filing any claim, even if assistance is not required. The Company will not be liable to pay any claim that has not been informed by the Insured /Insured Person while abroad to the Help Line.
- c. The Help Line of the Emergency Assistance Service Provider will verify the identity of the caller by asking appropriate information.
- d. In the event of a disease/illness / injury where it is not possible contact the Help Line before consulting a Physician or going to the Hospital, the Insured / Insured Person shall contact the Help Line as soon as possible. In either case, when being admitted as a patient, the Insured / Insured Person shall show the concerned Physician or personnel this Policy.
- e. In case financial emergency assistance is required, the Insured / Insured Person shall immediately contact the Help Line of the Emergency Assistance Service Provider stating the details of his/her Policy along with the police report containing the passport number and a written statement narrating the incident of loss i.e. causes, circumstances and the place. Failure to do so may prejudice the Insured/Insured Person's claim.
- f. In case of Medical Expenses, Dental Treatment, Repatriation of Mortal Remains and Financial Emergency Assistance, the Company's liability will only attach if these are incurred with the approval of Emergency Assistance Service Provider .
- g. In case of Hijacking, the fact of the incident having occurred should be confirmed by police authorities. The police report should contain details such as the passport number of the Insured / Insured Person, the period of hijack, etc. In rare cases, the Company may consider other supporting documents such as a report issued by the airlines, newspaper reports, TV and other media coverage with regard to the particular hijacking incident.

How to get the claim paid?

- a. If the procedure stated above is complied with, Emergency Assistance Service Provider, as the case may be, will guarantee to the Hospital/other providers the costs of **hospitalisation**, transportation for emergency services, transportation home of the Insured/ Insured Person including accompanying person, if any, and provide financial emergency assistance to the Insured/Insured Person. **All costs will be directly settled by Emergency Assistance Service Provider on the Company's behalf** and the same shall constitute due discharge of the Company's obligations hereunder.
- b. If the Hospital / other providers do not accept the guarantee of payment from Emergency Assistance Service Provider, the Company cannot be held liable for the same. The cost will then have to be borne by the Insured / Insured Person and the same will then be reimbursed by the Emergency Assistance Service Provider / the Company on submission of required documents.
- c. Reimbursement of all claims (except claims under Financial Emergency Assistance) will be made by the Emergency Assistance Service Provider/ the Company in Indian Rupees on the Insured /Insured Person's return back to the Republic of India, at the exchange rate specified by the Reserve Bank of India, as applicable on the date the amount is billed. Claims under Financial Emergency Assistance shall be settled/arranged directly to the Insured / Insured Person, whilst abroad, by the Emergency Assistance Service Provider.
- d. Insured / Insured Person with an immigrant visa, going abroad permanently and having declared an immigrant status on the Policy will be reimbursed claims abroad.
- e. In case of claim under home burglary insurance, the loss shall be intimated to the Company and the Company shall appoint an independent surveyor to assess the loss.

What documents are required to be submitted?

- a. The original ticket / boarding pass or a copy of the passport indicating the travel dates must be submitted with every claim, along with the completed claim form.
- b. Original bills / vouchers / reports and discharge summary must be submitted along with all claims.
- c. Bills/vouchers/reports/discharge summary must mention the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the medicines prescribed. The pharmacy bills must clearly show the price and bear the receipt stamp of the pharmacy. In the case of dental treatment, the bills/ vouchers /reports must give the details of the tooth treated and the treatment performed. Treatment taken on different dates for separate ailments will be treated as separate claims. The claim forms should clearly indicate the same and supporting documents should be provided for each one. Deductible will apply to each claim separately.
- d. For reimbursement of the costs of transporting the mortal remains of the Insured /Insured Person to the Republic of India or of costs of burial abroad, an official death certificate and a physician's statement giving the cause of death needs to be submitted. Medical statements from spouses/ relatives will not be accepted. Original bills / receipts of expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.
- e. For reimbursement of extra expenses of transportation of Insured /Insured Person to the Republic of India, a medical statement from a registered Physician indicating the cause of illness and the necessity of transportation needs to be submitted. Medical statements from spouses/ relatives will not be accepted. Original bills / receipts of the expenses incurred need to be submitted also. These would be paid as per the usual and customary charges incurred for the same.
- f. For loss of passport, a Police Report obtained within 24 hours of the Insured/Insured Person becoming aware of the theft needs to be submitted. Along with this, original bills / receipts of expenses incurred for new / fresh passport needs to be submitted
- g. In case of total loss of checked-in baggage, a Property Irregularity Report or other report usually issued by the common carriers in the event of loss of checked-in baggage will need to be submitted with the claim form. A letter from the airline will also need to be submitted stating the compensation, if any received from them for the lost baggage.
- h. Adequate proof of ownership of items contained within checked-in baggage valued in excess of the Indian Rupee equivalent of US \$ 100 for loss/delay of checked-in baggage will need to be submitted.
- i. Original bills of emergency items purchased and the Property Irregularity Report or any such other report from the airline stating the date and time of

arrival of delayed baggage needs to be submitted in case of delay of checked-in baggage claims.

- j. For personal accident, original bills/ vouchers/ reports/ discharge summary are to be submitted, mentioning the name of the person treated, the cause of accident, details of the individual items of medical treatment provided and the dates of treatment. In case of death a Post mortem report, shall also be submitted.
- k. For personal liability, proof of judicial decision rendered by a Court needs to be submitted
- l. For claims under financial emergency assistance benefit, the police report filed within 24 hours of becoming aware of the robbery needs to be submitted.
- m. For claims under trip delay the following documents need to be furnished. Medical reports and doctors' statement or police report confirming the incident causing the trip delay. In case the delay is owing to sickness, injury or death of a traveling companion, the original tickets of the Insured / Insured Person and the traveling companion indicating travel to the same destination on the same dates. It should contain the Passport number of the Insured / Insured Person and period. All original bills / receipts of reasonable additional expenses incurred and/or proof of cancellation charges levied by the carriers shall be submitted
- n. For claims under trip cancellation and interruption the following documents need to be submitted. Medical reports and doctors statement if trip is cancelled or interrupted due to medical reasons. If due to employment, termination letter from the company. If due to other events, police report confirming the incident shall be submitted. In case of sickness, injury or death of a traveling companion, the original tickets of the Insured/Insured Person and the traveling companion indicating travel to the same destination on the same dates. It should contain the Passport number of the Insured / Insured Person and period. All original bills / receipts of reasonable additional expenses incurred and/or proof of cancellation charges levied by the carriers shall be submitted.
- o. For claims under missed connection the following documents need to be submitted i.e. confirmation from the airline, mentioning the scheduled arrival time and the actual arrival time. The reason for delay in the flight also needs to be mentioned. All original bills / receipts of reasonable additional expenses incurred and/or proof of cancellation charges levied by the carriers shall be submitted.
- p. Any other document(s) that the Company may require from the Insured /Insured Person to process a claim may be asked for. If the Emergency Assistance Service Provider or the Company request that bills/vouchers in a foreign language be accompanied by an appropriate translation then the costs of such translation must be borne by the Insured /Insured Person.
- q. Claim documents to be submitted in event of a claim benefit under home burglary insurance are
 - First Information Report from the Police
 - Panchnama
 - Investigation Report by the Police
 - Estimate and final bills of repairers
 - Invoices of owned articles, if required by the Company

- And any other document as may be appropriately applicable for the claims preferred under this benefit.

Obligations of the Insured /Insured Person:

- a. Claims for benefits must be submitted to the Emergency Assistance Service Provider not later than one (1) month after the completion of the treatment or transportation home, or in the event of death, after transportation of the mortal remains/ burial.
- b. Insured / Insured Person shall provide to the Emergency Assistance Service Provider on demand any information that is required to determine the occurrence of the insurable event or the Company's liability to pay the benefits. In particular, upon request, proof shall be furnished of the actual commencement date of the trip.
- c. If requested to do so by the Emergency Assistance Service Provider, the Insured / Insured Person is obliged to undergo a medical examination by a physician designated by the Emergency Assistance Service Provider.
- d. Emergency Assistance Service Provider is authorized by the Insured / Insured Person to take all measures that are suitable for loss prevention and claim minimization which includes the Insured / Insured Person's transportation back to the Republic of India.
- e. The Company shall be released from any obligation to pay benefits under this Policy, if any, of the aforementioned obligations are breached by the Insured /Insured Person.

Transfer and Set-off of Claims:

- a. If the Insured / Insured Person has any outstanding claims against third parties, such claims shall be transferred in writing to the Company up to the amount for which the reimbursement of costs is made by the Company in accordance with the terms hereunder.
- b. In so far as an Insured / Insured Person receives compensation for costs he/she has incurred either from third parties liable for damages or as a result of other legal circumstances, the Company shall be entitled to set off this compensation against the insurance benefits payable, if any.
- c. Claims to the insurance benefits may be neither pledged nor transferred by the Insured / Insured Person.

- No sum payable under this Policy shall carry any interest /penalty.
- The cover applies to all countries stated in the Schedule to this Policy except the Republic of India where the Insured/Insured Person has a permanent place of residence, except as otherwise provided.
- In the event of the Insured/Insured Person's death, the Company shall have the right to demand the submission of a post mortem/autopsy report.