

ITGI's
TRAVEL PROTECTOR
insurance policy
SPECIFIED TRIP COVER



ITGI's
Travel Protector Policy
provides you a complete
protection plan
while travelling overseas

In today's world when you, your family, friends or employees travel abroad, you are particularly exposed to several risks like that of illness, accidents, liabilities, as well as loss of belongings, passport, money, etc. and these risks get compounded in unknown territory under different laws and among alien faces. It is thus important to understand that preparing for your trip means not only planning for the expected, but also anticipating the unexpected.

ITGI's Travel Protector Insurance cover is just the right kind of Policy to provide you with complete protection against such travel related uncertainties.

A Complete Protector

Our Specified Trip Travel Protector Policy is a comprehensive package cover for any overseas trip to provide the traveller with protection against a wide range of travel related risks and perils in various situations and gives effective assistance in case of any unfortunate occurrence through our Claim Settling Agents, Paramount Health Services Pvt. Ltd. Mumbai and their International assistance partner, Euro Alarm A/S, Copenhagen.

Benefits Available

This Policy has 7 Sections, which provide comprehensive protection in case of exigencies like health related problems, loss of passport or belongings, accidents etc.

These Sections are:



• Health Cover (Section 1)

Insurance cover is provided for immediate medical assistance required as a consequence of an Insured Person falling ill or sustaining an accident whilst abroad during the period of Insurance. This includes Medical Expenses, Dental Treatment, Transportation Expenses, Local Burial Expenses and Hospital Daily Allowances up to the limits specified under the Policy.



• Total Loss of Checked Baggage including Delay of Checked Baggage (Section 2)

Insurance cover is provided for total loss of checked baggage as well as for delay for checked baggage belonging to the Insured Person caused by a carrier (i.e. airline, coach operator, ferry company etc.) up to the limits specified under the Policy.



• Hijack Distress Allowance (Section 3)

Insurance cover is provided in the event of the hijack of the air or sea common carrier in which the Insured Person is traveling whilst on the trip abroad during the Period of Insurance. An allowance will be paid for each day of the hijack up to the limits specified under the Policy.



• Loss of Passport (Section 4)

Insurance cover is provided in the event of the loss of the passport belonging to the Insured Person wherein expenses incurred in connection with obtaining a duplicate or fresh passport is paid up to the limits specified under the Policy.



• **Financial Emergency Assistance (Section 5)**

Insurance cover is provided in the event of the Insured Person getting into a financial emergency due to theft, pilferage, robbery or dacoity of his/her travel funds. A fixed sum is paid as emergency assistance up to the limits specified under the Policy.



• **Personal Liability (Section 6)**

Insurance cover is provided in the event of the Insured Person becoming legally liable to any third party for any incident caused by him/her which results in death, injury or damage to property of such third party, provided that the incident takes place on the trip abroad and during the Period of Insurance. Compensation for such liabilities is paid up to the limits specified under the Policy.



• **Personal Accident (Section 7)**

Insurance cover is provided if the Insured Person meets with an accident on a trip abroad that leads to his/her death or disablement. The benefit amount is paid to the Insured Person or his beneficiary (in the event of death of the Insured) up to the limits specified under the Policy.

Plans Available under the Policy

There are a number of Plans available under the Specified Trip Policy depending upon the Sum Insured for Medical Expenses and the countries to be visited. These are as under:

Steel : This Plan provides worldwide cover excluding U.S.A. and Canada, with Medical Expenses covered upto U.S. \$ 50,000.

Bronze : This Plan provides worldwide cover excluding U.S.A. and Canada, with Medical Expenses covered upto U.S. \$ 50,000. It also provides cover for Loss/Delay of Baggage, Loss of Passport and Personal Accident.

Silver : This Plan provides worldwide cover excluding U.S.A. and Canada, with Medical Expenses covered upto U.S. \$ 250,000. It also provides cover for Loss/Delay of Baggage, Loss of Passport, Personal Accident, Personal Liability and Hospital Daily Allowance.

Gold 100 : This provides worldwide cover including U.S.A. and Canada, with Medical Expenses covered upto U.S. \$ 100,000. It also provides cover for Loss/Delay of Baggage, Loss of Passport, Personal Accident and Personal Liability.

Gold 250 : This Plan provides worldwide cover Including U.S.A. and Canada, with Medical Expenses covered upto U.S. \$ 250,000. It also provides cover for Loss/Delay of Baggage, Loss of Passport, Personal Accident, Personal Liability and Hospital Daily Allowance.

Gold 500 : This Plan provides worldwide cover including U.S.A. and Canada, with Medical Expenses covered upto U.S. \$ 500,000. It also provides cover for Loss/Delay of Baggage, Loss of Passport, Personal Accident, Personal Liability, Hospital Daily Allowance, Financial Emergency and Hijack Distress Allowance.

Benefit Coverage under Various Plans

(All figures are in US Dollars)

Sections under the Policy	GOLD 500		GOLD 250		GOLD 100		SILVER		BRONZE	
	Sum Insured	Excess	Sum Insured	Excess	Sum Insured	Excess	Sum Insured	Excess	Sum Insured	Excess
1) Health Cover- Medical Expenses	500,000	100	250,000	100	100,000	100	250,000	100	50,000	100
This Health Cover would also include the following expenses up to the sub limits specified:										
i) Dental Treatment	250	100	250	100	250	100	250	100	250	100
ii) Transport of Mortal Remains or Burial at Local Place	7000	100	7000	100	7000	100	7000	100	7000	100
iii) Hospital Daily Allowance	30/day for 20 days	48 hours	30/day for 20 days	48 hours	N.A.	N.A.	30/day for 20 days	48 hours	N.A.	N.A.
2) Total Loss of Checked Baggage	1000	0	1000	0	1000	0	1000	0	500	0
Delay of Checked Baggage	150	12 hours	150	12 hours	150	12 hours	150	12 hours	100	12 hours
3) Loss of Passport	200	0	200	0	200	0	200	0	200	0
4) Hijack Distress Allowance	125/day for 7 days	12 hours	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5) Financial Emergency Assistance	250	0	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6) Personal Accident	25,000	0	25,000	0	25,000	0	25,000	0	15,000	0
7) Personal Liability	100,000	0	100,000	0	100,000	0	100,000	0	N.A.	N.A.

* Insured has an option for excluding Personal Accident and/or Personal Liability covers for which premium discount is allowed.

* Child Discount and Group Discount is available under the Policy subject to meeting the specified requirements for the same

* For professional sportsmen and for travellers engaging in dangerous sports, a loading is applied on the premium

Facilities Available

• **Dedicated Round-the-Clock Call Centre**

Our Policy provides protection to you 24 hours a day and 7 days a week during your trip abroad. Apart from the coverage benefits available under the Policy as detailed above, we also have a round-the-clock Call Centre working in both Hindi and English to serve you on the following matters:

- Immediate help in case of a linguistic problem and referral to interpreters
- Contact with family doctor, personal physician and information transfer between treating doctor, personal doctor and medical Service Provider referral
- Embassy referral service for lost visa and passport
- General advice in case of lost baggage
- Emergency message transmission to relatives/friends
- Information on exchange rates
- Preliminary medical advice e.g. vaccination
- Arrangement for hospital admission, evacuation, repatriation and treatment path management

• **On-the-Spot Cashless Claims Settlement**

Through our Claim Setting Agent and their international assistance partner located all across the world, we also provide direct settlement for hospitalisation expenses, transportation expenses for both Insured Person and accompanying person, expenses for transportation of mortal remains and local burial and last but not the least, provision of immediate financial assistance in case of an emergency situation as mentioned in the Policy.

Special Features

- Evacuation expenses and repatriation expenses including medical care enroute
- Additional cost for return journey of person accompanying the Insured Person in a medical emergency
- Coverage available for a maximum duration of 180 days and automatic extension of coverage for Medical Expenses beyond the Period of Insurance upto specified limits.
- Personal Accident cover is on a 24-hours basis and covers various types of partial disabilities, apart from death and permanent total disablement.
- No Medical Reports need to be submitted for Insured Persons up to the age of 60 years, although cover is available upto 70 years of age.
- On-the-spot issuance of Policy document

When will the Policy not pay?

Some of the important Exclusions under the Policy are as follows:

- Cost of treatment for pre-existing conditions and pre-planned treatment
- Loss of valuables, money, securities, tickets etc. for Baggage claims
- Theft or loss of passport or money when left unattended or not informed to the Police
- More than US\$ 5,000 in respect of children below 16 years for Personal Accident claims

Easy Claim Process

In case of any emergency while you are abroad, you need to contact our Claim Settling Agent as given below:

Paramount Health Services Pvt. Ltd.

Elite Auto House, 1st Floor, A-54 M Vasanji Road
Off. Andheri Kurla Road, Chakala, Andheri East,
Mumbai - 400 093

Phone: +91-(0)-22 67 515551

Fax: +91(0)22 66627764, 67021260

Email: travelhealth@pnhhealth.com

Toll Free: 18669785205 (from USA)

They will guide you through the simple and efficient claim settlement process and provide clarifications on any queries.

About us :

IFFCO-TOKIO GENERAL INSURANCE CO. LTD. (ITGI) is a joint venture between IFFCO and Tokio Marine and Fire Insurance Co. Ltd., Japan. After getting the licence on 4th December 2000, we started our operations and within a short period, we have become one of the leading private General Insurance Companies in India.

At ITGI, we are fully committed to providing insurance products and services to you in a convenient and satisfying manner. Our Policies have been designed to provide you with more than just a healing touch in those unfortunate yet unavoidable circumstances of life. Our personalised service, customised covers and a side array of non-life insurance products - from motor to travel, from household to personal accident, will give you complete peace of mind. We have made every effort to make our Policies and procedures simple, transparent and customer friendly to give you The Life You Deserve.

**For full details of the coverage, please refer to our Policy document or
call ITGI Customer Care at : 1800-103-5499 (toll free)**



IFFCO-TOKIO GENERAL INSURANCE CO. LTD.

Corporate Office: 4th & 5th Floor, "IFFCO TOWER"

Plot No-3, Sector-29, Gurgaon, Haryana-122001

Phone : +91-124-2850100, Fax: +91-124-2577923/24

Visit us at: www.iffcotokio.com