

Travel Insurance

(A) Policy Design

Parameter	Description	
Entry Age – Minimum	Adult : 18 years	
Entry Age – Maximum	Adult : 60 years	
Cover Type	Group Explore Cover which includes coverage on Individual basis	
Eligibility Criteria	Insured Person should be Travel Credit Card Holder of RBL Bank Limited	
Eligible Relationship	Self	
Sum Insured	\$50,000	
Geographical Scope	Worldwide Including USA and Canada, Excluding country of Residence	
Trip Type	Multi Trip (First 3 Trip in a year)	
Maximum Travel Days	10 Days	
Benefits	Deductible	Sum Insured
Emergency Medical Expenses (In patient Only)	\$100	\$50,000
Repatriation of Mortal Remains(part of Medical Expenses)	Nil	\$7,500
Dental Treatment	\$100	\$250
Medical Evacuation(part of Medical Expenses)	Nil	Included
Trip Delay	12 hrs	\$ 250
Checked in Baggage loss	\$25	\$200
Loss of Passport	\$30	\$300
Personal Liability	Nil	\$10,000
Hijack Distress Allowance	24 hrs	\$100 per day for max.upto 3 days

- 1. Emergency Medical Expenses (In patient only):** We shall indemnify the Medical Expenses reasonably incurred by the Insured for medical treatment that requires Insured Person's Hospitalization undertaken on account of any Illness contracted or Injury.
- 2. Repatriation of Mortal Remains (part of Medical Expenses):** If the Insured Person dies solely and directly due to an Accident, We will indemnify for the costs of repatriation of the mortal remains of the Insured Person back to the Country of Residence / City of Residence or for a local burial or cremation at the place where death has occurred.
- 3. Dental Treatment:** We will indemnify for the Medical Expenses incurred in connection with any Injury / illness to the Insured Person's Sound Natural Teeth.

- 4. Medical Evacuation(part of Medical Expenses):** Medical Evacuation provides cover to the Insured Person for the cost incurred for an ambulance or any other emergency transportation and evacuation services, including necessary medical care enroute, reasonably incurred forming part of the treatment for any Illness contracted or Injury sustained whilst on Trip during the period of insurance
- 5. Trip Delay:** We will pay in case the departure of a Common Carrier in which the Insured Person is scheduled to travel is delayed by more than 12 hours solely and directly due to any one of the following:
- Earthquake, flood, rains, storm, cyclone or tempest; or
 - Terrorism
- 6. Checked in Baggage loss:** We will indemnify the Insured for the value of the Checked-In Baggage totally lost whilst in custody of the Common Carrier.
- 7. Loss of Passport:** If the Insured Person loses his original passport, we will indemnify the cost incurred by the Insured Person towards obtaining a duplicate or new passport.
- 8. Personal Liability:** We shall indemnify the Insured Person against actual legal liability for Damages for Accidental Injury or property damage to third parties arising on account of Insured Person's negligence for which civil claim is made or suit brought against the Insured Person by the third parties not later than 60 days from the expiry of the Period of Insurance. We shall also indemnify the Insured Person towards the cost of defense maximum up to 10% of claim amount incurred.
- 9. Hijack Distress Allowance:** If the Common Carrier in which the Insured Person is traveling is hijacked, we will pay the daily payable benefit amount for each day up to 3 days after completion of 24 hours (post hijack).

(B) Claims Process

a. Notification of Claim

In case of claim, You / Insured Person should immediately notify Us or the Assistance Service Provider about the Claim by calling at the toll free number as specified in the Policy or in writing and provide the following details:

- (i) Policy Number;
- (ii) Policyholder's Name;
- (iii) Name of the Insured Person in respect of whom the Claim is being made;
- (iv) Nature of Illness or Injury or contingency for which Claim is being made and the Benefit under which the Claim is being made;
- (v) Date of admission to Hospital or date of loss, as applicable;
- (vi) Name and address of the attending Medical Practitioner and Hospital (if applicable);
- (vii) Any other information, documentation or details requested by Us or the Assistance Service Provider;

Any event that may give rise to a Claim has not to be notified to the Company or the Assistance Service Provider, within 48 hours of Hospitalization or before discharge (whichever is earlier).

b. Documents to be submitted

You or Insured Person (or Nominee or legal heir if the Insured Person is deceased) shall (at his expense) provide the documents specified below and any additional information or documents as specified in the benefit under which the claim is being made to Us or the Assistance Service Provider immediately and in any event within 30 days of the occurrence of the Injury / Illness or loss or treatment.

- (i) Duly completed and signed Claim form, in original;
- (ii) Passport copy with entry/exit stamp;
- (iii) Any other document as required by Us or Assistance Service Provider
- (iv) Additional documents as specified for each benefit

Note : All invoices and bills should be in Insured Person's name or as per the documents mentioned in the respective Benefits. Depending on the nature of the Claim, treatment undertaken or illness, there would be a possibility of seeking more information / document from the Claimant concerned without prejudice to his interest and the same shall be requested by any means of recognized communication channels.

However, claims filed even beyond the timelines mentioned above should be considered if there are valid reasons for any delay.

(C) Waiting Periods

No Waiting Periods

(D) Exclusions:

Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under these Benefits unless expressly stated to the contrary elsewhere in the Policy:

- Medical treatment taken outside the Country of Residence/City of Residence if that is the sole reason or one of the reasons for the journey.
- Any treatment or Medical Expense incurred for any illness/injury which was pre-existing at the time of commencement of Policy except for those covered under Benefit – ‘Medical Cover’ which is subject to those Pre-existing Diseases being declared and accepted by Us prior to Policy Period Start Date and specified in the Certificate of Insurance.
- Any treatment, which could reasonably be delayed until the Insured Person's return to the Country of Residence/City of Residence.
- Rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.
- Routine physical tests and / or examination of any kind not consistent with or incidental to the diagnosis and treatment of any Illness or Injury either in a Hospital or as an outpatient and any type of vaccination or inoculation if it does not apply to post-bite treatment.
- Physiotherapy expenses or any services provided by chiropractitioner.
- Expenses related to any kind of Non-medical charges, service charge, surcharge, night charges levied by the hospital under whatever head.
- Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under Dental Expenses benefit unless expressly stated to the contrary elsewhere in the Policy:
 - Treatment of any orthopedic, degenerative or oenological diseases;
 - Rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution;
 - Treatment, which could reasonably be delayed until the Insured Person's return to the Country of Residence / City of Residence.

(IX) Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under the Loss of checked-in Baggage benefit unless expressly stated to the contrary elsewhere in the Policy:

- Any partial loss or damage of any items contained in the Checked-In Baggage;
- Any loss arising from any delay, detention, confiscation by customs officials or other public authorities;
- Any loss due to damage to the Checked-In Baggage;
- Valuables
- Any loss of Checked-In Baggage sent in advance or shipped separately.

For this Benefit, **Valuables** shall mean and include photographic, audio, video, painting, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewelry and gems, furs and articles made of precious stones and metals.

(X) Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under the Personal Liability benefit unless expressly stated to the contrary elsewhere in the Policy:

- Liability of the Insured Person in relation to any professional services rendered by him;
- Liability for injury or damage of any kind whilst the Insured Person is engaged in his business activities or in course of business activities;
- Liability assumed by the Insured Person by an agreement or contract which would not have attached in the absence of such agreement or contract;
- Liability arising out of any Acts of God including but not limited to earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar acts or convulsions of nature and atmospheric disturbances;
- Fines, penalties, punitive or exemplary damages of any kind;
- Liability arising from the use of any motor vehicle, aircrafts, water crafts and other vehicles;
- Any liability, which is the subject matter of specific insurance elsewhere
- Any personal liability of the Insured Person towards his family, relations or traveling companions, whether personal or official or commercial;
- Liability resulting from transmission of an illness or disease by the Insured Person;
- Personal liability arising out of false arrest, wrongful eviction, wrongful detention, defamation, libel or slander or mental trauma, anguish, or shock resulting there from;
- Liability arising out of any infringement of intellectual property rights such as copyright, patent, trademark, registered designs and trade secrets;
- Liability arising from the possession of animals, birds, reptiles or insects and their byproducts such as skin, hair, feathers, horns, fur, ivory, bones or eggs;
- Liability arising from the ownership or possession of vehicles, aircrafts or water crafts or activities of the Insured Person involving parachuting, hang-gliding, hot air ballooning or the use of firearms;
- Liability arising from insanity, use or abuse of any intoxicant, alcohol or drugs (except as medically prescribed) or drug addiction;
- Liability arising from any supply of goods or services on the part of the Insured Person;
- Liability arising from any ownership or occupation of land or buildings other than the occupation of any temporary residence;
- Any liability arising from a contingency occurring anywhere in the Country of Residence / City of Residence of the Insured Person;
- Liability arising out of any breach of law or rules or any criminal liability.

(XI) Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible under the benefit Trip Delay unless expressly stated to the contrary elsewhere in the Policy:

- Any contingencies other than those specifically named above;

- The Common Carrier is taken out of service on the instructions of the Civil Aviation Authority or any similar authority;
- A Claim has already been made under benefit Hijack Distress Allowance

General Exclusions

Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy:

- The Insured Person:
 - i. traveling against the advice of a Medical Practitioner; or
 - ii. receiving, or is supposed to receive, medical treatment; or
 - iii. having received terminal prognosis for a medical condition; or
 - iv. travelling for the purpose of obtaining medical treatment; or
 - v. taking part or is supposed to participate in a naval, military or air force operation or war like or peace keeping operation.
 - vi. traveling to Country from which his/her visa is allotted.
- An act of self-destruction or self-inflicted Injury, attempted suicide or suicide while sane or insane or illness.
- Any Illness or Injury directly or indirectly resulting or arising from or occurring during the commission of any breach of any law by the Insured Person with any criminal intent.
- Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
- Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy, which is proved by diagnostic means and certification by a gynecologist that it is life threatening.
- Any treatment arising from or traceable to any fertility, infertility, sub fertility or assisted conception procedure or sterilization or procedure, birth control procedures, hormone replacement therapy, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.
- Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
- Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, routine eye and ear examinations, laser surgery for correction of refractory errors, dentures, artificial teeth and all other similar external appliances and or devices whether for diagnosis or treatment.
- Experimental, investigational or unproven treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness

for which confinement is required at a Hospital. Any Illness or treatment which is a result or a consequence of undergoing such experimental or unproven treatment. Any diagnosis or treatment of an Illness / Injury which does not require Hospitalization.

- Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, walker, belts, collar, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer or thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for asthmatic condition, cost of cochlear implants.
- Weight management services and treatment, vitamins and tonics related to weight control programmers, services and supplies including treatment of obesity (including morbid obesity).
- Any treatment related to sleep disorder or sleep apnea syndrome, general debility convalescence, cure, rest cure, health hydros, nature cure clinics, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care, custodial care or any treatment in an establishment that is not a Hospital.
- Treatment of all external Congenital Anomalies or Illness or defects or anomalies or treatment relating to external birth defects.
- Treatment of mental Illness, stress, psychiatric or psychological disorders.
- Aesthetic treatment, cosmetic surgery and plastic surgery or related treatment of any description, including any complication arising from these treatments, other than as may be necessitated due to an Injury.
- Any treatment or surgery for change of sex or gender reassignments including any complication arising from these treatments.
- Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
- All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment), vitamins and tonics.
- Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health.
- All expenses related to donor screening, treatment, including surgery to remove organs from the donor, in case of transplant surgery.
- Non-allopathic treatment.
- Illness or Injury attributable to the consumption, use, misuse or abuse of tobacco, intoxicating drugs or alcohol.
- Charges incurred at a Hospital primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury, for which in-patient care or a day care procedure is required.
- War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- Stem cell implantation, harvesting, storage or any kind of treatment using stem cells.
- Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, Claim or expense. For the purpose of this exclusion:

- i. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile or fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.
- ii. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
- iii. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

In addition to the foregoing, any loss, Claim or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, minimizing or in any way relating to the above is also excluded.

- Impairment of an Insured Person's intellectual faculties by abuse of stimulants or depressants.
- Any sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons, unless declared beforehand and agreed by the Company subject to additional premium being paid and incorporated accordingly in the Policy.
- Any Claim relating to Hazardous Activities.

E) Grievance Redressal

In case of any grievance you can contact us with the details through:

Website: www.religarehealthinsurance.com

E-mail: customerfirst@religarehealthinsurance.com

Telephone: 1800-102-4488

Post/Courier: Any branch or the correspondence address, during normal business hours

If Insured Member is not satisfied with the redressal provided then you can write to us at Resolve1@religarehealthinsurance.com or send written complaint to:

Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana) Still further, if you are not satisfied with the Company's redressal you may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsmen are available on our website.

F) Contact Us

Call: 1860-500-4488

Website: www.religarehealthinsurance.com

Religare Health Insurance Co. Ltd.,

Unit No. 604 - 607, 6th Floor, Tower C, Unitech Cyber Park, Sector-39, Gurugram -122001 (Haryana)

Note:

1. The foregoing is only an indication of the cover offered. For details, please refer to the Policy terms and conditions, available on request. The Company also places on its website all necessary matters & material including advertisement about the product & its features in compliance of IRDA advertisement regulations & guidelines. The prospect / customer is requested to take a view of the same & if there are queries thereon, the same can be referred to the Company or any of its representatives soliciting insurance business.
2. Any risk under the Policy shall commence only once we receive the premium (including all taxes and levies thereto) and underwriting acceptance.
3. In case you have not understood any of the details, coverage, etc. in this document, you can seek for a clarification or a copy of this document in a language understood by you.
4. For full details of this product, please log on to www.religarehealthinsurance.com
5. The product is in conformity with the IRDA approval and health insurance regulations and standardization guidelines.

Insurance is a subject matter of solicitation.

IRDA Registration Number - 148