



presents

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International Travel Insurance



TRAVEL INDUSTRY - INDIA

- ✈ The Indian aviation industry is among one of the fastest growing industries with CAGR of 18%
- ✈ Travel Insurance Industry is estimated at Rs. 1030 cr (with an average ticket size of Rs. 3500/- for US/Canada) (Current market penetration is 400 Cr's)
- ✈ Travel Insurance market is Approx: 40% penetration in India.
- ✈ India has more than 454 airports and airstrips, of which 17 are designated as international airports





**WHAT IS
TRAVEL INSURANCE**





TRAVEL INSURANCE

- ✈ It is insurance that secures individuals against the risk of incurring unforeseen medical expenses and travel related emergencies while travelling overseas
- ✈ It provides coverage against unforeseen hospitalization expenses as a result of accident or illness that may lead to financial hardships.
- ✈ It also serves as a security in case of severe emergencies.



SEGMENT: PURPOSE OF TRAVEL

Leisure Travel - 46%

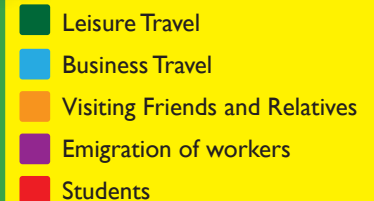
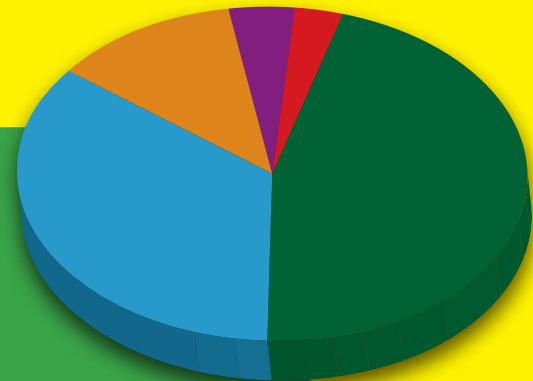
Business Travel - 35%

Corporate employees, Self employed & MICE
(Meetings, Incentives, Conferences & Exhibitions)

Visiting Friends & Relatives - 12% (VFR)

Emigration of workers - 4%

Students - 3%





INTERNATIONAL TRAVEL INSURANCE

- ✈ Covers individuals/families travelling abroad on Leisure Trips, visiting friends & relatives, travelling for Business purpose & MICE (meeting, incentives, conferences & Exhibitions)

- ✈ Some risks covered under Travel Insurance are:
 - Emergency hospitalisation
 - Accidental death/disability
 - Repatriation
 - Medical Evacuations
 - Emergency dental relief,
 - Delay or loss of checked baggage,
 - Delay or cancellation of trip
 - Loss of passport and
 - Third party liability for property and personal damages etc.



WHY IS INTERNATIONAL
TRAVEL INSURANCE IN

**GREAT
DEMAND?**





REASON

- Medical Insurance premium abroad is 3 times more costly than in India
- Mandatory document for obtaining VISA for some countries like Schengen Visa
- Medical Treatment outside India is **UNAFFORDABLE**
- It covers not just medical expenses but a lot more like
 - Checked-in Baggage loss, Passport loss & Baggage delay
 - Personal Accident, Personal Liability
 - Trip Cancellation & interruption, Trip Delay,
 - 2 Way compassionate Visit, etc.
- Pre Existing Diseases are covered
- In demand by corporates to insure their employees while travelling abroad on work visa



MEDICAL
EXPENSES
ABROAD ARE
UNAFFORDABLE





TREATMENT COST COMPARISON

(in \$)

Procedure	India	US	UK	Europe	Canada	Asia	ROW
Doctor Consultation Fee	\$20 - \$100 (for OPD to house call doctor)	\$150 - \$500	\$150 - \$500 (depending on the duration of consultation)	\$70 - \$350	\$50 - \$80	\$150 - \$300	\$100 - \$400
Cost Plaster on Hands or Legs	\$100 - \$500	\$2500 - \$5000	\$5000 - \$8500	\$2700 - \$5500	\$3500	\$2000 - \$4000	\$2000 - \$4000
Treatment of Common Cold, Fever etc.	\$50 - \$100	\$1000 - \$2000	\$1200 - \$2500	\$450 - \$1400	\$500 - \$1000	\$500 - \$1000	\$500 - \$1000
Angioplasty	\$2000 + stent cost	\$57000	\$14000 - \$23000	\$8000 - \$13000	\$40000 - \$50000	\$5430	\$13000
Knee Replacement	\$6000 - \$9000	\$50,000	\$15000 - \$21000	\$16000 - \$20000	\$40000 - \$50000	\$7000 - \$10000	\$7000 - \$9000
Coronary Artery Bypass (Heart Bypass)	\$6000 - \$8000	\$67583 - \$85000	\$20,000 - \$33,000	\$19000 - \$24000	\$60000 - \$80000	\$11430	\$25000
Double Valve Replacement (Heart Valve)	\$11000 - \$15000	\$30000 - \$100000	\$5000 - \$10000 (Edwards' Sapien valve replacement, can cost over \$25000)	\$28000 - \$54000	\$25000 - \$100000	\$10580	\$30000



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International Travel Insurance



explore **ADVANTAGES**



- ✈ No entry age limit (new born baby to no upper age limit)
- ✈ Continent/Region specific plans to suit customer needs
- ✈ Pre-Existing Diseases Coverage in Life threatening medical conditions
- ✈ Double Sum insured in case of hospitalization due to Accident
- ✈ Coverage in EURO for travel to Europe
- ✈ Extension of policy up to maximum trip duration of 365 days
- ✈ Up-gradation to Business class
- ✈ Return of Minor Child cover
- ✈ Family option available for single trip
- ✈ Treatment in home country cover





POLICY CONDITIONS

Description	Explore Asia	Explore Africa	Explore Europe	Explore Canada+	Explore Gold	Explore Platinum
Sum Insured (in '000)	US \$ 25, 50 & 100	US \$ 25, 50 & 100	☐30 & 100	US \$ 50, 100	US \$ 50, 100, 300 & 500	
Geographical Scope	Asia	Africa	Europe	Worldwide excluding US	Worldwide / Worldwide excluding US & Canada	
Trip Options						
Single Trip	Yes	Yes	Yes	Yes	Yes	Yes
Multi Trip (Policy will be on annual basis)	No	No	No	No	Yes	Yes
Trip Duration (days)						
Minimum	2	2	2	2	2	2
Maximum (Single Trip)	365	365	365	365	365	365
Maximum (Multi Trip)	-	-	-	-	45 or 60 days	45 or 60 days
Entry Age - Single Trip						
Minimum	1 day	1 day	1 day	1 day	1 day	1 day
Maximum	No Age Bar	No Age Bar	No Age Bar	No Age Bar	No Age Bar	No Age Bar
Entry Age - Multi Trip	-	-	-	-	Yes	Yes
Minimum	-	-	-	-	1 day	1 day
Maximum	-	-	-	-	70 years	70 years
Sub-limits applicable (For age 61 years and above) As per Appendix	Yes	Yes	No	Yes	Yes	No
Family Option*	Yes	Yes	Yes	Yes	Yes	Yes

* Family Option means covering more than one member of a family under the same Policy for same sum insured on individual basis. Available only for single trip policies.



SUB-LIMITS

Medical Expense	Sub-limit (applicable for 61 yrs & above)
Room Rent including boarding and lodging	1.5% of the Sum Insured subject to a maximum of US \$ 2,000 per day/□1,500 per day
ICU Charges	2% of the Sum Insured subject to a maximum of US \$ 3,000 per day/□2,250 per day
Operation Theatre Charges (including surgeon charges)	10% of the Sum Insured subject to a maximum of US \$ 20,000 per Claim/□15,000 per Claim
Anesthesia	25% of the surgery cost payable
Ambulance Services	US \$ 500 per Claim/□375 per Claim
Diagnostics and Radiology Services	US \$ 1,000 per Claim/□750 per Claim
Medical Practitioners visit fees	US \$ 100 per visit/□75 per visit subject to maximum of 10 visits per Claim
Miscellaneous Expenses	US \$ 1,000 per Claim/□750 per Claim

For the purpose of application of the above limits :

- (i) Surgery includes operation theatre charges, surgeon fees, implant charges and all other associated charges.
- (ii) Ambulance Services include cost of transportation of the Insured Person to the nearest Hospital and paramedic services.
- (iii) Miscellaneous Expenses includes but not limited to the cost of medicines, pharmacy or drugs supplies, nursing charges, external medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actuals, blood storage and processing charges and any other services which are not specified above.



EXPLORE ASIA

Plan Detail		Explore Asia
Sub-limit Applicable (Above age 61 years)		Yes
Benefit	Deductible	
Hospitalization Expenses		Yes
In-patient Care	US \$ 100	Up to SI
Life Threatening Condition for PED	US \$ 100	10% of SI
Additional SI for Accidental Hospitalization	US \$ 100	Yes, up to 100% SI
Out-patient Care	US \$ 100	20% of SI
Daily Allowance	2 days	US \$ 25 per day, max 5 days
Compassionate Visit	-	-
Return of Minor Child	-	-
Up-gradation to Business Class	-	US \$ 1,000
Dental Expenses	US \$ 100	US \$ 300
Personal Accident	-	US \$ 15,000
Common Carrier Accidental Death	-	-
Medical Evacuation	-	US \$ 10,000
Repatriation of Mortal Remains	-	US \$ 10,000
Trip Cancellation & Interruption	-	US \$ 1,000
Trip Delay	12 hours	US \$ 500
Loss of Checked-in Baggage	-	US \$ 100
Delay of Checked-in Baggage	12 hours	US \$ 100
Loss of Passport	-	US \$ 300
Personal Liability	US \$ 100	US \$ 100,000



EXPLORE AFRICA

Plan Detail		Explore Africa
Sub-limit Applicable (Above age 61 years)		Yes
Benefit	Deductible	
Hospitalization Expenses		Yes
In-patient Care	US \$ 100	Up to SI
Life Threatening Condition for PED	US \$ 100	10% of SI
Additional SI for Accidental Hospitalization	US \$ 100	Yes, up to 100% SI
Out-patient Care	US \$ 100	20% of SI
Daily Allowance	2 days	US \$ 25 per day, max 5 days
Compassionate Visit	-	-
Return of Minor Child	-	-
Up-gradation to Business Class	-	US \$ 1,000
Dental Expenses	US \$ 100	US \$ 300
Personal Accident	-	US \$ 15,000
Common Carrier Accidental Death	-	-
Medical Evacuation	-	US \$ 10,000
Repatriation of Mortal Remains	-	US \$ 10,000
Trip Cancellation & Interruption	-	US \$ 1,000
Trip Delay	12 hours	US \$ 500
Loss of Checked-in Baggage	-	US \$ 100
Delay of Checked-in Baggage	12 hours	US \$ 100
Loss of Passport	-	US \$ 300
Personal Liability	US \$ 100	US \$ 100,000



EXPLORE EUROPE

Plan Detail		Explore Europe
Sub-limit Applicable		No
Benefit	Deductible	
Hospitalization Expenses		Yes
In-patient Care	<input type="checkbox"/> 75	Up to SI
Life Threatening Condition for PED	<input type="checkbox"/> 75	10% of SI
Additional SI for Accidental Hospitalization	<input type="checkbox"/> 75	Yes, up to 100% SI
Out-patient Care	<input type="checkbox"/> 75	<input type="checkbox"/> 30,000
Daily Allowance	2 days	US \$ 25 per day, max 5 days
Compassionate Visit	-	-
Return of Minor Child	-	-
Up-gradation to Business Class	-	<input type="checkbox"/> 750
Dental Expenses	<input type="checkbox"/> 75	<input type="checkbox"/> 300
Personal Accident	-	<input type="checkbox"/> 10,000
Common Carrier Accidental Death	-	-
Medical Evacuation	-	<input type="checkbox"/> 30,000
Repatriation of Mortal Remains	-	<input type="checkbox"/> 30,000
Trip Cancellation & Interruption	-	<input type="checkbox"/> 750
Trip Delay	12 hours	<input type="checkbox"/> 300
Loss of Checked-in Baggage	-	<input type="checkbox"/> 100
Delay of Checked-in Baggage	12 hours	<input type="checkbox"/> 100
Loss of Passport	-	<input type="checkbox"/> 250
Personal Liability	<input type="checkbox"/> 75	<input type="checkbox"/> 75,000



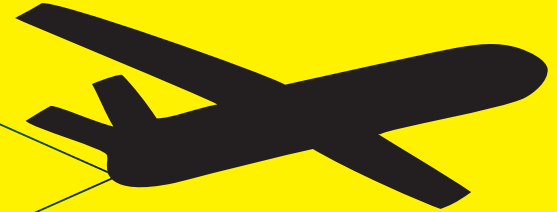


EXPLORE CANADA

Plan Detail		Explore Canada +
Sub-limit Applicable (Above age 61 years)		Yes
Benefit	Deductible	
Hospitalization Expenses		Yes
In-patient Care	US \$ 100	Up to SI
Life Threatening Condition for PED	US \$ 100	10% of SI
Additional SI for Accidental Hospitalization	US \$ 100	Yes, up to 100% SI
Out-patient Care	US \$ 100	US \$ 50,000
Daily Allowance	2 days	US \$ 25 per day, max 5 days
Compassionate Visit	-	-
Return of Minor Child	-	-
Up-gradation to Business Class	-	US \$ 1,000
Dental Expenses	US \$ 100	US \$ 300
Personal Accident	-	US \$ 15,000
Common Carrier Accidental Death	-	-
Medical Evacuation	-	US \$ 50,000
Repatriation of Mortal Remains	-	US \$ 50,000
Trip Cancellation & Interruption	-	US \$ 1,000
Trip Delay	12 hours	US \$ 500
Loss of Checked-in Baggage	-	US \$ 100
Delay of Checked-in Baggage	12 hours	US \$ 100
Loss of Passport	-	US \$ 300
Personal Liability	US \$ 100	US \$ 100,000



EXPLORE WORLDWIDE



Worldwide including USA and Canada

 The policy is valid for all countries including USA & Canada

Worldwide excluding USA and Canada

 The policy is valid for all countries excluding USA & Canada

Customer can choose either GOLD Plan or PLATINUM Plan

Note: Worldwide policy not valid in India.



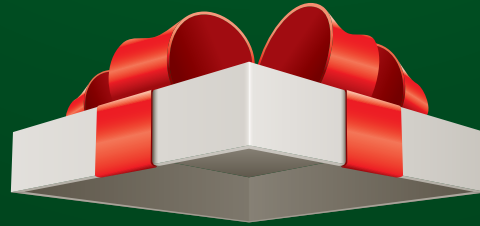
EXPLORE GOLD

Plan Detail		Explore Gold
Sub-limit Applicable (Above age 61 years)		Yes
Benefit	Deductible	
Hospitalization Expenses		Yes
In-patient Care	US \$ 100	Up to SI
Life Threatening Condition for PED	US \$ 100	10% of SI
Additional SI for Accidental Hospitalization	US \$ 100	Yes, up to 100% SI
Out-patient Care	US \$ 100	US \$ 50,000
Daily Allowance	2 days	US \$ 25 per day, max 5 days
Compassionate Visit	-	-
Return of Minor Child	-	-
Up-gradation to Business Class	-	US \$ 1,000
Dental Expenses	US \$ 100	US \$ 300
Personal Accident	-	US \$ 15,000
Common Carrier Accidental Death	-	-
Medical Evacuation	-	US \$ 50,000
Repatriation of Mortal Remains	-	US \$ 50,000
Trip Cancellation & Interruption	-	US \$ 1,000
Trip Delay	12 hours	US \$ 500
Loss of Checked-in Baggage	-	US \$ 100
Delay of Checked-in Baggage	12 hours	US \$ 100
Loss of Passport	-	US \$ 300
Personal Liability	US \$ 100	US \$ 100,000

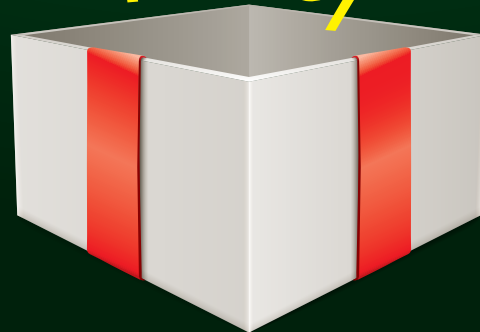


EXPLORE PLATINUM

Plan Detail		Explore Platinum
Sub-limit Applicable		No
Benefit	Deductible	
Hospitalization Expenses		Yes
In-patient Care	US \$ 100	Up to SI
Life Threatening Condition for PED	US \$ 100	10% of SI
Additional SI for Accidental Hospitalization	US \$ 100	Yes, up to 100% SI
Out-patient Care	US \$ 100	US \$ 50,000
Daily Allowance	2 days	US \$ 25 per day, max 5 days
Compassionate Visit	-	US \$ 5,000
Return of Minor Child	-	US \$ 2,000
Up-gradation to Business Class	-	US \$ 1,000
Dental Expenses	US \$ 100	US \$ 300
Personal Accident	-	US \$ 15,000
Common Carrier Accidental Death	-	US \$ 5,000
Medical Evacuation	-	US \$ 50,000
Repatriation of Mortal Remains	-	US \$ 50,000
Trip Cancellation & Interruption	-	US \$ 1,000
Trip Delay	12 hours	US \$ 500
Loss of Checked-in Baggage	-	US \$ 100
Delay of Checked-in Baggage	12 hours	US \$ 100
Loss of Passport	-	US \$ 300
Personal Liability	US \$ 100	US \$ 100,000



**Benefits
Offered
under
“Explore”
Policy**





BENEFITS OFFERED

Hospitalization Expenses

- Out Patient Care
 - ~ Covers expenses related to a visit to a clinic/hospital for a consultation/treatment on the advise of Medical Practitioner.
- In-patient Care
 - ~ Covers hospitalization expenses arising out illness or injury.
- Pre-Existing Diseases covered (up to 10% of Sum Insured)
 - ~ Covers emergency medical treatment rendered in case of a Life Threatening Medical Condition, for any sudden, unexpected, unforeseen development attributable to any Pre-existing Disease.



Double Sum Insured in case of Hospitalization due to Accident

- Company shall automatically provide an additional Sum Insured equal to the original Sum Insured for In-patient Care for that Insured Person who is hospitalized on account of accident.

Treatment in Home Country

- Covers Medical Expenses for treatment of Illness or Injury contracted abroad after the Insured Person returns to his Place of Residence .The coverage is available for a Maximum of 30 days.

Daily Allowance in case of Hospitalization

- We will pay a specified amount per day for each day of hospitalization, for a period of maximum up to 5 consecutive days per claim, should the insured be admitted to a Hospital for treatment of any Injury or Illness during the Period of Insurance. However, a deductible of 2 days per claim shall be applicable.



Compassionate Visit

- We will pay the reasonable expenses incurred by an Immediate Family Member towards the actual cost of a return economy class air ticket or equivalent by the most direct route, from the Country of Residence of such Immediate Family Member to the city where the Insured Person is hospitalized for Emergency Care of any Injury or Illness sustained during the Period of Insurance for more than 5 consecutive days.

Return of Minor Child

- We will pay the reasonable expenses incurred towards the actual cost of an economy class air ticket or equivalent by the most direct route from the city where the Insured Person is hospitalized for Emergency Care of any Injury or Illness sustained during the Period of Insurance, to the Country of Residence of the minor child of the Insured Person and such Hospitalization is likely to be for more than 5 consecutive days.



Up-gradation to business Class

- In case the Insured Person is hospitalized for treatment of any Injury or Illness sustained during the Period of Insurance for a period of 5 consecutive days and more and the return to the country of residence of such insured person is within 20 days of discharge from the hospital, the Company shall pay the cost for up-gradation to business class air travel.

Dental Expenses

- We will pay for the Medical Expenses incurred during the Period of Insurance in connection with any Injury to the Insured Person's Sound Natural Teeth during the Period of Insurance.

Medical Evacuation

- We will pay the cost incurred for an ambulance or any other emergency transportation and evacuation services, including necessary medical care en-route, reasonably incurred forming part of the treatment for any Illness contracted or Injury sustained by the Insured Person during the Period of Insurance.



Personal Accident

- We will compensate the Policyholder/Nominee with the lump sum payment (Sum Insured) in the event of the death or Permanent Total Disablement of the Insured Person during the Period of Insurance or within twelve months from the date of occurrence of an injury occurred during the Period of Insurance. The coverage under this Benefit shall be available on a worldwide basis.

Common Carrier Accidental Death

- We will compensates the Policyholder/Nominee with the lump sum payment (Sum Insured) in the event of the death of the Insured Person during the Period of Insurance or within twelve months from the date of occurrence of an Injury sustained solely and directly due to an Accident occurred during the Period of Insurance while the Insured Person was mounting into or dismounting from or travelling in a Common Carrier on a valid ticket. The coverage under this Benefit shall be available on a worldwide basis and is over and above the Personal Accident benefit.



Repatriation of Mortal Remains

- We will compensate the cost of transportation, to the Place of Residence, of the mortal remains of the Insured Person in the event of his death occurring solely due to an Accident during the Period of Insurance or for a local burial or cremation at the place of death.

Trip Cancellation & Interruption

- We will compensate the financial loss sustained by the Policyholder arising out of cancellation or interruption of the trip (whether wholly or in part) solely attributable to and/or arising solely and directly due to one of the reasons below:
 - a) Insured person's Immediate Family Member dies or has been hospitalized for at least 2 consecutive days
 - b) Earthquake, storm, flood, inundation, cyclone or tempest provided that the peril takes place.
 - c) Terrorism
 - d) Insured person is hospitalized in an emergency due to an unforeseen Illness or Injury. (This condition is applicable only for trip interruption.)



Loss of Passport

- We pay the cost incurred towards obtaining a new or duplicate Passport in case the Insured Person loses his original passport during the Period of Insurance on a valid trip in a foreign country.

Personal Liability

- We pay the insured against legal liability for bodily injury or property damage to third parties arising out of an Accident occurring anytime during the Period of Insurance in a foreign country.

Trip Delay

- We pay the insured person for a specified sum or expenses incurred if the departure of a Common Carrier on which the Insured is supposed to travel, is delayed beyond 12 consecutive hours. Provided that the delay is solely attributable to and/or arising out of the specified perils



Loss of Checked-in-Baggage

- We pay a lump sum to the Policyholder in case the Checked-In Baggage is lost whilst in custody of the Common Carrier.



Delay of Checked-in-Baggage

- We pay a lump sum to the Policyholder in case of a delay in receipt of the Checked-In Baggage beyond 12 consecutive hours.



TRIP TYPE

SINGLE TRIP

One time individual travellers from India

MULTI TRIP

Policy under which there can be more than one period of insurance during the policy period, subject to the maximum trip duration (per trip - 45 days or 60 days) specified on the Policy Certificate




FAMILY DISCOUNT ON POLICY




Avail discount by covering more than one member of a family under the same policy for same SI on individual basis.
(Family - self, spouse, children and parents)

Description	Premium Discount	
This discount shall be applicable if more than one person of the same family is covered in the same policy for the same Sum Insured on individual basis.	1 Member	0.0%
	2 Members	5.0%
	3 Members	10.0%
	4 Members	15.0%
	5 Members	17.5%
	6 Members	20.0%



 Customer/Hospital informs 24*7 Helpline number and registers claim


 Assistance Service Provider (International SOS) will validate the policy

 In case the Claim is Approved

- Guarantee of Payment letter will be sent by Assistance Service Provider (International SOS) to Hospital
- Hospital Initiates the Treatment
- ISOS will directly settle to Hospital

 In case of Denial of Claim

- Denial communication will be sent by Assistance Service Provider (ISOS)

 In case of Query

- Deficiency Letter sent will be sent by Service Provider
- Hospital Responds to the queries



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Validity
31-Sep-2014 to 31-Sep-2016

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Assistance Service Provider - International SOS

In the event of a claim, contact our 24 hour helpline numbers

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Canada	+1 844 209 1107 (Toll Free)
Any other country	+91 11 40608688 (Call Back Facility)
Fax	+91 11 41898801
E-mail	travelclaims@religare.com

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SOURCING GUIDELINES

Declared PED	Sourcing Rules for Explore Product
Heart Disease	<p>Maximum Sum Insured Irrespective of Age of the Customer</p> <p>All Plan (Excluding Europe Plan) - US \$ 1,00,000</p> <p>For Europe Plan - ₹,00,000</p>
Liver Disease	
Kidney Disease	
Cancer/Tumour	
Stroke	
Paralysis	
Insulin Diabetes	
HIV/Aids/STD	
Thalassemia Major	
Congenital Disease	

Any kind of PED disclosed by customers case will be issued after Underwriting clearance.

Non disclosure of PED will lead to claim rejection.

Policy Issuance Rules

Age	Rules
0 - 60 Years	If No Pre-existing declared, Instant Policy Issuance for Sum Insured Applied
61 - 70 Years	SI Restriction to US\$ 1,00,000 for all Plan except Europe Plan ; Europe Plan - ₹,00,000
71 - 80 Years	SI Restriction to US\$ 1,00,000 for all Plan except Europe Plan ; Europe Plan - ₹,00,000
81 - 90 Years	SI Restriction to 50,000 \$ for all Plan Except Europe Plan ; Europe Plan - ₹30,000
Greater than 91 years	Not Available

Maximum Trip Duration- 180 days further Extendable to 180 days, Trip duration above 365 days in single instance is allowed only for Canadian & Australian Super Visa Customers only. (Policy will be generated from Central Operations after Underwriting approval)



ALL THE BEST
&
HAPPY SELLING!

