



Some companies ensure that you enjoy small comforts when you need them the most. For example - you could find travel plans that double your sum insured in case of accidental hospitalization, fund air fare of any family member who flies to nurse you and much more.



**TRAVEL PLAN COVERING OUT PATIENT CARE EXPENSES**  
NO UPPER AGE LIMIT - SUPER SENIOR CITIZENS ARE ALSO ELIGIBLE  
NO PRE POLICY MEDICAL CHECK UP REQUIRED

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MAKE YOUR WORLD TOUR A DELIGHTFUL EXPERIENCE.  
GET RHI EXPLORE AND ALWAYS RETURN WITH SMILES.

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**TRAVEL IN COMFORT DURING A MEDICAL EMERGENCY**  
GET RHI EXPLORE AND UPGRADE TO THE BUSINESS CLASS

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ARE YOU A FREQUENT TRAVELER ?  
GET A MULTI TRIP POLICY.

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**MADE A LAST MINUTE TRAVEL PLAN ?**  
GET INSTANT TRAVEL INSURANCE FROM RELIGARE

## Plan Options

Plan Detail		Explore Asia	Explore Africa	Explore Europe	Explore Canada+	Explore Gold	Explore Platinum
Geographical Scope		Asia	Africa	Europe	Worldwide excluding US	Worldwide / Worldwide excluding US and Canada	
Sum Insured (in '000)		US \$ 25, 50 & 100	US \$ 25, 50 & 100	€ 30 & 100	US \$ 50 & 100	\$ 50, 100, 300 & 500	
Benefit	Deductible						
Hospitalization Expenses		Yes	Yes	Yes	Yes	Yes	Yes
In-patient Care	US \$ 100/€ 75	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
PED (Life Threatening Condition)	US \$ 100/€ 75	10% of SI	10% of SI	10% of SI	10% of SI	10% of SI	10% of SI
Additional SI for Accidental Hospitalization	US \$ 100/€ 75	Yes, up to 100% SI	Yes, up to 100% SI	Yes, up to 100% SI	Yes, up to 100% SI	Yes, up to 100% SI	Yes, up to 100% SI
Out-patient Care	US \$ 100/€ 75	20% of SI	20% of SI	€ 30,000	US \$ 50,000	US \$ 50,000	US \$ 50,000
Daily Allowance	2 days	US \$ 25 per day, max 5 days	US \$ 25 per day, max 5 days	€ 25 per day, max 5 days	US \$ 25 per day, max 5 days	US \$ 25 per day, max 5 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	US \$ 1,000	€ 750	US \$ 1,000	US \$ 1,000	US \$ 1,000
Dental Expenses	US \$ 100/€ 75	US \$ 300	US \$ 300	€ 300	US \$ 300	US \$ 300	US \$ 300
Personal Accident	-	US \$ 15,000	US \$ 15,000	€ 10,000	US \$ 15,000	US \$ 15,000	US \$ 15,000
Common Carrier Accidental Death	-	-	-	-	-	-	US \$ 5,000
Medical Evacuation	-	US \$ 10,000	US \$ 10,000	€ 30,000	US \$ 50,000	US \$ 50,000	US \$ 50,000
Repatriation of Mortal Remains	-	US \$ 10,000	US \$ 10,000	€ 30,000	US \$ 50,000	US \$ 50,000	US \$ 50,000
Trip Cancellation & Interruption	-	US \$ 1,000	US \$ 1,000	€ 750	US \$ 1,000	US \$ 1,000	US \$ 1,000
Trip Delay	12 hours	US \$ 500	US \$ 500	€ 300	US \$ 500	US \$ 500	US \$ 500
Loss of Checked-in Baggage	-	US \$ 100	US \$ 100	€ 100	US \$ 100	US \$ 100	US \$ 100
Delay of Checked-in Baggage	12 hours	US \$ 100	US \$ 100	€ 100	US \$ 100	US \$ 100	US \$ 100
Loss of Passport	-	US \$ 300	US \$ 300	€ 250	US \$ 300	US \$ 300	US \$ 300
Personal Liability	US \$ 100/€ 75	US \$ 100,000	US \$ 100,000	€ 75,000	US \$ 100,000	US \$ 100,000	US \$ 100,000

### Plan Highlights

Description	Explore Asia	Explore Africa	Explore Europe	Explore Canada+	Explore Gold	Explore Platinum
Geographical Scope	Asia	Africa	Europe	Worldwide excluding US	Worldwide / Worldwide excluding US & Canada	
Sum Insured (in '000)	US \$ 25, 50 & 100	US \$ 25, 50 & 100	€ 30 & 100	US \$ 50, 100	US \$ 50, 100, 300 & 500	
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						
Minimum	-	-	-	-	1 day	1 day
Maximum	-	-	-	-	70 years	70 years
Sub-limit** (For age 61 years and above) As per Appendix	Yes	Yes	No	Yes	Yes	No
Family Option*	Yes	Yes	Yes	Yes	Yes	Yes
Schengen Approved	-	-	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.  
\*\* Plan "Explore Europe" in above chart reflects the scenario with "sub-limit waiver" option.

### What if you cut short your trip?

No worries we can take care of that.

- Your policy can be cancelled and premium will be refunded if difference between the date of arrival of insured and end date of policy is 15 days or more. (cancellation charges ₹ 300 would be deducted)
- Refund amount is the amount of premium paid for the original policy period less the premium applicable by taking the request date as the new policy period end date.
- No cancellation will be allowed if a Claim is filed on the policy.

### Review your decision (only if policy is for 1 year)

We have your best interests at heart and at the same time recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of policy.

### What is not covered?

- Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- War and Nuclear perils or consequences thereof
- Ionising Radiation or contamination arising out of the same
- Any intentional self-injury, suicide or attempted suicide
- Any claim relating to hazardous activities
- The insured being involved in Breach of Law
- HIV/AIDS

For a detailed set of exclusions, please log on to [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com).

## explorē - a snapshot!

### Coverage for Medical needs

- Hospitalisation Cover – In-patient & Out-patient
- Pre-Existing Disease Coverage (in case of Life Threatening Conditions)
- Double Sum Insured for Accidental Hospitalization
- Treatment in Home Country
- Medical Evacuation
- Common Carrier Accidental Death
- Dental Expenses
- Daily Allowance for Hospitalization
- 2-way Compassionate Visit
- Accidental Death/Permanent Total Disability

### ... and Coverage for Non-medical needs as well!

- Trip Delay, Cancellation or Interruption
- Loss/Delay of Checked-In baggage
- Loss of Passport
- Personal Liability
- Return of Minor Child
- Up-gradation To Business Class