

explore

International Travel Insurance



RELIGĀRE
Values that bind

Health
Insurance

Ab Health Hamesha

explorē the world without a worry!

To 'explore' the world is one of life's most delightful experiences - one that you wish to make the most of. From visa formalities to hand-picking the choicest tour package, you leave no stone unturned in ensuring your trip is perfect in every way.

You sure don't wish that an unforeseen situation, especially pertaining to your health, should ruin your trip. At Religare Health Insurance, your happiness and comfort is our priority. Which is why, we don't just take care of your medical needs while travelling overseas, but go beyond. explorē - International Travel Insurance from Religare Health Insurance brings you a world of new-age benefits & services. Right from trip cancellation to hospitalization and compensating for lost baggage too...! All you need to do is pack your bags, plan the trip of your choice, and you're ready to go! Rest assured, with explorē, all you'll take back home will be happy memories.

- Comprehensive travel insurance plans
- Region specific plans to suit your needs
- Schengen approved Travel Insurance
- Complete support in case of medical or non-medical emergency
- Double Sum Insured incase of Accidental Hospitalisation
- Exclusive features and coverage options
- Instant Policy



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

explorē comprehensive medical coverage!

What if you contracted severe infection during your trip?

Medical Cover: Covers your hospitalization or treatment if during your travel you are diagnosed with an illness, or any previous illness reoccurs. In case you require further treatment even after your return, expenses for the same will be covered up to a period of 30 days or upto policy end date, whichever is earlier. What's more! In case of accidental hospitalization, your policy Sum Insured is doubled.

What if you have a medical emergency during your trip and there is no hospital in the near vicinity?

Medical Evacuation: Covers all costs incurred for any emergency transportation and evacuation services, to transfer you to an appropriate medical facility within our network.

What if the vehicle you are traveling in met with an accident?

Personal Accident: Covers any unfortunate situation arising out of an accident, death or permanent total disability, while you're traveling abroad.

What if the aircraft you're traveling in is involved in a mid-air mishap?

Common Carrier Accidental Death: Lumpsum payment of Sum Insured in case of accidental death as a passenger on a common carrier/transport.

What if you have a painful fall during your trip and end up with missing teeth?

Dental Expenses: Covers dental expenses incurred in connection with any injury while on your trip.

explorē benefits beyond medical!

What if you cancelled your trip because of a storm?

Trip Cancellation & Interruption: We cover financial loss incurred out of cancellation of your trip due to an unforeseen event arising due to specified manmade or natural situations.

What if a technical glitch caused your flight to be delayed?

Trip Delay: Covers expenses incurred if your departure is delayed beyond 12 consecutive hours due to specified reasons/issues.

What if regaining your Checked-in Baggage becomes a concern?

Loss of Checked-in Baggage: Covers expenses for your checked-in baggage that you lost while in custody of the Common Carrier.

Delay of Checked-in Baggage: Covers expenses in case of a delay in receipt of the checked-in baggage beyond 12 consecutive hours.

What if you can't find your passport?

Worry not! We even cover this.

Loss of Passport: Covers expenses for the issue of a new or duplicate passport.

What if you dropped your heavy suitcase fracturing an old woman's foot?

Personal Liability: Covers expenses against legal liability for bodily injury or property damage that occurred accidentally to third parties during your trip.

explore the world of added privileges

What if you wish to make a phone call to your spouse often while hospitalized?

Daily Allowance in case of Hospitalization: Pays a specified amount per day of stay at the hospital to meet numerous allied expenses such as attendant's meals, transportation and communication incurred but not covered under your Policy, in case of hospitalization for over two consecutive days, for a period of maximum 5 consecutive days.

What if you want your mom to visit you while hospitalized?

2-way Compassionate Visit: Covers transportation expenses for one immediate family member to travel to the insured's current location.

What if you fractured your back/spine and can't travel economy class?

Up-gradation To Business Class: Compensates for up-gradation to business class for return air travel, in case of hospitalization for over five consecutive days, due to injury sustained whilst on a trip.

What if you're down with severe malaria but your son has to return to school?

Return of Minor Child: Covers the return cost of your minor child to your home location, in case you're hospitalized and travelling alone with your child/children.

explore well-thought-through provisions

What if you are a FREQUENT FLYER?

You can opt for multi trip policy if you are a frequent flyer. There are two options to choose from –

- Multi Trip with maximum 45 days per trip
- Multi Trip with maximum 60 days per trip

Choose your policy duration as per your needs

In case of single trip, you can opt for a policy period up to a maximum of 365 days. In case of a multi trip, you can opt for a maximum trip duration as specified under each plan. Also, if you wish to extend your policy, you can do it for a maximum duration of 365 days by logging on to our website - www.religarehealthinsurance.com

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	-	-	-	-	Yes	Yes
Minimum	-	-	-	-	1 day	1 day
Maximum	-	-	-	-	70 years	70 years
Sub-limits** (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.

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

No matter which part of the world you are, we're just a call away!

In case of Claim, notify us immediately on any of the below touch-points for hassle free processing and speedy settlements.

International SOS (Assistance Service Provider)

📞 USA: +1 844 209 1106 (Toll Free)

Canada: +1 844 209 1107 (Toll Free)

Any other country: +91 11 40608688 (Call Back Facility)

✉️ travelclaims@religare.com

Fax: +91 11 41898801

In case of reimbursement of claims, reach us at the below touch points

Religare Health Insurance Company Limited

GYS Global, Plot No. A3, A4, A5, Sector - 125, Noida, U.P. - 201301

📞 1800-200-4488

🌐 www.religarehealthinsurance.com

✉️ customerfirst@religarehealthinsurance.com

Fax: 1800-200-6677

Be it cashless settlement or reimbursement of medical expenses, we deliver on our promise of worry free experience!

Flexibility to opt for 'No Sub-limits'

We understand your health needs during International Travel. Our plans come with an option to opt for 'No Sub-limits' for your complete peace of mind. (Please note - Sub-limits are applicable to customers aged 61 years or above).

Appendix: Sub-limit details are as follows -

Medical Expense	Sub-limit
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.

Religare Health Insurance Company Limited

Religare Health Insurance is focused on the delivery of health insurance services. Our promoter's expertise in the spectrum of financial services, healthcare delivery and preventive health solutions, coupled with a robust distribution model, offers us a unique edge to deliver and excel in a business environment that hinges on service-ability and scale. Powered by the best-in-class product design and a customer-centric approach, Religare Health Insurance is committed to delivering on its innate values of being a responsible, trustworthy and innovative health insurer.

The shareholders of Religare Health Insurance comprise of three strong entities - Religare Enterprises Limited, Union Bank of India and Corporation Bank.

We also offer

carē	Comprehensive Health Insurance
assurē	Critical Illness & Personal Accident Plan
enhancē	Customised Health Insurance Deductible Plan
securē	Personal Accident Cover
jōy	Health Insurance with Maternity Benefit Cover

To know more, visit our website

www.religarehealthinsurance.com

✓ Quick quote & buy

✓ Online renewals

✓ Customer support

✓ Claim centre



1800-200-4488



customerfirst@religarehealthinsurance.com



Religare Health Insurance Company Limited

Registered Office: D-3, District Centre, Saket, New Delhi - 110017

Correspondence Office: GYS Global, Plot No. A3, A4, A5,

Sector - 125, Noida, U.P. - 201301

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Statutory Warning: Prohibition of Rebates (under section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be punished with fine, which may extend to five hundred rupees.

Insurance is a subject matter of solicitation.

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