

# explore

International Travel Insurance



IMP Travel Brand Awards 2018



India Travel Awards 2018



**RELIGARE**  
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.

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

<sup>#</sup> Available for plans with no sub limit

## explorē - a snapshot!

### Key Coverage for Medical needs

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

### ... and key 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 medical coverage!

### *What if you contracted severe infection during your trip?*

Medical Cover: Covers your emergency hospitalization or treatment if during your travel you are diagnosed with an illness, or any Life Threatening Previous illness. 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 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. Even covers mounting and unmounting during your trip.

### *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 an unforeseen event caused your flight to be delayed?*

Trip Delay: Covers expenses incurred if your departure is delayed beyond 12 consecutive hours due to earthquake, flood, rains, storm, cyclone or tempest; or terrorism.

### *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.

## explorē 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, 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.

## explorē 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](http://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                | Yes            | Yes                    | Yes   | No   |
| Option for Waiver of Sub-limits applicable for In-patient Care (For age 61 years and above) | Yes                | Yes                | Yes            | Yes                    | No  | No sub-limits restriction under this plan by default |
| 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.

### 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).

## 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.

Falck Global Assistance (Assistance Service Provider)

- 📞 USA & Canada: +1 844 301 3135 | +1 844 301 3146 (Toll Free)
- Any other country: +91 124 4498760 (Call Back Facility)
- ✉️ [travelassistance@religare.com](mailto:travelassistance@religare.com)

In case of reimbursement of claims, reach us at the below touch points  
**Religare Health Insurance Company Limited** - Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sec-43, Gurugram-122009 (Haryana)

- 📞 1800-102-4488 | 1860-500-4488
- 🌐 [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)
- ✉️ [travelassistance@religare.com](mailto:travelassistance@religare.com) (for claims)
- ✉️ [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com) (for policy servicing)

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 (RHI), the health insurance arm of Religare Enterprises Limited (REL), is a specialized Health Insurer offering health insurance services to employees of corporates, individual customers and for financial inclusion as well. With RHI's operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Religare Health Insurance currently offers products in the retail segment for Health Insurance, Critical Illness, Personal Accident, Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

The organization has been adjudged the 'Best Health Insurance Company' at the ABP News-BFSI Awards & 'Best Claims Service Leader of the Year – Insurance India Summit & Awards. Religare Health Insurance has also received the 'Editor's Choice Award for Best Product Innovation' at Finnoviti and was conferred the 'Best Medical Insurance Product Award' at The FICCI Healthcare Awards.

*Best Health Insurance Company - ABP News – BFSI Awards 2015, Best Claims Service Leader of the Year - Insurance India Summit & Awards 2018, Best Product Innovation - Editor's Choice Award Finnoviti 2013, Best Medical Insurance Product - FICCI Healthcare Awards 2015.*

To know more, visit our website

[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

✓ Quick quote & buy    ✓ Online renewals    ✓ Customer support    ✓ Claim centre

1800-102-4488 | 1860-500-4488



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Call us: 1800-102-4488 | 1860-500-4488

Disclaimer: This is only summary of selective features of product explorē. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification.

Insurance is a subject matter of solicitation.

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