

# MAKE THE MOST OF EUROPE WITH A FREEDOM TO CHOOSE.



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

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**Travel is the only thing you spend on to make yourself richer. And to make the most of it, one must travel without any tension or anxiety. The last thing you want during your holiday is to worry about a sudden illness or loss of documents.**

Future Easy Travel Schengen takes care of any unforeseen event that might arise during your holiday. And the best part is, it can be purchased online, instantly. So unload your baggage of worries and enjoy your travelling experience across Europe\*. Every holiday is different and we know having the right cover gives you the peace of mind to truly enjoy it.

*Schengen Travel is a plan specially designed for customers travelling to Europe on a Schengen visa (\*which includes Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, and Switzerland) for business or leisure.*

Note: This list of countries will be updated from time to time to include all countries which come under the definition of Schengen countries and where the Schengen visa is applicable. Travel to these countries will be covered under this plan.

## Generali Central Advantage.



Global knowledge and indigenous expertise.



Quick disbursement of claims.

## Age Eligibility.



From 6 month to 70 years.

## Your Benefits.



Worldwide Service Provider.



Worldwide emergency, medical and travel assistance.



Universal International free phone number (UIFN).



Flexibility of choosing a plan as per your need.



Ease and convenience of purchase online.



Cashless claims settlement.



Instant Policy Issuance.

## Decline List

Coverage for travel on Ship, travel to Mansarovar, Haj and countries where travel restrictions have been issued by Government of India

Schedule of Benefits:

Coverage			Plans		Deductible Applicable For Plans II (Mandatory)	Deductible Applicable For Plans I (Mandatory)
		Pearl I & II	Sapphire I & II	Diamond I & II		
Medical Care	Medical Expenses	€50,000 Included	€1,00,000 Included	€2,00,000 Included	€50	NIL
	Emergency Medical Evacuation					
	Repatriation of Remains (Limited to Euro 6000)					
	Continuation of Medical Treatment in India *					
	Daily Hospital Allowances	€15 per day (Max 5 days)	€20 per day (Max 5 days)	€25 per day (Max 5 days)	1 Day	
	Emergency Sickness Dental Relief	Not Applicable	€200	€200	€100	
Travel Inconvenience	Trip Delay	Not Applicable	€10 per 12 hours (Max 120 hours)	€20 per 12 hours (Max 120 hours)	12 hours	
	Trip Cancellation	Not Applicable	€250	€300	€100	
	Trip Curtailment	Not Applicable	Not Applicable	€250	€100	
	Missed Connection	Not Applicable	Not Applicable	€350	€50	
	Loss of Passport	€250	€250	€300	€25	
	Hijack Benefit	Not Applicable	Not Applicable	€100 per day (max for 7 days)	1 Day	

Coverage			Plans		Deductible Applicable For Plans II (Mandatory)
		Pearl I & II	Sapphire I & II	Diamond I & II	
Personal Care	Checked in Baggage Delay	Not Applicable	€75	€100	12 hours
	Checked in Baggage Loss***	Not Applicable	€350	€500	€25
	Compassionate visit	Not Applicable	Not Applicable	Up to a max of €500	€200
	Financial Emergency Assistance (Our Service Provider will assist in co-ordinating with the Insured's family in India, and the Insured's family will send the cash to the Insured)	Not Applicable	Not Applicable	€500	NIL
Personal Accident	Accidental Death & Permanent Total Disablement	€3,500	€3,500	€10,000	NIL
	Accidental Death—Common Carrier	Not Applicable	€2,000	€3,000	NIL
	Accidental Death — Air Travel only	Not Applicable	Not Applicable	€5,000	NIL
Legal Liability	Legal Liability	Not Applicable	€50,000	€1,00,000	0.1% of SI
	Golfers Hole-in-One celebration	Not Applicable	Not Applicable	€100	NIL
	Automatic extension for 7 days	Not Applicable	Not Applicable	Available	NIL
	Burglary (Home Contents)	Not Applicable	INR 1,00,000	INR 1,50,000	NIL
	Child Return Journey	Not Applicable	Not Applicable	€500	NIL

\* This cover is applicable subject to balance sum insured being available under Medical care section A (1) subject to policy terms and conditions

\*\*\* Per baggage max. 50% & per item in the baggage maximum 10%

Period of policy would be as per the “Days of Travel” opted for

All cases with any medical declaration cannot be processed online. Please get in touch with our local Branch Office.

PREMIUM TABLES IN INR & EXCLUDING GOODS & SERVICES TAX

With Deductible €50														
Sum Insured	Age Band (Years)	Days of Travel												
		1-4	5-7	8-14	15-21	22-28	29-35	36-47	48-60	61-75	76-90	91-120	121-150	151-180
50000 (Pearl I)	6 months-45	217	247	318	389	460	605	742	891	1,063	1,609	2,055	2,500	2,946
	46-60	307	349	447	545	643	848	1,039	1,246	1,485	2,256	2,879	3,503	4,126
	61-65	560	634	808	982	1,156	1,524	1,865	2,233	2,659	4,058	5,175	6,291	7,408
	66-70	747	845	1,074	1,303	1,532	2,021	2,470	2,957	3,519	5,383	6,862	8,340	9,819
100000 (Sapphire I)	6 months-45	413	474	615	756	897	1,125	1,385	1,668	1,994	2,751	3,521	4,291	5,060
	46-60	525	605	791	977	1,164	1,473	1,819	2,194	2,627	3,673	4,705	5,738	6,771
	61-65	821	943	1,226	1,509	1,792	2,300	2,834	3,413	4,081	5,873	7,515	9,157	10,800
	66-70	1,038	1,186	1,533	1,880	2,226	2,874	3,534	4,249	5,074	7,403	9,463	11,524	13,584
200000 (Diamond I)	6months-45	534	632	862	1,091	1,321	1,648	2,063	2,513	3,031	4,039	5,209	6,380	7,551
	46-60	671	799	1,098	1,397	1,696	2,134	2,676	3,264	3,943	5,316	6,863	8,409	9,956
	61-65	1,015	1,196	1,619	2,042	2,466	3,143	3,924	4,770	5,746	7,995	10,294	12,594	14,893
	66-70	1,260	1,473	1,969	2,464	2,960	3,797	4,721	5,722	6,878	9,737	12,513	15,288	18,063

Without Deductible														
Sum Insured	Age Band (Years)	Days of Travel												
		1-4	5-7	8-14	15-21	22-28	29-35	36-47	48-60	61-75	76-90	91-120	121-150	151-180
50000 (Pearl II)	6 months-45	224	255	328	400	473	623	765	918	1,095	1,657	2,116	2,575	3,035
	46-60	317	360	461	562	663	873	1,070	1,284	1,530	2,324	2,966	3,608	4,249
	61-65	560	634	808	982	1,156	1,524	1,865	2,233	2,659	4,058	5,175	6,291	7,408
	66-70	769	870	1,106	1,342	1,578	2,082	2,544	3,046	3,624	5,545	7,068	8,591	10,114
100000 (Sapphire II)	6 months-45	425	488	633	779	924	1,158	1,427	1,718	2,054	2,834	3,626	4,419	5,212
	46-60	541	623	815	1,007	1,199	1,517	1,874	2,260	2,706	3,783	4,847	5,910	6,974
	61-65	846	971	1,263	1,554	1,846	2,369	2,919	3,516	4,204	6,049	7,741	9,432	11,124
	66-70	1,069	1,222	1,579	1,936	2,293	2,960	3,640	4,377	5,226	7,625	9,747	11,869	13,991
200000 (Diamond II)	6 months-45	550	651	888	1,124	1,361	1,698	2,125	2,588	3,122	4,160	5,366	6,572	7,777
	46-60	691	823	1,131	1,439	1,747	2,198	2,757	3,362	4,061	5,476	7,069	8,662	10,255
	61-65	1,045	1,232	1,668	2,104	2,540	3,238	4,042	4,913	5,918	8,235	10,603	12,972	15,340
	66-70	1,298	1,517	2,028	2,538	3,049	3,911	4,863	5,894	7,084	10,029	12,888	15,747	18,605

## Your Exclusions

- The policy does not cover pre-existing diseases and its complications.
- Routine physical or other examination where there are no objective indication of impairment of normal health and medical expenses beyond the expiry of the policy period.
- Suicide, attempt to suicide or willfully self-inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness, abuse of drugs, HIV and AIDS.
- Pregnancy, resulting childbirth, miscarriage, abortion or complication arising out of any of the foregoing.
- Loss or damage to your passport as a result of the confiscation or detention by customs, police or any other authority.
- Loss, which is not reported to the appropriate police authority within 24 hours of the discovery of loss.
- War or war like scenarios.

*Note: Terrorism is covered under the policy. For detailed exclusions please refer to the policy wordings.*

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## Premiums for Extensions

- Extensions wherein the initial policy period and extended period do not exceed 180 days, the premium would be charged calculating the difference in premium applicable for the total period less the initial policy period.
- Extensions wherein the initial policy period and extended period exceed 180 days, the premium for the extended period would be charged for extended period of travel.

For extension to the policy, request mail should be send up to 7 days prior to expiry of the earlier policy period, to [gicare@generalicentral.com](mailto:gicare@generalicentral.com)

## Worldwide Emergency Assistance Services

- Emergency medical evacuation
- Transfer to the nearest location (or country) where the treatment you need is available.
- Transfer of mortal remains to your country in case of a death

Please contact our 24-hour Helpline (Europ Assistance Alarm Centre) numbers as mentioned. For any product details, you may call - 1800-220-233 (MTNL/BSNL) or 1860-500-3333 (any other service provider)

# For any Claims Assistance, you may call

Europ Assistance:

For any Worldwide Emergency Assistance Services, Medical Assistance Services, and Travel Assistance Services and for availing Cashless Service during travel abroad you may call on the Toll-free numbers listed below. All lines are accessible from Local Landline or Payphone except for USA & Canada, which are accessible from mobile phone.

Country	Number to be dialed	Accessible from
Austria	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
France	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Germany	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
UK	0080055331345	Fixed Line, Mobile networks UIFN
Netherlands	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Belgium	0080055331345	Fixed Line
Portugal	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Denmark	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Norway	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Spain	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Poland	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Italy	0080055331345	Fixed Line
Hungary	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
India	1800 209 2333	All phones
Worldwide	02267347841	All phones (Chargeable number with call back facility)

In case there is no Toll-free number for the country you are calling from, you may please call us on our India Landline Number - +91 22 67347841 (This number is chargeable and accessible 24 X 7 X 365). You may also request for a call back on this number. On your request, we will immediately call back on your preferred number as provided during the call request.

Alternatively, you may also write to us at [gci@europ-assistance.in](mailto:gci@europ-assistance.in) or [GCI.travel@generalicentral.com](mailto:GCI.travel@generalicentral.com)

For claims and related queries, you may call:

National toll-free number: 1800 209 2333 (only from MTNL / BSNL network),

Claims land line number: +91 22 6734 7878.

Fax number: +91 22 6734 7888.



**Contact details for claim related queries:**

Europ Assistance India Pvt. Ltd. 7th Floor, Star Hub, Bldg No. 2, Near ITC Maratha Hotel, Sahar Andheri East, Mumbai – 400 059.

Email ID: [gci@europ-assistance.in](mailto:gci@europ-assistance.in)

India Helpline Number: 1800 209 2333

Worldwide Helpline Number: +91 22 6734 7841

Fax: +91 22 6734 7888

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | IRDAI Regn. No.: 132 | CIN: U66030MH2006PLC165287 | Website: [www.generalicentralinsurance.com](http://www.generalicentralinsurance.com) | Email ID: [gcicare@generalicentral.com](mailto:gcicare@generalicentral.com) | Call us at 1800 220 233 / 1860 500 3333/ 022 6783 7800 | Trade Logo displayed above belongs to M/S Assicurazioni Generali - Societa Per Azioni and Central Bank of India, respectively, and is used by Generali Central Insurance Co. Ltd. under license. For detailed information on risk factors, terms and conditions, etc., please refer to the product brochure and policy wordings, consult your advisor or visit our website before concluding a sale. \*T&C apply.

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