

MAKE YOUR DOMESTIC TRAVELS TENSION-FREE!





1800-220-233



www.generalicentralinsurance.com









Travelling to new places is always exciting, and Shubh Yatra is here to take away all unwanted worries from your travel! This Domestic Travel Insurance product protects you against troubles that may disturb your journey, like flight delays, baggage loss, etc. With this product, we encourage daily commuters, businessmen, and people planning for vacation to travel happily within India.

So, the next time you're travelling, ensure that you leave behind your worries and enjoy every moment of your trip!

Benefits:



Family Definition and Age Eligibility

- Self, Spouse, Dependent children (up to the age of 25 years) and Dependent parents can be covered in a single policy.
- Age Eligibility From Day 1 to 70 years.

S.No.	Particulars	Sub-options available
1.	Daily Commuter	a) Annual Policy b) 1 month, 3 months, 6 months
2	Business	a) Annual Multi Trip Policy- Each trip not more than 30 days b) Single Trip Policy: 1-7 days, 8-15 days
3	Vacation	a) Annual Multi Trip Policy- Each trip not more than 30 days b) Single Trip Policy: 1-7 days, 8-15 days, 16-30 days



		Daily Commuters Plan			Business Plan				Vacations Plan			
Options		1	2	3	1	2	3	4	1	2	3	4
Policy Period		Annual basis 1 month 3 months 6 months			a) Annual Multi Trip – Each trip not more than 30 days			a) Annual Multi Trip – Each trip of not more than 30 days				
				b) Single Trip (multiple trips are not covered) b) Single Trip (multiple trips ar no - 1-7 days, 8-15 days - 1-7 days, 8-15 days, 16-30 d								
Accidental	Death*	₹500000	₹1000000	₹2000000	₹1000000	₹2500000	₹1000000	₹2500000	₹1000000	₹2000000	₹1000000	₹2000000
Permanent Disability*	Total	₹500000	₹1000000	₹2000000	₹1000000	₹2500000	₹1000000	₹2500000	₹1000000	₹2000000	₹1000000	₹2000000
Permanent Disability*	Partial	₹500000	₹1000000	₹2000000	₹1000000	₹2500000	₹1000000	₹2500000	₹1000000	₹2000000	₹1000000	₹2000000
Accidental Hospitalizat	tion*	₹50000	₹75000	₹100000	₹100000	₹200000	₹100000	₹200000	₹100000	₹200000	₹100000	₹200000
Home Insura a) Fire and A Peril b) Burglary		₹200000	₹350000	₹500000	₹200000	₹400000	₹200000	₹400000	₹200000	₹400000	₹200000	₹400000
Bag	Laptop	₹25000	₹40000	₹60000	Not Available	Not Available	₹40000	₹60000	Not Available	Not Available	₹40000	₹60000
Insurance*	Mobile Phone	₹15000	₹25000	₹50000	Not Available	Not Available	₹25000	₹50000	Not Available	Not Available	₹25000	₹50000
	ID Proof	₹800	₹1200	₹2000	Not Available	Not Available	₹1200	₹2000	Not Available	Not Available	₹1200	₹2000
	Sun Glasses	₹1000	₹1500	₹2500	Not Available	Not Available	₹1500	₹2500	Not Available	Not Available	₹1500	₹2500
	Credit Card Cover	₹15000	₹25000	₹50000	Not Available	Not Available	₹25000	₹50000	Not Available	Not Available	₹25000	₹50000
Trip Cancell	lation*	Not Available	Not Available	Not Available	up to ₹100000	up to ₹150000						
Trip Curtailr	ment##	Not Available	Not Available	Not Available	up to ₹15000	up to ₹25000	up to ₹15000	up to ₹25000	up to ₹15000	up to ₹20000	up to ₹15000	up to ₹20000
Trip Delay##		Not Available	Not Available	Not Available	₹7500 Deductible: 6 Hours	₹12500 Deductible: 6 Hours	₹7500 Deductible: 6 Hours	₹12500 Deductible: 6 Hours	₹7500 Deductible: 6 Hours	₹10000 Deductible: 6 Hours	₹7500 Deductible: 6 Hours	₹10000 Deductible: 6 Hours
Missed con	nections##	Not Available	Not Available	Not Available	Train: up to ₹3000 Flight: up to ₹5000	Train: up to ₹5000 Flight: up to ₹7500	Train: up to ₹3000 Flight: up to ₹5000	Train: up to ₹5000 Flight: up to ₹7500	Train: up to ₹3000 Flight: up to ₹5000			
Loss of Checked in baggage##		Not Available	Not Available	Not Available	Up to ₹10000 one item within one piece of baggage = 10% of the SI	Up to ₹15000 one item within one piece of baggage = 20% of the SI	Up to ₹10000 one item within one piece of baggage = 10% of the SI	Up to ₹15000 one item within one piece of baggage = 20% of the SI	Up to ₹10000 one item within one piece of baggage = 10% of the SI	Up to ₹15000 one item within one piece of baggage = 20% of the SI	Up to ₹10000 one item within one piece of baggage = 10% of the SI	Up to ₹15000 one item within one piece of baggage = 20% of the SI

Bounced Hot and Flight##		Not Available	Not Available	Not Available	Up to ₹10000	Up to ₹20000	Up to ₹10000	Up to ₹20000	Up to ₹15000	Up to ₹20000	Up to ₹15000	Up to ₹20000
Emergency I Extension##		Not Available	Not Available	Not Available	If Hospitalisation is more than 7 consecutive days. Actual Room price for Max of 5 days, max up to Rs. 20000 Deductible – 2 days	If Hospitalisation is more than 7 consecutive days. Actual Room price for Max of 5 days, max up to Rs. 20000 Deductible – 2 days	If Hospitalisation is more than 7 consecutive days. Actual Room price for Max of 5 days, max up to Rs. 20000 Deductible – 2 days	If Hospitalisation is more than 7 consecutive days. Actual Room price for Max of 5 days, max up to Rs. 20000 Deductible – 2 days	If Hospitalisation is more than 7 consecutive days. Actual Room price for Max of 5 days, max up to Rs. 20000 Deductible – 2 days	If Hospitalisation is more than 7 consecutive days. Actual Room price for Max of 5 days, max up to Rs. 25000 Deductible – 2 days	If Hospitalisation is more than 7 consecutive days. Actual Room price for Max of 5 days, max up to Rs. 20000 Deductible – 2 days	If Hospitalisation is more than 7 consecutive days. Actual Room price for May of 5 days, max up to Rs. 20000 Deductible – 2 days
Medical Eva and Repatri of Remains	ation	Not Available	Not Available	Not Available	up to ₹200000	up to ₹300000	up to ₹200000	up to ₹300000				
Adventure S		Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Covered, only in case of Accidental Death, Per- manent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Per- manent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Per- manent Total Disablement, Medical evacuation or repatriation of mortal remains	Covered, only in case of Accidental Death, Per- manent Total Disablement, Medical evacuation or repatriation of mortal remains
Assistance Services##	Private Car Break Down	Available	Available	Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trip b) Optional for Single Trips				
	Taxi Break Down	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips				
	Ambulance Assistance	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips				
	Concierge services	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips				
	Medical Evacuation and Repatriation of Remains	Not Available	Not Available	Not Available	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips	a) Available for Annual Multi Trips b) Optional for Single Trips				



Period of policy would be as per the "Days of Travel" opted for.

Assistance Services – Only service is provided by Europ Assistance. Any cost incurred will be borne by the insured. In case of Single trip option in Business and Vacations plans the Assistance services will be available in case opted by the Insured.

Exclusions

- Claim arising out of any illness except in case of Medical Evacuation and Repatriation of mortal remains.
- Accident while insured is at his/her home.
- Intentional self-Injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).
- Accident while under the influence of alcohol or drugs.
- Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion.
- Any Accident of which a contributing cause was the Insured Person's actual or attempted commission of, or willful
 participation in, an illegal act or any violation or attempted violation of the law or his resistance to arrest.

^{* -} the limits available are on aggregate basis for entire policy period

^{##-} the limits available are on per trip basis

^{*}The above list is indicative in nature, please refer to policy wordings for complete details.

Premium Tables (exclusive of Goods and Services Tax)

A. Daily Commuters Plan

Premium for Daily Commuters Plan excluding GST								
	Option 3							
Annual basis	₹942	₹1570	₹2559					
1 month	₹264	₹389	₹587					
3 months	₹433	₹684	₹1080					
6 months	₹730	₹1201	₹1943					

B. Business Plan

Premium for Business Plan excluding GST								
			Option 1	Option 2 Option 3		Option 4		
Annual Mult	i Trip		₹1308	₹2515	₹1933	₹3625		
Single Trip	1-7	With Assistance Services	₹102	₹156	₹128	₹202		
	days	Without Assistance Services	₹64	₹118	₹90	₹164		
	8-15	With Assistance Services	₹139	₹239	₹191	₹330		
	days	Without Assistance Services	₹101	₹201	₹153	₹292		

C. Vacations Plan

Premium for Vacations Plan excluding GST									
			Option 1	Option 2	Option 3	Option 4			
Annual Multi Trip			₹1297	₹2411	₹1922	₹3522			
Single Trip	1-7	With Assistance Services	₹109	₹165	₹135	₹210			
	days	Without Assistance Services	₹71	₹127	₹98	₹173			
	8-15	Without Assistance Services	₹150	₹247	₹202	₹338			
	days	With Assistance Services	₹112	₹209	₹164	₹301			
	16-30	Without Assistance Services	₹233	₹412	₹336	₹594			
	days	Without Assistance Services	₹195	₹374	₹298	₹557			

In case of any claims, please contact the following:

Claims Department

Generali Central Health (GCH)

Qubix Business Park, Building No. Block IT – 1,

Ground Floor, Plot No. 2, Blueridge Township,

Near Rajiv Gandhi Infotech Park, Phase – 1,

Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra - 411057

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Toll Free Fax: 1800 103 9998 / 1800 209 1017

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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 | Email ID: 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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