



Travel Suraksha Select

# TRAVEL HAS MORE IN STORE FOR YOU. COME, EXPLORE.



1800-220-233



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

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## Wherever you go, we'll keep you protected.

What matters the most on a holiday is not where you're going or where you're staying, but you being able to leave all your worries behind to enjoy your trip. The last thing that you want during your holiday is to worry about a sudden illness or loss of documents. Travel Suraksha Select takes care of any contingencies that might arise during your journey; like sudden illnesses, misplaced passport, lost luggage etc. With this policy, you can just enjoy your travel and leave your worries to us.

### Your Benefits

 Cashless Claims Settlement.	 Reimbursement of claims as per the policy terms and conditions.
 Claims turnaround time within 30 working days.	 Worldwide Service Provider.
 Worldwide Emergency, Medical and Travel Assistance Services.	 Flexibility of choosing a Travel Insurance Plan as per your need.
 Ease and convenience of purchase.	 Instant policy issuance.
 Specially designed plan for senior citizens (i.e. 71–80years of age).*	 Cover extension in India, up to 90 days for medical expenses on evacuation.

\* Conditions apply for extension

### Worldwide emergency assistance services

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

### Age Eligibility

- Age eligibility for Standard Select and Silver Select is from 6 months to 70 years
- Age eligibility for Prime Care Select is from 71 years to 80 years

### Decline List:

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

Plan Benefits

Benefits		Single Trip Plans			Deductible (Mandatory )
All Figures are in USD		Standard Select	Silver Select	Prime Care Select	
Medical Care	Medical Expenses	50000	100000	50000	75
	Emergency Medical Evacuation	Included	Included	Included	Nil
	Repatriation of Remains (Limited to USD 10000)	Included	Included	Included	Nil
	Continuation of medical treatment in India *	Included	Included	Included	Nil
	Daily Hospital Allowances	25 per day (Max 5 days)	25 per day (Max 5 days)	Not Applicable	1 Day
	Emergency Sickness Dental Relief	300	300	Not Applicable	100
Travel Inconvenience	Hijack Benefit	50 per day (max for 7 days)	50 per day (max for 7 days)	50 per day (max for 7 days)	1 Day
	Trip Delay	20 per 12 hrs (max 120 hrs)	20 per 12 hrs (max 120 hrs )	Not Applicable	12 hrs
	Trip Cancellation	500	500	Not Applicable	100
	Trip Curtailment	300	300	Not Applicable	100
	Missed Connection	500	500	Not Applicable	50
	Loss of Passport	200	200	200	25
Personal Care	Baggage Delay (checked in baggage)	50	50	50	12 hrs
	Baggage loss*** (checked in baggage)	250	500	500	25
	Compassionate visit	Up to a max of 500	Up to a max of 500	Not Applicable	200
	Financial Emergency Assistance**	Available	Available	Available	Nil
Personal Accident	Accidental Death & Permanent Total Disability	5000	5000	5000	Nil
	Accidental Death Common Carrier	3000	5000	5000	Nil
	Accidental Death Air Travel only	5000	5000	5000	Nil

Benefits		Single Trip Plans			Deductible (Mandatory )
All Figures are in USD		Standard Select	Silver Select	Prime Care Select	
<b>Legal Liability</b>	Personal Liability	100000	100000	100000	0.1% of limit of indemnity
<b>Special Care</b>	Golfers Hole in One Celebration	100	100	Not Applicable	Nil
	Automatic extension for 7 days, of the period of insurance	Available	Available	Not Applicable	Nil
	Burglary (Home Contents)	INR 100000	INR 100000	Not Applicable	Nil

Medical tests are not required subject to clean proposal form (i.e. without medical declaration).

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

\*\*Financial Emergency Assistance – Service Provider will assist in coordinating for a cash assistance upto USD 100 for Standard Select Plan and upto USD 200 for Silver Select and Prime Care Select Plan 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.

Premium Tables

Standard Select (In INR & Excluding Goods & Services Tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Travel	½-45 years	46-60 years	61-65 years	66-70 years	½-45 years	46-60 years	61-65 years	66-70 years
1-4	536	627	879	1065	725	1006	1447	1760
5-7	603	707	994	1203	817	1137	1637	1990
8-14	759	894	1262	1526	1030	1442	2079	2526
15-21	916	1081	1529	1849	1244	1747	2522	3063
22-28	1072	1268	1797	2172	1457	2052	2964	3600
29-35	1303	1560	2257	2752	1822	2614	3829	4678
36-47	1587	1903	2758	3362	2221	3192	4680	5715
48-60	1895	2276	3300	4023	2653	3819	5602	6840
61-75	2251	2705	3927	4785	3152	4543	6665	8137
76-90	2975	3659	5514	6834	4562	6806	10264	12683
91-120	3787	4661	7028	8709	5808	8673	13083	16164
121-150	4599	5662	8542	10585	7054	10540	15901	19645
151-180	5410	6664	10056	12460	8300	12407	18720	23126

Silver Select (In INR & Excluding Goods & Services Tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Travel	½-45 years	46-60 years	61-65 years	66-70 years	½-45 years	46-60 years	61-65 years	66-70 years
1-4	575	683	981	1200	799	1131	1651	2021
5-7	649	772	1111	1358	901	1279	1868	2285
8-14	819	979	1412	1724	1138	1623	2374	2902
15-21	989	1186	1714	2091	1376	1968	2881	3519
22-28	1160	1393	2016	2458	1613	2313	3387	4135
29-35	1417	1724	2545	3129	2030	2961	4393	5392
36-47	1729	2106	3111	3824	2476	3618	5370	6589
48-60	2066	2520	3725	4577	2959	4330	6428	7886
61-75	2455	2997	4434	5446	3516	5152	7649	9382
76-90	3280	4094	6278	7835	5151	7793	11867	14718
91-120	4177	5218	8005	9988	6560	9933	15127	18758
121-150	5074	6342	9732	12140	7968	12072	18386	22797
151-180	5971	7466	11458	14293	9377	14212	21646	26837

Premium Tables

Prime Care Select (In INR & Excluding Goods & Services Tax)						
	Excluding USA & Canada			Including USA & Canada		
Days of Travel	71-73 years	74-76 years	77-80 years	71-73 years	74-76 years	77-80 years
1-4	1221	2177	3443	1404	2286	3862
5-7	1406	2483	3908	1612	2605	4380
8-14	1837	3196	4993	2096	3350	5587
15-21	2268	3909	6079	2581	4094	6795
22-28	2699	4621	7164	3065	4839	8002
29-35	3543	6083	9443	4066	6436	10664
36-47	4371	7469	11564	5009	7899	13051
48-60	5269	8970	13862	6031	9483	15637
61-75	6305	10701	16513	7210	11311	18621
76-90	9404	16177	25136	11490	18256	30328
91-120	12039	20662	32067	14693	23308	38675
121-150	14674	25147	38998	17896	28360	47023
151-180	17308	29632	45929	21100	33412	55370

For people aged between 56-70 years and 71-80 years, sub limits are applicable as detailed in the policy wording.

## Premiums for extensions

- Extensions where the initial policy period and extended period do not exceed 180 days – The premium would be charged by calculating the difference in premium applicable for the total period less the initial policy period.
- Extensions where the initial policy period and extended period exceed 180 days – The premium for the extended period would be charged by loading the premium applicable for extended period of travel as per the table below:

Loadings for extensions		
Extension period	Up to 60 years	61 years- 70 years
up to 30 days	5%	10%
31-60 days	10%	15%
61-90 days	15%	20%
91-120 days	25%	30%
121 -180 days	30%	50%

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## Direct Sales Discount

A discount of 15% will be applicable in case the proposal comes through direct sales channel (without any intermediary).

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## Exclusions



- This policy does not cover pre-existing diseases and complications arising from them.
- Any hospital admission or routine examination for investigative/ diagnostic purpose.
- Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection.
- Pregnancy resulting to childbirth, miscarriage, abortion, or complication arising out of any of the foregoing, expenses related to the treatment of infertility or birth control measures.
- Loss or damage to the Insured's 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 the loss, and in respect of which an official report has not been obtained .
- War or war like actions.

For detailed exclusions, please refer to the policy wordings.

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## Claim Procedure:

For claim Intimation / any claims assistance, please call Europ Assistance:  
Overseas policy holders may call us on any of the Toll free numbers listed below.  
Please refer to the column 'Accessible from (Phone type)'.

Country	Number to be dialed	Accessible from
USA	18337426672	Fixed Line, Mobile networks UIFN or Payphone
Canada	01180055331345	Fixed Line
New Zealand	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Singapore	00180055331345	Fixed Line, Mobile networks UIFN or Payphone
Malaysia	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Australia	001180055331345	Fixed Line, Mobile networks UIFN or Payphone
Austria	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
China	0080055331345	Fixed Line
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
Hong Kong	00180055331345	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
Thailand	00180055331345	Fixed Line, Mobile networks UIFN
Philippines	0080055331345	Fixed Line
Italy	0080055331345	Fixed Line
Hungary	0080055331345	Fixed Line, Mobile networks UIFN or Payphone
Finland	0080099441111	Fixed Line, Mobile networks UIFN or Payphone
Ireland	0080099441111	Fixed Line, Mobile networks UIFN or Payphone
Russia	0080099441111	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

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ARN: GC-NL/PD/MKTG/EN/TravelSurakshaSelect-August2025-BRO

Travel Suraksha Select, UIN: IRDAI/HLT/GCI/P-T/V.I/30/16-17

ISO Ref. No.: GCH/HP/FAW/BRH/001