

**THE WORLD IS ALL YOURS.  
THE WORRIES ARE ALL OURS.**



1800-220-233



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

Follow us on:    

# 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 takes care of any unforeseen event that might arise during your holiday. With us, you can just enjoy travelling across the world and leave your worries to us. Every holiday is different and we know having the right cover gives you the peace of mind to enjoy it truly.

## Your Benefits



Cashless Claims Settlement



Claims turnaround time of less than fourteen working days



Worldwide Emergency, Medical and Travel Assistance Services



Ease and convenience of purchase



Child escort benefit



Cover extension in India, up to 90 days for medical expenses on evacuation.



Reimbursement of claims as per policy terms and conditions



Worldwide Service Provider



Flexibility of choosing a Travel Insurance Plan as per your need



Instant policy issuance



Specially designed plan for senior citizens (i.e. 71 - 80 years of age)\*

\* Conditions apply

## Worldwide Emergency Assistance Services



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



Medical assistance services (provided by Europ Assistance)



Medical service provider referral



Organise hospital admission



Dispatch of essential medicine that is not available locally



Return arrangements for a minor



Communicate messages to your family in case of emergency



Medical advice over telephone



Appointment with local doctors



Guarantee of payment to hospital for medical expenses incurred during hospitalisation and monitoring of medical condition



Organise a compassionate visit from your family



Claims payment and management

- Travel Assistance Services  
(provided by Europ Assist)

  - Pre-trip information
  - Embassy referral
  - Lost luggage and passport assistance
  - Organise your hotel accommodation
- Age Eligibility

  - Age eligibility for Standard, Gold, Silver and Platinum Plan is from 6 months to 70 years
  - Age eligibility for Superior Care Plan is from 71 years to 80 years

Benefits		Single Trip Plans				Annual Multi-Trip		Superior Care**	Deductible
All figure are in USD		Standard	Silver	Gold	Platinum	Gold	Platinum		
Medical Care	Medical Expenses	50,000	1,00,000	2,50,000	5,00,000	2,50,000	5,00,000	1,00,000	75
	Emergency Medical Evacuation	Included	Included	Included	Included	Included	Included	Included	–
	Repatriation of Remains (Limited to USD 10,000)	Included	Included	Included	Included	Included	Included	Included	–
	Daily Hospital Allowances	-	-	25 per day (max. day 5	25 per day (max. day 5	25 per day (max. day 5	25 per day (max. day 5	-	1 day
	Emergency Sicknes Dental Relief	300	300	300	300	300	300	–	100
Travel Inconvenience	Hijack Benefit	50 per day (max. for 7 days)	50per day (max. for 7 days)	100 per day (max. for 7 days)	150 per day (max. for 7 days)	100 per day (max. for 7 days)	150 per day (max for 7 days)	50 per day (max. for 7 days)	1 day
	Trip Delay	-	-	20 per 12 hours (max 120 hrs)	20 per 12 hours (max. 120 hrs)	20 per 20 hrs) (max. 120 hrs)	20 per 20 hrs) (max. 120 hrs)	-	12 hrs
	Trip Cancellation	–	–	–	500	–	500	–	100
	Trip Curtailment	–	–	–	300	–	300	–	100
	Missed Connection	–	–	–	500	–	500	–	50
	Loss of Passport	200	200	250	250	250	250	200	25
Personal Care	Baggage Delay	50	50	100	200	100	200	50	12 hrs
	Baggage Loss *** (checked in)	250	500	1000	1000	1000	1000	500	25

Benefits		Single Trip Plans				Annual Multi-Trip		Superior Care**	Deductible
All figure are in ₹		Standard	Silver	Gold	Platinum	Gold	Platinum		
Personal Care	Compassionate Visit	-	-	-	Up to a max. of 1,000	-	Up to a max. of 1,000	-	200
	Financial Emergency Assistance	100	200	500	500	500	500	200	—
Personal Accident	Accidental Death and Permanent Total Disability	5,000	5,000	10,000	20,000	10,000	20,000	5,000	—
	Accidental Death (Common Carrier)	3,000	5,000	5,000	5,000	5,000	5,000	5,000	—
	Accidental Death (Air Travel only)	—	—	5,000	5,000	5,000	5,000	—	—
Legal Liability	Personal Liability	1,00,000	1,00,000	2,00,000	2,00,000	2,00,000	2,00,000	1,00,000	0.1% of limit of indemnity
Special Care	Golfers hole-in-one Celebration	100	100	100	200	100	200	—	—
	Automatic Extension up to 7 days	—	—	Available	Available	Available	Available	—	—
	Burglary (Home Contents)	—	—	INR 1,00,000	INR 2,00,000	INR 1,00,000	INR 2,00,000	—	—
	Child Escort	—	—	2,500	2,500	2,500	2,500	—	—

\*\* For age above 70 years, subject to medical underwriting as advised.

\*\* Per baggage max. 50% & per item in the baggage max. 10%. Period of policy would be as per the “Days of Travel” opted for. For Annual Multi-trip policies, the total policy period is one year subject to terms and conditions.

Single Trip Premium								
Standard (In INR) (Excluding Goods & Services Tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Trave	1½ - 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	348	409	609	737	539	661	821	943
5-7	413	448	713	823	622	696	957	1,031
8-14	601	671	957	1,130	887	957	1,409	1,479
15-21	632	710	1235	1,445	949	1,085	1,914	2,050
22-28	710	809	1523	1,785	1,085	1,223	2,393	2,531
29-35	888	1,026	1,827	2,161	1,341	1,539	2,915	3,112
36-47	1,026	1,184	2,349	2,758	1,539	1,757	3,741	3,959
48-60	1,203	1,401	2,871	3,376	2,088	2,836	4,698	5,446
61-75	1,480	1,716	3,872	4,519	3,089	4,133	5,873	6,917
76-90	1,775	2,032	4,959	5,737	3,698	5,003	7,238	8,543
91-120	2,262	2,697	6,786	7,943	4,437	5,916	11,223	12,702
121-150	2,567	3,045	8,874	10,287	5,133	6,743	14,964	16,573
151-180	3,263	3,828	10,527	12,201	6,047	7,439	18,443	19,835

Silver In INR (Excluding Goods & Services Tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Trave	1½ - 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	499	544	883	1,021	742	826	1,077	1,173
5-7	535	580	999	1,149	805	901	1,286	1,371
8-14	712	775	1,190	1,380	1,055	1,142	1,795	1,883
15-21	807	908	1,529	1,793	1,098	1,324	2,307	2,532
22-28	925	1,124	1,856	2,260	1,319	1,517	2,903	3,101
29-35	1,109	1,309	2,250	2,694	1,631	1,858	3,527	3,754
36-47	1,327	1,627	2,872	3490	1,999	2,405	4,555	4,962
48-60	1,613	1,894	3,607	4,276	2,791	3,868	5,658	6,735
61-75	1,916	2,423	4,737	5,769	4,131	5,757	6,941	8,567
76-90	2,188	2,793	5,947	7,208	4,945	6,183	8,605	9,844
91-120	3,053	3,647	8,136	9,603	5,133	6,241	14,030	15,138
121-150	3,974	5,062	11,203	13,520	6,801	8,410	19,487	21,095
151-180	4,815	5,971	13,460	16,078	8,232	9,949	23,187	24,903

Gold (In INR) (Excluding Goods & Services Tax)								
	Excluding USA & Canada				Including USA & Canada			
Days of Trave	1½ - 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	909	940	1,309	1,529	1,089	1,146	1,719	1,860
5-7	963	1,006	1,505	1,759	1,148	1,206	2,050	2,544
8-14	1,171	1,260	1,855	2,202	1,426	1,615	2,745	3,407
15-21	1,392	1,546	2,439	2,920	1,632	1,839	3,126	3,879
22-28	1,624	1,866	2,969	3,599	1,929	2,224	3,782	4,693
29-35	1,939	2,145	3,710	4,402	2,290	2,689	4,571	5,673
36-47	2,250	2,671	4,618	5,621	2,872	3,434	5,838	7,245
48-60	2,702	3,451	5,659	7,102	3,776	4,869	8,278	10,272
61-75	3,443	4,039	7,121	8,616	5,262	7,107	12,082	14,993
76-90	4,043	5,209	8,549	10,759	6,318	7,153	12,161	15,091
91-120	5,949	7,126	12,454	15,190	7,812	8,936	15,191	18,851
121-150	7,283	9,353	17,497	21,657	10,774	12,538	21,314	26,449
151-180	9,055	10,926	20,785	25,208	13,183	14,947	25,411	31,532

Platinum (In INR) (Excluding Goods & Services								
	Excluding USA & Canada				Including USA & Canada			
Days of Trave	1½ - 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	991	1,025	1,426	1,666	1,187	1,249	1,874	2,027
5-7	1,050	1,096	1,640	1,918	1,252	1,314	2,234	2,773
8-14	1,276	1,373	2,022	2,400	1,555	1,760	2,992	3,713
15-21	1,517	1,686	2,659	3,182	1,778	2,005	3,408	4,229
22-28	1,770	2,034	3,236	3,923	2,102	2,425	4,122	5,115
29-35	2,113	2,339	4,044	4,798	2,496	2,931	4,983	6,183
36-47	2,453	2,912	5,033	6,127	3,130	3,743	6,364	7,897
48-60	2,945	3,762	6,168	7,741	4,116	5,308	9,023	11,197
61-75	3,753	4,403	7,761	9,392	5,735	7,747	13,170	16,342
76-90	4,406	5,678	9,319	11,727	6,887	7,797	13,255	16,449
91-120	6,484	7,768	13,574	16,558	8,515	9,740	16,558	20,547
121-150	7,939	10,195	19,071	23,606	11,744	13,666	23,233	28,830
151-180	9,870	11,910	22,656	27,476	14,370	16,293	27,697	34,370

Premium - Annual Multi-trip						
Annual Multi-trip (In INR) (Excluding Goods & Services Tax)						
	USD 2,50,000			USD 5,00,000		
Single Trip	18 - 45 Years	46 - 60 Years	61 - 70 Years	18 - 45 Years	46 - 60 Years	61 - 70 Years
30 days	3,891	3,932	10,540	5,424	5,732	12,372
45 days	4,328	4,498	16,944	6,085	6,245	19,582

Premium Superior Care						
Superior Care (In INR) (Excluding Goods & Services Tax)						
	Including USA & Canada			Excluding 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	2,241	3,735	6,229	1,997	3,423	5,349
5-7	2,560	4,105	6,970	2,246	3,957	6,239
8-14	2,795	4,772	7,953	2,552	4,376	6,837
15-21	3,484	5,809	9,681	3,104	5,322	8,317
22-28	4,732	7,887	13,146	4,406	7,553	11,803
29-35	5,681	9,470	15,784	5,275	9,044	14,131
36-47	6,837	13,416	22,361	6,343	10,875	16,994
48-60	9,260	15,436	25,725	8,259	14,158	22,122
61-75	11,630	19,384	32,308	10,208	17,500	27,343
76-90	14,162	23,270	38,786	12,179	20,880	32,624
91-120	18,195	30,327	50,547	15,857	27,183	42,475
121-150	23,413	39,021	65,037	20,569	35,262	55,097
151-180	26,604	44,343	73,905	23,491	40,272	62,925

For age 56-70 years & 71-80 years, sub limits applicable as detailed in the policy wording.

**Premiums for extensions**

- Extensions, wherein 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, wherein 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 mentioned in the table.

Loadings For Extensions		
Extension Period	Up to 60 Years	61Years - 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%

**Exclusions**

- The policy does not cover pre-existing diseases and complications arising from them.
- 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 that is not reported to the appropriate police authority within 24 hours of the discovery of loss.
- War or war-like scenarios.

For detailed exclusions kindly, refer to the policy wordings.



## For claim intimation / any claim assistance, please call Europ Assistance

Overseas Policyholders can 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 and we will immediately call you back on your preferred number as provided during the call request.

National Toll Free number for your relatives in India is 1800 209 2333. Alternatively, you may also write to us at [gci@europ-assistance.in](mailto:gci@europ-assistance.in) / [GCI.travel@generalicentral.com](mailto:GCI.travel@generalicentral.com)

**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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