Individual Travel Insurance

1. Asia

The largest continent in the world has lots to offer. A traveller can enjoy the diversity of Asia with a comprehensive travel insurance package. The medical coverage is crucial especially when travelling in different weather conditions and climate.

2. Schengen countries

It is a mandatory requirement to have travel insurance to successfully get a Schengen visa. Also, you get to explore breathe taking sceneries and travel to different places without fear when you are secure with a good individual travel insurance cover.

3. Worldwide, excluding USA and Canada

For wanderers frequently hopping from one country to another, a wide-ranging travel insurance plan provides the safety and peace of mind to travel at will to any part of the country without any bothers.

4. Worldwide Coverage

If you are lucky enough to travel around the world for leisure or business you must give priority to your safety. Travel the world smartly with a comprehensive worldwide coverage travel insurance package.

5. Types of Individual Travel Insurance

There are two choices of individual travel insurance depending on individuals with different requirements.

6. Single trip Individual Travel Insurance

As the name suggests this type of travel insurance covers only 1 trip. The cover starts on the day of the journey and ends on completion of the travel.

Annual Multi-trip Individual Travel Insurance

This type of travel insurance is valid for multi trips and is ideal for business people and professionals who frequently travel abroad for work basis. The advantage of this policy is that you don’t need to take the hassle of buying a travel policy again and again for your travel in a year. This type of policy also works out cost-effective than purchasing single trip policy for each travel expedition.

Whatever the reason be, an unfortunate incident or accident can happen anytime while travel which can spoil the fun or goal of the trip and put you in deep trouble of financial burden. To mitigate the risks of such events, a travel plan is a great solution. It protects the policyholder from financial losses as a result of unexpected events which may happen during the journey.

No one can guarantee a stress-free trip to any destination. A well-planned journey can get disrupted if an expected incident occurs. For example – What if you are your partner or children meet with an unfortunate accident and require medical help or hospitalisation? Or if your flight gets delayed due to bad weather conditions Or the airline loses your luggage Or the flight gets cancelled at the last minute Or you miss your connecting flight to your destinations. The list of unfortunate incidents is endless.

The only solution to overcome these unexpected problems is to have travel insurance safeguarding you always during your travel. Not only the travel insurance help you handle adversities for you but it also mitigates your financial losses and keeps you out of misery. With a comprehensive travel plan, you can sit back relax, enjoy your trip and make lasting memories of your trip.

What does Individual Travel Insurance Coverage Include?

Medical Coverage

1. Emergency medical expenses

If there's a medical emergency, then the individual travel insurance will come to rescue and will cover for the medical expenses and care.

2. Emergency dental expenses

The dental treatment in some of the foreign countries can put you out of pocket. If you get in an accident and require emergency dental care then you can rely on your travel insurance.

3. Medical evacuation

If you need to go to a hospital in an emergency then your individual travel insurance will also take care of medical evacuation expenses.

4. Hospital daily cash allowance

There are a lot of petty expenses that can eat your trip money. If you get hospitalised the medical expenses will be covered but you will also get hospital daily cash allowance to take care of petty expenses.

5. Medical & Body Repatriation

If the insured dies on the trip then the expenses to bring the mortal remains to the home country is covered in the individual travel insurance.

6. Permanent Disablement

If an accident on your trip causes permanent disability then the individual travel insurance will pay out lump-sum compensation.

7. Accidental death

If an accident on the trip is fatal then the insured nominee or family will receive lump-sum compensation from the insurance company.

Baggage Related Coverage

1. Loss of Passport

If the insured loses our baggage or important travel document like passport then it can create panic and spoil the trip completely. With individual travel insurance, the cost to get a duplicate passport is compensated ensuring complete peace of mind to the insured.

2. Loss of checked-in baggage

It is not uncommon for the airlines to lose the checked-in baggage. Hundreds and thousands of baggage are lost everywhere. You can also fall the victim to this blunder. With individual travel insurance if the insured loses the check-in baggage then the insurance takes care of the replacement of items lost.

3. Delay of checked-in baggage

If there is a delay in getting the baggage to you then the insurance will reimburse you for the essential required till the time you get your baggage.

Journey Related Coverage

1. Personal liability

If an accident causes damage to the third party then the individual travel insurance will compensate for the same and keep you away from getting into any legal trouble.

Financial Emergency Assistance

Tourist are easy victims to a robbery or theft in a foreign land. If the insured gets robbed then the individual travel insurance will provide emergency cash.

2. Hijack Distress Allowance

Hijack can be extremely stressful and if the insured flight gets hijacked then the insurance company will provide appropriate compensation for the same.

What are the Exclusions of Individual Travel Insurance?

Breach of Law

If the insured has an accident or health issue due to breach of law then claim will be void.

Consumption of drugs

If the insured gets ill or dies due to the consumption of drugs or illegal substances then the claim on the policy will be rejected.

Pre-existing diseases

If the insured gets ill from pre-existing diseases then the coverage of the same is not included in the travel insurance policy

Obesity or Cosmetic Treatment

Any cosmetic surgery or obesity treatment took on the trip is not covered by the travel insurance policy.

Adventure Sports

Any accident caused due to participation in an adventure sport remains uncovered in the travel insurance policy.

Self-Inflicted Injury

Any self-harm or suicide is not covered by the travel insurance policy.