



# ARE YOU TRAVELLING?

Choose HDFC ERGO General Insurance Company Limited for

*Easy* **TRAVEL** Insurance

**THE HDFC  
ERGO GENERAL  
INSURANCE  
COMPANY  
LIMITED. EDGE**

- A travel insurance solution from a specialized insurance provider
- Instant online policy issuance with robust and state-of-the-art IT infrastructure
- Segment-specific plans offered to suit your travel insurance requirements
- Special plans for travelers traveling across Asian regions (excluding Japan)
- No medical tests required
- Emergency assistance across the world

**EASY TRAVEL  
INSURANCE  
PLANS**

The primary objective of Easy Travel is to make your overseas travel hassle-free and safe in the event of any unforeseen medical emergencies.

- **'Individual Plan'** is available in five variants; Platinum, Gold, Silver, Bronze and Asian Region; Sum Insured ranges from USD 5,00,000 to USD 25,000.
- **'Family Plan'** is available in three variants; Silver, Bronze and Asian Region; Sum Insured ranges from USD 1,00,000 to USD 25,000.
- **'Senior Citizen Plan'** is available in two variants; Silver and Bronze; Sum Insured options of USD 1,00,000 and USD 50,000.
- **'Annual Multi Trip Plan'** is available in four variants; Platinum, Gold, Silver and Asian Region; Sum Insured ranges from USD 5,00,000 to USD 25,000.

**WORLDWIDE  
ASSISTANCE  
SERVICE**

- Medical advice on telephone, while travelling
- Medical services provider referral
- Arrangement of hospital admission
- Monitoring of medical condition during hospitalisation
- Arrangement of appointments with local doctors
- Arrangement of emergency medical evacuation
- Arrangement of emergency medical repatriation
- Arrangement of repatriation of mortal remains
- Arrangement of compassionate visit
- Emergency cash advance
- Pre-trip information services
- Embassy referral
- Emergency travel service assistance
- Interpreter referral
- Lost luggage assistance
- Guarantee of medical expenses incurred during hospitalisation wherever possible
- Lost passport assistance and many more

**Easy TRAVEL - Individual**

- a) Easy Travel Individual plan covers persons in the age group of 6 months to 70 years  
 b) Maximum duration of the trip will be up to 180 days

<b>Benefits (all figures in USD)</b>	<b>Deductible</b>	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Bronze</b>	<b>Asian region</b>
Medical Treatment	100	5,00,000	2,50,000	1,00,000	50,000	25,000
Dental Treatment *	100	500	250	250	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	20,000	10,000	5,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	1,000	500	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	200	-
Financial Emergency Cash	Nil	300	200	200	-	-
Trip Delay	12 hrs.	50/200	25/100	-	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-	-
Trip Cancellation	Nil	2,000	1,000	-	-	-
Trip Curtailment	Nil	2,000	-	-	-	-
Missed Connection	Nil	500	-	-	-	-

- \*Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

**Easy TRAVEL - Annual Multi Trip**

- a) Easy Travel Annual Multi Trip plan covers persons in the age group of 6 months to 70 years
- b) Platinum plan will not be available for persons aged between 61-70 years
- c) Maximum duration per trip will be 30/60 days with annual limit of 180 days

Benefits (all figures in usd)	Deductible	Platinum	Gold	Silver	Asian region
Medical Treatment	100	5,00,000	2,50,000	1,00,000	25,000
Dental Treatment*	100	500	500	250	250
Repatriation of Mortal Remains*	Nil	10,000	7,500	7,500	7,500
Loss of Passport	30	300	300	200	200
Personal Accident	Nil	25,000	20,000	10,000	10,000
Personal Accident-Common Carrier ^	Nil	20,000	10,000	5,000	5,000
Personal Liability	Nil	1,00,000	1,00,000	50,000	10,000
Hijack Daily Allowance	12 hrs.	100/500	50/250	50/250	50/250
Financial Emergency Cash	Nil	300	200	200	-
Total Loss of Checked-in Baggage	Nil	1,000	500	500	-
Delay of Checked-in Baggage	12 hrs.	300	300	200	-
Trip Delay	12 hrs.	50/200	25/100	-	-
Hospital Daily Allowance*	48 hrs.	25/150	20/120	-	-
Trip Cancellation	Nil	2,000	1,000	-	-
Trip Curtailment	Nil	2,000	-	-	-

- \*Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

**Easy TRAVEL - Family**

- a) Easy Travel Family plan covers persons in the age group of 6 months to 70 years
- b) Children are covered up to the age of 21 years
- c) Maximum duration of the trip will be up to 180 days
- d) Family covers two adults (self and spouse up to 70 years of age) and up to four children under 21 years of age

Benefits (all figures in usd)	Deductible	Silver	Bronze	Asian region
Medical Treatment	100	1,00,000	50,000	25,000
Dental Treatment*	100	250	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500	7,500
Loss of Passport	30	200	200	200
Personal Accident	Nil	10,000	10,000	10,000
Personal Accident - Common Carrier ^	Nil	5,000	5,000	5,000
Personal Liability	Nil	50,000	25,000	10,000
Hijack Daily Allowance	12 hrs.	50/250	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	500	-
Delay of Checked-in Baggage	12 hrs.	200	200	-
Financial Emergency Cash	Nil	200	-	-

- \*Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- Benefit available on Individual Sum Insured basis
- ^Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

- a) Easy Travel Senior Citizen plan covers persons in the age group of 71-80 years
- b) Maximum duration of the trip will be up to 180 days
- c) The maximum liability under Medical Treatment will be limited to USD 15,000 per Illness and USD 25,000 per Accident
- d) Medical Examination and Medical Tests are mandatory

Benefits (all figures in usd)	Deductible	Silver	Bronze
Medical Treatment	100	1,00,000	50,000
Dental Treatment*	100	250	250
Repatriation of Mortal Remains*	Nil	7,500	7,500
Loss of Passport	30	200	200
Personal Accident	Nil	10,000	10,000
Personal Accident - Common Carrier <sup>^</sup>	Nil	5,000	5,000
Personal Liability	Nil	50,000	25,000
Hijack Daily Allowance	12 hrs.	50/250	50/250
Total Loss of Checked-in Baggage	Nil	500	-
Delay of Checked-in Baggage	12 hrs.	200	-
Financial Emergency Cash	Nil	200	-

- \*Benefits will be sub-limit under Medical Treatment Sum Insured
- Medical Evacuation will be covered under Medical Treatment Sum Insured
- <sup>^</sup>Personal Accident - Common Carrier will be sub-limit under Personal Accident Sum Insured

### Exclusions

The policy will not compensate for:

- Traveling abroad for obtaining medical treatment
- War or any act of war, invasion, act of foreign enemy, war like operations, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, riot, terrorism, chemical, radioactive or nuclear contamination
- Participation or involvement in naval, military or air force operations, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing
- Any breach of law with criminal intent
- Abuse of intoxicants or hallucinogens including drugs & alcohol
- Self inflicted injury, suicide or attempted suicide
- Pregnancy, childbirth & its complications
- HIV/AIDS, sexually transmitted diseases
- Pre-existing conditions & their complications

# RATE CARD

Premium are Exclusive of Goods & Service Tax and applicable cess

## Easy TRAVEL - Annual Multi Trip

	Days/trip	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
Platinum - USD 500,000	30 days	4,894	5,339	NA	2,981	3,291	NA
	60 days	8,943	11,480	NA	5,650	6,852	NA
Gold - USD 250,000	30 days	3,782	4,093	9,789	2,446	2,580	5,339
	60 days	7,252	9,299	16,286	4,671	5,650	9,656
Silver- USD 100,000	30 days	3,115	3,559	8,722	1,957	2,224	4,894
	60 days	5,517	7,119	12,726	3,559	4,360	7,564
	Days/trip	A 0-40	A 41-60	A 61-70			
Asian- USD 25,000	30 days	1,125	1,432	2,762			
	60 days	2,200	2,762	5,270			

## Easy TRAVEL - Family\*

Days/ Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	2,639	2,934	4,695	2,052	2,346	3,815	2,201	2,494	3,963	1,464	1,614	2,639
8-14	3,521	3,815	6,457	2,639	2,934	5,577	2,934	3,227	5,283	2,052	2,346	3,521
15-21	3,815	4,402	8,807	2,934	3,521	6,751	3,227	3,670	7,045	2,346	2,639	4,402
22-28	4,402	4,990	11,744	3,521	4,109	8,807	3,815	4,402	8,807	2,934	3,227	5,870
29-35	5,283	6,751	13,378	4,109	4,695	10,570	4,695	5,283	10,863	3,376	3,815	7,339
36-47	6,751	8,807	19,579	4,695	5,283	12,919	6,164	7,045	14,681	3,815	4,257	9,102
48-60	8,807	10,863	24,228	5,577	6,751	16,737	8,220	10,276	17,618	4,695	5,870	10,863
61-75	12,038	14,681	29,660	7,045	8,514	20,556	11,450	14,094	23,492	5,870	7,045	14,681
76-90	14,094	17,618	35,534	7,927	9,983	25,254	13,507	17,030	27,310	6,457	7,632	17,618
91-120	17,618	22,318	47,283	10,570	13,800	35,240	15,269	19,968	44,345	9,102	10,276	27,017
121-150	24,079	32,303	73,422	14,681	19,674	48,457	20,556	24,961	58,737	11,744	14,388	41,115
151-180	29,366	38,177	85,170	17,618	22,023	64,171	23,492	29,660	71,954	13,800	17,325	54,332

## Easy TRAVEL - Family\*

Asian Region - USD 25,000			
Days/Age	A 0-40	A 41-60	A 61-70
0-7	1,171	1,464	2,346
8-14	1,464	1,759	2,639
15-21	1,759	2,201	3,815
22-28	2,201	2,639	5,283
29-35	2,934	3,815	6,751
36-47	3,376	3,815	7,339
48-60	3,815	4,257	9,102
61-75	4,695	5,870	10,863
76-90	5,870	7,045	14,681
91-120	6,457	7,632	17,618
121-150	9,102	10,276	27,017
151-180	11,744	14,388	41,115

W - Worldwide including USA & Canada

X - Worldwide excluding USA & Canada

A - Asian region excluding Japan

m - Months

\*Premium for a family of 2 adults and 2 children, additional premium @ 25% for each additional child to be included.

**Easy TRAVEL - Individual**

Days/Age	Platinum - USD 500,000						Gold - USD 250,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	1,404	1,558	2,109	1,025	1,104	1,401	889	1,023	1,601	711	800	1,245
8-14	2,002	2,337	3,529	1,387	1,559	2,205	1,245	1,378	2,402	889	978	1,779
15-21	2,601	3,117	4,949	1,748	2,014	3,008	1,335	1,690	3,115	978	1,157	2,224
22-28	3,198	3,894	6,369	2,110	2,469	3,812	1,779	2,002	4,182	1,157	1,423	2,847
29-35	3,797	4,673	7,790	2,470	2,924	4,617	2,046	2,669	5,339	1,335	1,645	3,470
36-47	4,822	6,009	10,224	3,090	3,703	5,993	2,758	3,381	7,030	1,690	2,046	4,538
48-60	5,933	7,455	12,862	3,761	4,548	7,485	3,203	4,182	8,009	1,957	2,669	5,339
61-75	7,214	9,123	15,906	4,536	5,523	9,208	4,449	6,007	11,570	2,446	3,203	7,119
76-90	8,496	10,792	18,950	5,310	6,497	10,930	5,250	7,119	13,350	2,891	3,826	8,009
91-120	11,112	14,183	29,790	6,912	8,393	20,222	6,407	8,187	17,799	4,049	5,250	12,904
121-150	13,730	17,574	40,630	8,514	10,288	29,514	8,943	11,213	25,809	5,072	6,674	19,401
151-180	16,346	20,965	51,470	10,116	12,184	38,804	10,679	13,350	30,971	6,229	8,009	25,809

**Easy TRAVEL - Individual**

Days/Age	Silver - USD 100,000						Bronze - USD 50,000					
	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70	W 0-40	W 41-60	W 61-70	X 0-40	X 41-60	X 61-70
0-7	800	889	1,423	622	711	1,157	666	756	1,201	444	488	800
8-14	1,067	1,157	1,957	800	889	1,690	889	978	1,601	622	711	1,067
15-21	1,157	1,335	2,669	889	1,067	2,046	978	1,112	2,136	711	800	1,335
22-28	1,335	1,512	3,559	1,067	1,245	2,669	1,157	1,335	2,669	889	978	1,779
29-35	1,601	2,046	4,054	1,245	1,423	3,203	1,423	1,601	3,291	1,023	1,157	2,224
36-47	2,046	2,669	5,933	1,423	1,601	3,916	1,868	2,136	4,449	1,157	1,290	2,758
48-60	2,669	3,291	7,342	1,690	2,046	5,072	2,490	3,115	5,339	1,423	1,779	3,291
61-75	3,648	4,449	8,988	2,136	2,580	6,229	3,470	4,270	7,119	1,779	2,136	4,449
76-90	4,270	5,339	10,768	2,402	3,025	7,653	4,093	5,161	8,276	1,957	2,313	5,339
91-120	5,339	6,763	14,329	3,203	4,182	10,679	4,627	6,050	13,438	2,758	3,115	8,187
121-150	7,297	9,789	22,249	4,449	5,963	14,683	6,229	7,564	17,799	3,559	4,360	12,459
151-180	8,898	11,570	25,809	5,339	6,674	19,446	7,119	8,988	21,804	4,182	5,250	16,463

**Easy TRAVEL - Individual**

Days/Age	Asian Region - USD 25,000		
	A 0-40	A 41-60	A 61-70
0-7	356	444	711
8-14	444	533	800
15-21	533	666	1,157
22-28	666	800	1,601
29-35	889	978	2,046
36-47	1,023	1,157	2,224
48-60	1,157	1,290	2,758
61-75	1,423	1,779	3,291
76-90	1,779	2,136	4,449
91-120	1,957	2,313	5,339
121-150	2,758	3,115	8,187
151-180	3,559	4,360	12,459

**Easy TRAVEL - Senior Citizen**

Days/Age	Silver - USD 100,000		Bronze - USD 50,000	
	W 71-80	X 71-80	W 71-80	X 71-80
0-7	2,781	2,076	1,868	1,245
8-14	4,565	3,039	2,466	1,601
15-21	5,585	3,590	3,226	1,714
22-28	7,370	4,551	4,556	2,420
29-35	9,156	5,515	5,886	3,127
36-47	11,705	6,888	7,786	4,137
48-60	14,765	8,539	10,065	5,349
61-75	18,335	10,463	12,726	6,763
76-90	22,160	12,526	15,576	8,277
91-120	31,005	20,469	22,217	14,249
121-150	44,243	33,557	32,178	24,119
151-180	57,480	46,643	42,138	33,989

### Disclaimer >

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

### Statutory Warning >

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees



REACHUS

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. Trade Logo displayed above belongs to HDFC Ltd and ERGO International AG and used by the Company under license. • Easy Travel - UIN:IRDA/NL- HLT /AMHI/P-T/V.1/6/13-14 • UID: 6833