

## Key Features

- Daily allowance in case of hospitalisation
- Cashless hospitalisation worldwide
- Hijack Distress allowance
- Missed Connection
- Bail Bond Insurance

## SGI Overview

Shriram General Insurance Company Limited is a part of Shriram Group - A multi-dimensional, multi-locational organization with interests in the fields of Truck Financing, Life Insurance, Share Trading, Bulk Drugs, Software Consultancy, Project Engineering & Real Estate. The Group companies have equity participation from Citicorp (subsidiary of Citi Bank), UTI Bank, Chrys Capital – USA, New Bridge Capital-USA, Merrill Lynch-USA.

Shriram General Insurance Company Limited has set up a joint venture with SANLAM, South Africa. SANLAM Limited is a major financial services company in South Africa, listed in the Johannesburg Securities Exchange and Namibian Stock Exchange. SANTAM is a part of SANLAM Limited, which is engaged in General Insurance business and is ranked as the best Insurance Company in South Africa as per the recent study conducted by Pricewaterhouse Coopers.

## Our Credentials

- 3rd largest investment assets of Rs. 6020 Crores as on 31st March 2016 amongst the private sector non life insurers. (as per IRDAI Annual Report 2015-16)
- NIL pending consumer grievances as on 31st March 2016.
- Global Presence - 135 Offices PAN India. Presence in Philippines as 'SGI Philippines'.
- Earned profit after tax of Rs. 220 Cr in financial year 2015-16.

## Renewal Conditions

The single trip insurance, is non-renewable, not cancelable, and not refundable while effective.

## Exclusions

- 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

**Note :** For complete list of detailed exclusions, please refer policy wordings.

## In case of claim

In the event of any claim,

## Section 41 of Insurance Act 1938

### Prohibition of Rebates

1. 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 Insurer.
2. Any person making default in complying with the provision of this Section shall be punishable with fine, which may extend to Rs. 1000000/- (ten lacs only)

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

\*Terms and Conditions apply

Insurance is a subject matter of solicitation.

**Shriram General Insurance Co. Ltd**

*In Partnership with the SANLAM Group*

IRDAI Regn. No. 137 CIN No. U66010RJ2006PLC029979

Registered & Corporate Office:

E-8, EPIP, RIICO Industrial Area,

Sitapura, Jaipur-302022 Rajasthan (India)

Toll Free No: 1800-300-30000 & 1800-103-3009

Website: [www.shriramgi.com](http://www.shriramgi.com)

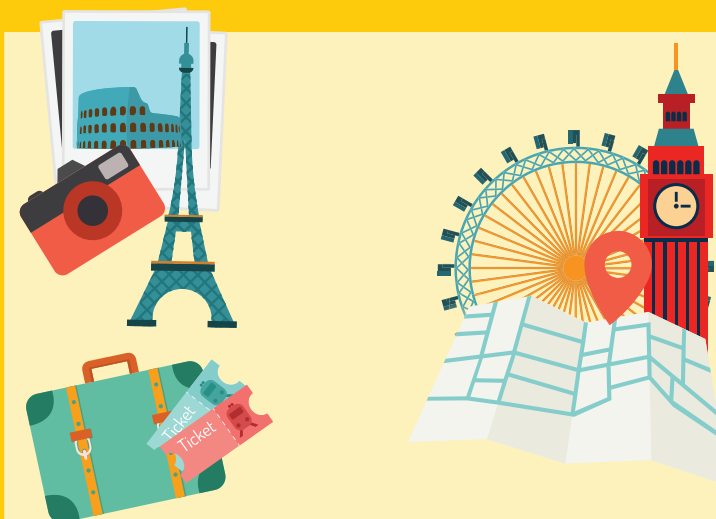
E-mail: [customer.feedback@shriramgi.in](mailto:customer.feedback@shriramgi.in)

ISO/IEC 27001:2013 certified

SGI/Advt./2016-17/008



## Individual Travel Plan (Under Overseas Travel Insurance)



**Shriram General Insurance's Overseas Travel Insurance Policy** is specifically designed to cover for virtually every travel need of an individual, family &/or corporate who have undertaken an overseas travel for leisure, holiday and/ or business trip.

Individual Travel:

This policy is specifically designed to suit the requirements of an individual who has undertaken an overseas travel for the purpose of holiday, leisure &/or business purpose. There are three plans on offer for the same and the customer can chose based on his requirements.

Shri Travel - US \$50000

Section	Coverage Details	Benefit
A	Medical Expenses Cover <sup>*1</sup>	US \$50000
	Cashless hospitalisation worldwide	Yes
	Repatriation of Remains	US \$1000
	Daily allowance in case of hospitalisation <sup>*4</sup>	US \$25 (for 5 days)
B	Dental Treatment <sup>*1</sup>	US \$250
C	Total Loss of Checked in Baggage	US \$500
D	Delay of Checked in Baggage <sup>*5</sup>	US \$100
E	Loss of Passport <sup>*2</sup>	US \$200
F	Personal Liability <sup>*7</sup>	US \$25000
G	Personal Accident	US \$10000
H	Hijack Distress Allowance <sup>*3</sup> (applicable if > 24 hours & for maximum 7 days)	US \$100 per day
	Financial Emergency Assistance <sup>*2</sup>	US \$300
J	Trip Cancellation & Interruption	No
K	Missed Connection <sup>*5</sup>	US \$250
L	Travel Delay <sup>*6</sup>	No
M	Golfers hole in one	No
N	Bail bond Insurance	No
O	Trip Curtailment	No

•\*1 Deductible of US\$ 100. This deductible is applicable on per illness (complete treatment) basis. •\*2 Deductible of US\$ 50.  
•\*3 24 hours •\*4 2 days deductible - If hospitalisation is for more than 2 consecutive days, this benefit can be cleared only once during the policy period •\*5 Delay of more than 12 hours •\*6 Up to US\$ 100/-per day, if trip is delayed for more than 12 hours. •\*7 Deductible of US\$ 100.

Premium Table				
Age	Excluding USA/Canada		Including USA/Canada	
	90 days-40 Yrs.	41-65 Yrs.	90 days-40 Yrs.	41-65 Yrs.
Days of Travel	Premium in INR			
1-4	425	498	668	817
5-7	505	547	768	860
8-14	734	820	1096	1183
15-21	772	870	1172	1340
22-28	870	989	1340	1511
29-35	1086	1255	1658	1771
36-47	1255	1446	1900	2172
48-60	1471	1712	2580	3505
61-75	1809	2099	3817	5107
76-90	2170	2484	4568	6182
91-120	2764	3297	5483	7311
121-150	3199	3797	6470	8499
151-180	4068	4774	7621	9375

\* Service Tax extra as applicable

Shri Travel Plus - US \$100000

Section	Coverage Details	Benefit
A	Medical Expenses Cover <sup>*1</sup>	US \$100000
	Cashless hospitalisation worldwide	Yes
	Repatriation of Remains	US \$1500
	Daily allowance in case of hospitalisation <sup>*4</sup>	US \$25 (for 5 days)
B	Dental Treatment <sup>*1</sup>	US \$250
C	Total Loss of Checked in Baggage	US \$500
D	Delay of Checked in Baggage <sup>*5</sup>	US \$100
E	Loss of Passport <sup>*2</sup>	US \$200
F	Personal Liability <sup>*7</sup>	US \$50000
G	Personal Accident	US \$15000
H	Hijack Distress Allowance <sup>*3</sup> (applicable if > 24 hours & for maximum 7 days)	US \$100 per day
	Financial Emergency Assistance <sup>*2</sup>	US \$300
J	Trip Cancellation & Interruption	US \$250
K	Missed Connection <sup>*5</sup>	US \$500
L	Travel Delay <sup>*6</sup>	US \$250
M	Golfers hole in one	No
N	Bail bond Insurance	US \$500
O	Trip Curtailment	US \$250

•\*1 Deductible of US\$ 100. This deductible is applicable on per illness (complete treatment) basis. •\*2 Deductible of US\$50.  
•\*3 24 hours •\*4 2 days deductible - If hospitalisation is for more than 2 consecutive days, this benefit can be cleared only once during the policy period •\*5 Delay of more than 12 hours •\*6 Up to US\$ 100/-per day, if trip is delayed for more than 12 hours. •\*7 Deductible of US\$ 100.

Premium Table				
Age	Excluding USA/Canada		Including USA/Canada	
	90 days-40 Yrs.	41-65 Yrs.	90 days-40 Yrs.	41-65 Yrs.
Days of Travel	Premium in INR			
1-4	537	644	887	1038
5-7	644	752	974	1116
8-14	805	913	1307	1553
15-21	913	1035	1379	1836
22-28	967	1162	1548	2141
29-35	1128	1405	1912	2509
36-47	1396	1624	2203	3127
48-60	1665	1913	3415	4691
61-75	2255	2722	4827	7048
76-90	2685	3418	5799	7146
91-120	3383	5021	7135	8864
121-150	3834	6320	9852	12457
151-180	5915	7518	12279	14623

\* Service Tax extra as applicable

Shri Travel Elite - US \$200000

Section	Coverage Details	Benefit
A	Medical Expenses Cover <sup>*1</sup>	US \$200000
	Cashless hospitalisation worldwide	Yes
	Repatriation of Remains	US \$2000
	Daily allowance in case of hospitalisation <sup>*4</sup>	US \$25 (for 5 days)
B	Dental Treatment <sup>*1</sup>	US \$250
C	Total Loss of Checked in Baggage	US \$500
D	Delay of Checked in Baggage <sup>*5</sup>	US \$100
E	Loss of Passport <sup>*2</sup>	US \$200
F	Personal Liability <sup>*7</sup>	US \$50000
G	Personal Accident	US \$15000
H	Hijack Distress Allowance <sup>*3</sup> (applicable if > 24 hours & for maximum 7 days)	US \$100 per day
	Financial Emergency Assistance <sup>*2</sup>	US \$300
J	Trip Cancellation & Interruption	US \$250
K	Missed Connection <sup>*5</sup>	US \$500
L	Travel Delay <sup>*6</sup>	US \$250
M	Golfers hole in one	US \$500
N	Bail bond Insurance	US \$500
O	Trip Curtailment	US \$250

•\*1 Deductible of US\$ 100. This deductible is applicable on per illness (complete treatment) basis. •\*2 Deductible of US\$ 50.  
•\*3 24 hours •\*4 2 days deductible - If hospitalisation is for more than 2 consecutive days, this benefit can be cleared only once during the policy period •\*5 Delay of more than 12 hours •\*6 Up to US\$ 100/-per day, if trip is delayed for more than 12 hours. •\*7 Deductible of US\$ 100.

Premium Table				
Age	Excluding USA/Canada		Including USA/Canada	
	90 days-40 Yrs.	41-65 Yrs.	90 days-40 Yrs.	41-65 Yrs.
Days of Travel	Premium in INR			
1-4	630	705	1380	1992
5-7	685	769	1380	1992
8-14	849	969	1491	2150
15-21	997	1235	1586	2319
22-28	1083	1396	1795	2677
29-35	1253	1665	2168	3179
36-47	1440	2040	2563	3896
48-60	1689	2577	4171	6335
61-75	2357	3114	5967	9669
76-90	2992	4134	7227	10907
91-120	3542	5745	8642	14125
121-150	4577	6572	10642	18062
151-180	6320	7941	13654	23653

\* Service Tax extra as applicable