

# RELIANCE MEDICAL INSURANCE FOR STUDENTS:

## Travel Care Student Reliance Insurance

The primary function of insurance is to provide protection against financial losses caused by unforeseen events. Travel Care Student Reliance Insurance caters to the needs of the students arising under different situations when studying abroad.

### Key Advantages

- Custom made Plans (Platinum, Gold, Silver, Standard and Basic) available for students to choose from depending on his/her and the university's requirements
- Extensive coverage catering to the requirements of various universities abroad – all this and more at a very affordable cost compared to taking health insurance overseas
- Policy can be taken upto a period of 2 years
- A special Basic Plan\* offering only non-medical benefits
- Coverage of Pre-existing Ailments - in case of life threatening situations
- Comprehensive coverage through various unique benefits like Bail Bond, Study Interruption, Sponsor Protection etc
- Two way compassionate visit benefit to ensure that you are by the side of your loved ones in times of an emergency
- Dental care expenses covered.
- Automated extensions of Policy in case of medical emergency and evacuation (upto 30 days) and delay of common carrier (upto 7 days) beyond Policy expiry
- 24 Hour Emergency Cashless Services offered through Emergency Assistance Service Provider

### Coverages include:

- **Medical Expenses including transportation and evacuation**  
The Company takes care of emergency medical expenses incurred by the Insured / Insured Person whilst abroad, for any sudden disease, illness, injury or death, with cashless facility. The Company will reimburse emergency expenses towards medical evacuation to India. It also covers the cost of transporting the mortal remains of the deceased back home or the costs towards burial abroad, in case of one's untimely demise.
- **Dental Care Expenses**  
The Company covers dental expenses incurred by the Insured / Insured Person for any acute anesthetic treatment of a natural tooth or teeth during a trip due to an injury.
- **Personal Accident**  
The Company shall pay compensation if the Insured / Insured Person unfortunately sustain accidental bodily injury during the trip.

- **Accidental Death & Dismemberment - Common Carrier**  
The Company shall pay compensation for injury sustained by Insured, which results in loss of life or permanent disability while riding as a passenger in any common carrier.
- **Two way Compassionate Visit**  
In case the Insured / Insured Person is hospitalized for more than seven consecutive days. The company will reimburse the return fare for an immediate family member to visit the insured.

### **Loss of Passport**

- The Company will reimburse actual expenses incurred for obtaining a duplicate or fresh passport in the event of a loss
- **Total Loss of Checked Baggage**  
The Company shall compensate the Insured / Insured Person for the total loss of checked-in baggage on a trip by a common carrier.
- **Personal Liability**  
The Company offers compensation for liability/damages paid to a third party, resulting from death, injury or damage to health or property that is caused involuntarily by the Insured / Insured Person abroad.
- **Bail Bond**  
If the insured Person has been arrested or detained by Police or Judicial authorities for any bailable offence whilst abroad. The Company will arrange to pay the bail amount to the appropriate authority/court, on behalf of the insured person.
- **Study Interruption**  
If the Insured Persons education abroad has been interrupted on account of a medical condition, the company will reimburse the current semester fee already paid.
- **Sponsor protection**  
In case the sponsor, who is taking care of the Insured Person tuition fees is injured resulting in his demise, the Company will reimburse the tuition fees.

## Coverages

Coverage	Reliance Basic	Reliance Standard	Reliance Silver	Reliance Gold	Reliance Platinum	Deductibles
Medical Expenses including transportation and evacuation		50,000	100,000	250,000	500,000	50
Dental Care Expenses		500	500	500	500	50
Personal Accident	25000	25000	25000	25000	25000	Nil
AD & D - Common Carrier		2500	2500	2500	2500	Nil
2 way Compassionate Visit	7500	7500	7500	7500	7500	Nil
Loss of Passport	100	100	100	200	200	25
Total Loss of Checked Baggage*	1000	1000	1000	1000	1000	100
Personal Liability	10000	10000	10000	15000	15000	200
Bail Bond	1000	500	1000	5000	5000	50
Study Interruption	10,000	10,000	10,000	10,000	10,000	Nil
Sponsor Protection	10,000	10,000	10,000	10,000	10,000	Nil

## **Exclusions under the Policy**

Some of the major exclusions under the Policy that the Insured / Insured Person should know are as follows:

1. Medical expenses towards treatment of any pre-existing illness (unless of life threatening nature), pregnancy or complications related to the same (unless of life threatening nature), suicide, self inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcohol/drug abuse, dangerous sports, HIV/AIDS etc will not be payable
2. No claim will be paid if the Insured / Insured Person
  - Is traveling against the advice of a Physician
  - Is receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate
  - Is traveling for the purpose of obtaining treatment
  - Has received a terminal prognosis for a medical condition
3. Theft or loss of passport when left unattended or not informed to Police authorities.
4. In case of loss of checked baggage, no partial loss or damage shall become payable.
5. War or Nuclear perils.

## **Emergency Assistance for Claims**

Emergency Assistance Service is provided by International SOS Services (India) Pvt. Ltd. They can be contacted on the following numbers:

*International Toll Free Line: 18666773851*

*National Toll Free Line : 1800118841*

*Fax Number : 011-41898801*

This service provider is obliged to provide emergency assistance as well as claims administration services outside the Republic of India.

\*Reliance Basic Plan is for students going to certain universities where the demand is that medical cover shall only be taken locally.

Insurance is the subject matter of solicitation.