

OVERSEAS TRAVEL ASSISTANCE PLAN FAQs

1. What is Overseas Travel Assistance and insurance? Why is it required?

Overseas Travel Assistance Plan offers travellers, coverage for unforeseen problems and unexpected costs incurred before or during your trip. The Overseas Assistance Plan can reimburse expenses for the pre-paid, non-refundable portions of a trip if there is a requirement to cancel or interrupt the trip for a covered reason. Asego offers Global Assistance services with Travel Insurance which is underwritten by reputed global insurers and accepted worldwide. Medical expenses incurred overseas are costlier than similar ones in the local country. Hence it is advisable to protect oneself with travel assistance services. Moreover, Travel Insurance is mandatory when travelling to the following countries:

- Austria
- Greece
- Portugal
- Spain
- France
- Germany
- Belgium
- Luxemburg
- Netherlands
- United Kingdom

It is recommended to opt for overseas travel assistance and insurance even while travelling to countries apart from those mentioned above.

2. Who can purchase Overseas Travel Assistance & Insurance?

Any Indian citizen with a valid Indian passport can purchase overseas Travel Assistance & Insurance. Foreign passport holders can also avail of the service, provided they present a residential permit, OCI, PIO card and Indian Income Proof. Travel Insurance is also offered on the purchase of Asego travel assistance.

3. Is there an age limit to be covered under Overseas Travel Assistance & Insurance?

Yes, the passenger must be below the age of 70 years as on the date of travel to purchase from the website. However, passengers above the age of 70 can reach out to us directly on **P: +91 22 67872 037 | E: customercare@asego.in**

4. Can I purchase Overseas Travel Assistance & Insurance if I'm travelling for more than 180 days?

No, overseas travel assistance & insurance covers the passenger/s for a period of 180 days from the date of inception of the policy, i.e the date of commencement of the journey. In case of a round trip, the coverage will end with the return journey to the originating airport or 180 days whichever is earlier.

However, you can choose our Annual Multi-trip plan which will cover you for an entire year on all your overseas trips. [Click Here](#) to buy.

Assistance Benefits & Insurance Coverage

1. Who would be the beneficiary of Overseas Travel Assistance & Insurance?

Benefits will be paid to the insured person's nominee or bona fide legal heir in the event of loss of life under the accidental death and dismemberment. All other benefits will be payable to the insured person.

2. What kind of benefits do I get with Overseas Travel Assistance & Insurance?

For more detailed information about the benefits available under domestic travel assistance & insurance, please visit [our plans page](#).

3. What are the travel assistance services that I'm entitled to avail?

You can avail of the following travel assistance services:

1. **Medical & Travel Assistance:** 24x7 emergency assistance during travel including telephonic medical assistance
2. **Lifestyle assistance:** Pre-trip information, weather forecast, roadside assistance, dining referral and entertainment information, etc., during the stay
3. **Family protection:** 24x7 medical assistance, domestic roadside assistance including vehicle breakdown services and concierge services such as dining reservation assistance, home movers, etc., for families back home.
4. **Travel Insurance:** Comprehensive Insurance benefits underwritten by an IRDA approved Insurer

For more details, please refer to our [overseas plans](#).

5. In which countries are the overseas travel assistance and insurance recognized and accepted?

Travel assistance and insurance are recognized and accepted all over the globe. For your assistance, we have an international presence through our TPA partners. Asego also offers special travel assistance & insurance depending on where you are travelling and the kind of activities you would be involved in.

TRAVEL INSURANCE POLICY INCLUSIONS AND EXCLUSIONS

EMERGENCY MEDICAL EXPENSES

Inclusions: Covers the emergency treatment expenses incurred by an insured while on trip due to any illness/disease and whose treatment cannot be postponed until insured's return to India.

Exclusions: Does not cover expenses incurred due to any pre-existing medical condition or mental disorders etc.

LIFE THREATENING MEDICAL CONDITION

Inclusions: Covers medical expenses arising from treatment that relates to the past medical condition, and which is life threatening where immediate emergency treatment must commence has to be provided by admitting insured in ICU or critical care units/wards.

Exclusions: Expenses incurred due to any pre-existing medical condition where treatment is provided under general care wards or mental disorders etc.

ADVENTURE SPORTS

Inclusions: Covers expenses incurred towards treatment of any injury sustained due to any accident while indulging in any sport or adventurous sport activity.

Exclusions: Will not cover expenses incurred due to any illness or any pre-existing injury.

EMERGENCY MEDICAL EVACUATION

Inclusions: Expenses relating to transportation of an insured from the place of incident to any nearby place or country for better treatment arising out of any covered illness or injury will be paid.

Exclusions: Any expense related to any pre-existing illness or u-injury will not be covered.

REPATRIATION OF MORTAL REMAINS

Inclusions: Expenses related to the local cremation of mortal remains of the insured in the visiting country OR for bringing the mortal remains to India for cremation will be covered.

DENTAL EXPENSES

Inclusions: Will cover the cost of treatment of any sound natural tooth due to infection or extraction to relieve pain.

Exclusions: Will not cover the cost of treatment towards repair of dentures, fixing of crowns and bridges, cementing or filling.

DAILY ALLOWANCE IN CASE OF HOSPIATLIZATION

Inclusions: Insured will be paid a lumpsum amount in case he is hospitalized for any covered treatment arising out of any illness or injury.

Exclusions: Will not pay in case of Outpatient Treatments.

COMPASSIONATE VISIT

Inclusions: Covers the cost of travel to the destination country of the insured or for the insured to return to India in case of death or hospitalization of the insured / immediate family member for more than 7 days.

Exclusions: Will not pay for the expenses below deductible and if the insured / immediate family member is not hospitalized for less than 7 days.

ALTERNATE EMPLOYEE / SUBSTITUTE EMPLOYEE EXPENSES

Inclusions: Will cover the cost of transportation expenses incurred for deploying an alternate employee in case of hospitalization of the insured in the visiting country.

Exclusions: Will not cover the cost of transportation in case if the insured was hospitalized for any preexisting medical conditions or injury.

PERSONAL ACCIDENT (AD, PTD, PPD) / PERSONAL ACIDENT (Common Carrier) - AD, PTD, PPD

Inclusions: Insurer will pay the benefit amount shown in the policy in case an insured dies due to any visible violent external means.

Exclusions: Death due to natural reason is not covered.

TRIP DELAY

Inclusion: It covers the expenses incurred towards food and accommodation in case the flight is missed due any adverse weather or technical issues of the aircraft.

Exclusions: Will not cover the cost of new air tickets or any delay involving delay from insured's end.

FLIGHT DELAY

Inclusions: The coverage will indemnify the expenses incurred in arranging alternate transportation due to delay of flight after deducting the refunds from airlines. The delay should be caused by inclement weather, riots, strike, industrial actions, or any delay solely by the airlines.

Exclusions: Any delay already foreseen / anticipated by the insured at the time of booking.

TRIP CANCELLATION / TRIP INTERRUPTION

Inclusions: Covers the non-refundable expenses incurred by an insured due to cancellation / curtailment of trip. Covers the cost of rejoining the trip.

Exclusions: Does not cover the consequential losses due to trip cancellation/ curtailment / interruption.

MISSED CONNECTION

Inclusions: Will pay for the cost of new tickets or the difference of cost between the old and new tickets in case the connecting flight is missed due to the incoming prior flight.

Exclusions: Any delay on part of the insured. Any compensation paid by the airline.

OVER BOOKED COMMON CARRIER

Inclusions: Will cover the cost of new ticket or the difference between the new and old tickets if the same is overbooked by the airline.

Exclusions: NIL

BOUNCED HOTEL BOOKING

Inclusions: Will pay for the additional cost of upgrading to a better room in case of over booking of the hotel room.

Exclusions: if the insured fails to reach the hotel and check in on time as stipulated.

LOSS OF CHECKED IN BAGGAGE

Inclusions: Loss of checked in baggage is covered if the baggage is lost under custody of airline.

Exclusions: Loss or theft of baggage is not covered.

DELAY OF CHECKED IN BAGGAGE

Inclusions: Covers the expenses incurred in purchasing of emergency items in lieu of delay of baggage out of the Republic of India.

Exclusions: Inbound delay of baggage is not covered.

HIJACK DISTRESS ALLOWANCE

Inclusions: Will pay a lumpsum amount if the insured's flight is hijacked.

Exclusions: NIL

CHILD ESCORT

Inclusions: Covers the cost of return ticket of any minor child in case of death of a parent due to any covered sickness or injury while on trip abroad.

Exclusions: NIL

OVERSEAS TRAVEL SERVICE SUPPLIER INSOLVENCY

Inclusions: Insurer will cover the cost of new booking of the tour itinerary if the original tour is cancelled if the overseas travel agent turns insolvent.

Exclusions: Will not cover if the travel agent who turned insolvent operates in India on wholesale or retail basis.

POLITICAL RISK AND CATASTROPHE EVACUATION

Inclusions: Will pay for the accommodation and air fare for travelling to any nearby country or for returning to India in case of political issue or natural calamity in visiting country.

Exclusions: Will not pay the claim if the insured is involved in any activity prohibited by the local regulations or if is deported.

PERSONAL LIABILITY

Inclusions: Will pay for the accidental loss and damage to any life or property due to negligence of the insured.

Exclusions: Will not cover any intentional damage to life and property due to an assault or arson.

HOME BURGLARY

Inclusions: The policy will cover losses arising out of theft / robbery or house breaking and any structural damages at of the insureds usual place of residence while the insured was away on an international trip abroad.

Exclusions: The policy will not cover any losses in case of involvement of the insured partly or wholly in the theft. Loss arising out of involvement of the insured's employee or family member or any known person. Any consequential losses. Any losses of antiques, certificates, bonds, shares, cash, credit, or debit cards etc.

LOSS OF GADGETS

Inclusions: Will reimburse the cost of gadget due to theft / robbery outside India while on a trip abroad.

Exclusions: Will not cover losses if the gadget is left unattended. If the loss is not reported within 24 hours of the knowledge of loss. Accessories. Gadgets packed in checked in baggage. Theft from vehicles unless carefully stored in the available storage place of the same.

CAR RENTAL EXCESS INSURANCE

Inclusions: Covers the deductible charged by the local motor insurance policy due to any accident or damage to the rental vehicle.

Exclusions: Will not cover any intentional damage to the rental vehicle.

DEBIT /CREDIT / FOREX CARD FRAUD

Inclusions: Will cover the fraudulent transactions made on the card stolen while on trip.

Exclusions: Will not cover any transaction if the same is made before the intimation for blocking the card.

TRAVEL LOAN SECURE

Inclusions: Will cover to pay the remaining part of the principal amount of travel loan taken by the insured in case of inability to pay due to any covered illness or accident during the travel period.

Exclusions: Will not pay for any claim arising out of any pre-existing illness or injury.

LOSS OF PASSPORT

Inclusion: Covers the cost incurred in issuance of new passport

Exclusion: Does not cover any consequential loss and loss of vis arising from the loss of passport.

MUGGING BENEFIT

Inclusions: Will pay the insured in case he / she gets mugged while on trip abroad.

Exclusions: Any loss outside the scope of the coverage of policy

TRAVEL INCONVENIENCE

Inclusions: Will cover the non-refundable expenses incurred by the insured in case of operation of any peril as stated in the policy terms and conditions.

Exclusions: Delays caused by strikes, riots etc. Changes in plan by the insured. Adverse change in financial circumstances. Any government prohibitions.

LOSS OF INTERNATIONAL DRIVING LICENCE

Inclusions: Will pay for the issuance of new driving license in case of loss while on trip.

Exclusions: Does not cover if not intimated to police within 24 hours. Confiscation of license or if the license is left unattended.

LEGAL EXPENSES

Inclusions: Will cover the legal cost in case if an insured is required to file a lawsuit against a third party for any inconvenience that may have been caused due to any act of the third party.

Exclusions: All the exclusions applicable to the – Personal Accident Death, Permanent Total Disability & Permanent Partial Disability, Accidental Death (Common Carrier), - Permanent Total Disability - Common carrier, Permanent Partial Disability - Common carrier will also be applicable to this Section in so far as the accidental death or disablement is concerned

BAIL BOND

Inclusions: Bail amount is paid on behalf of the insured for any bailable offence.

Exclusions: Any non-bailable offence.

FINANCIAL EMERGENCY ASSISTANCE

Inclusions: Will arrange to pay the insured a desired amount of cash from the relatives / friend of the insured.

Exclusions: Any request raised due to shortage of cash.

GOLF EQUIPMENT COVER

Inclusions: Will cover the expenses towards loss of golfing equipment carried along on tour.

Exclusions: Will not cover the normal wear and tear, damages due to weather conditions or if left unattended.

PET CARE

Inclusions: Will cover the treatment cost of the pet if falls sick or injured while under the care of any custodian.

Exclusions: NIL

CRUISE COVER

Inclusions: Will cover the cost of joining the cruise in case of missing it on the scheduled port. Will cover the unused trip part which is missed due to the illness of the insured while on board. Will cover the cost of rejoining of cruise trip after treatment of the insured in hospital on land.

Exclusions: Strike, industrial action, traffic control delay, breakdown of vehicle not fit for use, withdrawal of the service on temporary basis.

DEBIT / CREDIT / FOREX CARD- FRAUD

Inclusions: Will cover the fraudulent transactions made on the card stolen while on trip.

Exclusions: Will not cover any transaction if the same is made before the intimation for blocking the card.