



Easy TRAVEL Insurance

#### THE HDFC ERGO HEALTH INSURANCE LTD. EDGE

- A travel insurance solution from a specialised insurance provider with over 60 years of experience across the globe
- 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 up to 70 years of age
- Best-in-class 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
- 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

Benefits (all figures in USD)	Deductible	Platinum	Gold	Silver	Bronze	Asian region
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 plan covers persons in the age group of 6 months to 70 vears
- 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
- a) Easy Travel Family plan covers persons in the age group of 6 months to 70 years
- 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
- 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 ^	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
- ^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



#### Premium are Inclusive 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 -	30 days	6,006	6,553	NA	3,658	4,040	NA
USD 500,000	60 days	10,975	14,088	NA	6,935	8,409	NA
Gold -	30 days	4,641	5,023	12,014	3,002	3,166	6,553
USD 250,000	60 days	8,901	11,413	19,986	5,732	6,935	11,850
Silver-	30 days	3,822	4,367	10,703	2,401	2,729	6,006
USD 100,000	60 days	6,771	8,737	15,617	4,367	5,350	9,283
	Days/trip	A 0-40	A 41-60	A 61-70			
Asian-	30 days	1,200	1,528	2,948			
USD 25,000	60 days	2,347	2,948	5,624			

### Easy TRAVEL - Family\*

	Silver - USD 100,000						Bronze - USD 50,000					
Days/Age	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	3,239	3,600	5,762	2,518	2,879	4,681	2,701	3,061	4,864	1,798	1,980	3,239
8-14	4,321	4,681	7,925	3,239	3,600	6,844	3,600	3,960	6,483	2,518	2,879	4,321
15-21	4,681	5,402	10,809	3,600	4,321	8,286	3,960	4,503	8,646	2,879	3,239	5,402
22-28	5,402	6,123	14,413	4,321	5,042	10,809	4,681	5,402	10,809	3,600	3,960	7,204
29-35	6,483	8,286	16,419	5,042	5,762	12,971	5,762	6,483	13,332	4,143	4,681	9,006
36-47	8,286	10,809	24,027	5,762	6,483	15,854	7,565	8,646	18,017	4,681	5,224	11,169
48-60	10,809	13,332	29,734	6,844	8,286	20,540	10,088	12,611	21,621	5,762	7,204	13,332
61-75	14,774	18,017	36,398	8,646	10,448	25,226	14,053	17,296	28,830	7,204	8,646	18,017
76-90	17,296	21,621	43,607	9,727	12,250	30,993	16,575	20,900	33,516	7,925	9,367	21,621
91-120	21,621	27,388	58,025	12,971	16,935	43,247	18,738	24,505	54,420	11,169	12,611	33,154
121-150	29,551	39,642	90,104	18,017	24,144	59,467	25,226	30,632	72,083	14,413	17,656	50,456
151-180	36,038	46,851	1,04,521	21,621	27,028	78,751	28,830	36,398	88,302	16,935	21,261	66,676

## Easy TRAVEL - Family\*

	Asian Region - USD 25,000								
Days/Age	A 0-40	A 41-60	A 61-70						
0-7	1,437	1,798	2,879						
8-14	1,798	2,158	3,239						
15-21	2,158	2,701	4,681						
22-28	2,701	3,239	6,483						
29-35	3,600	4,681	8,286						
36-47	4,143	4,681	9,006						
48-60	4,681	5,224	11,169						
61-75	5,762	7,204	13,332						
76-90	7,204	8,646	18,017						
91-120	7,925	9,367	21,621						
121-150	11,169	12,611	33,154						
151-180	14,413	17,656	50,456						

W - Worldwide including USA & Canada

X - Worldwide excluding USA & Canada

A - Asian region excluding Japan

m - Months

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

### Easy TRAVEL - Individual

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	Platinum - USD 500,000							Gold - USD 250,000				
Days/Age	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	1,724	1,913	2,588	1,258	1,355	1,719	1,092	1,256	1,965	873	982	1,528
8-14	2,457	2,869	4,329	1,702	1,914	2,707	1,528	1,692	2,948	1,092	1,200	2,183
15-21	3,192	3,824	6,072	2,145	2,472	3,692	1,637	2,074	3,822	1,200	1,418	2,729
22-28	3,926	4,779	7,816	2,589	3,030	4,678	2,183	2,457	5,132	1,418	1,746	3,494
29-35	4,660	5,735	9,559	3,031	3,588	5,665	2,511	3,276	6,553	1,637	2,019	4,259
36-47	5,918	7,374	12,547	3,793	4,544	7,355	3,384	4,149	8,627	2,074	2,511	5,570
48-60	7,281	9,149	15,785	4,616	5,581	9,186	3,931	5,132	9,828	2,401	3,276	6,553
61-75	8,854	11,196	19,520	5,566	6,777	11,300	5,460	7,371	14,198	3,002	3,931	8,737
76-90	10,426	13,244	23,255	6,516	7,973	13,413	6,443	8,737	16,382	3,548	4,695	9,828
91-120	13,636	17,405	36,559	8,482	10,299	24,815	7,862	10,048	21,843	4,969	6,443	15,836
121-150	16,848	21,567	49,861	10,448	12,626	36,219	10,975	13,761	31,672	6,225	8,190	23,809
151-180	20,059	25,728	63,164	12,414	14,952	47,621	13,105	16,382	38,008	7,644	9,828	31,672

## Easy TRAVEL - Individual

	Silver - USD 100,000							Bronze - USD 50,000				
Days/Age	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	982	1,092	1,746	763	873	1,418	818	927	1,474	545	599	982
8-14	1,310	1,418	2,401	982	1,092	2,074	1,092	1,200	1,965	763	873	1,310
15-21	1,418	1,637	3,276	1,092	1,310	2,511	1,200	1,364	2,621	873	982	1,637
22-28	1,637	1,856	4,367	1,310	1,528	3,276	1,418	1,637	3,276	1,092	1,200	2,183
29-35	1,965	2,511	4,975	1,528	1,746	3,931	1,746	1,965	4,040	1,256	1,418	2,729
36-47	2,511	3,276	7,281	1,746	1,965	4,805	2,293	2,621	5,460	1,418	1,582	3,384
48-60	3,276	4,040	9,009	2,074	2,511	6,225	3,057	3,822	6,553	1,746	2,183	4,040
61-75	4,477	5,460	11,031	2,621	3,166	7,644	4,259	5,242	8,737	2,183	2,621	5,460
76-90	5,242	6,553	13,215	2,948	3,712	9,392	5,023	6,334	10,156	2,401	2,839	6,553
91-120	6,553	8,300	17,583	3,931	5,132	13,105	5,678	7,426	16,492	3,384	3,822	10,048
121-150	8,955	12,014	27,304	5,460	7,317	18,020	7,644	9,283	21,843	4,367	5,350	15,289
151-180	10,921	14,198	31,672	6,553	8,190	23,864	8,737	11,031	26,758	5,132	6,443	20,205

# Easy **TRAVEL - Individual**

	Asian Region - USD 25,000							
Days/Age	A 0-40	A 41-60	A 61-70					
0-7	435	545	873					
8-14	545	654	982					
15-21	654	818	1,418					
22-28	818	982	1,965					
29-35	1,092	1,200	2,511					
36-47	1,256	1,418	2,729					
48-60	1,418	1,582	3,384					
61-75	1,746	2,183	4,040					
76-90	2,183	2,621	5,460					
91-120	2,401	2,839	6,553					
121-150	3,384	3,822	10,048					
151-180	4,367	5,350	15,289					

# Easy TRAVEL - Senior Citizen

	Silver - US	SD 100,000	Bronze - l	JSD 50,000
Days/Age	W 71-80	X 71-80	W 71-80	X 71-80
0-7	3,413	2,548	2,293	1,528
8-14	5,601	3,730	3,027	1,965
15-21	6,853	4,405	3,959	2,103
22-28	9,045	5,585	5,591	2,970
29-35	11,236	6,767	7,224	3,837
36-47	14,364	8,454	9,554	5,076
48-60	18,120	10,478	12,352	6,564
61-75	22,500	12,841	15,617	8,300
76-90	27,194	15,372	19,115	10,159
91-120	38,049	25,120	27,266	17,486
121-150	54,294	41,181	39,489	29,599
151-180	70,540	57,242	51,711	41,712

#### 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



# **REACH US**

HDFC ERGO Health Insurance Limited (Formerly known as Apollo Munich Health Insurance Company Limited.)

- Central Processing Centre: 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurugram-122016, Haryana Corp. Off. 1st Floor, SCF-19, Sector-14, Gurugram-122001, Haryana
- Registered Off. 101, First Floor, Inizio, Cardinal Gracious Road, Chakala, Opposite P & G Plaza, Andheri (East), Mumbai, Maharashtra 400069 India Tel: +91-124-4584333 Fax: +91-124-4584111
- Website: www.hdfcergohealth.com Email: customerservice@hdfcergohealth.com Tax laws are subject to change

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Tax laws are subject to change • IRDAI Reg. No.: - 131 • CIN: U66030MH2006PLC331263

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