

carē

HEALTH  
INSURANCE



explorē

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International  
Travel Insurance

**BEST HEALTH INSURANCE  
COMPANY OF THE YEAR**  
INDIA INSURANCE SUMMIT & AWARDS 2023

## explorē the world without a worry!

To 'explore' the world is one of life's most delightful experiences - one that you wish to make the most of. From visa formalities to hand-picking the choicest tour package, you leave no stone unturned in ensuring your trip is perfect in every way.

You sure don't wish that an unforeseen situation, especially pertaining to your health, should ruin your trip. At Care Health Insurance, your happiness and comfort is our priority. Which is why, we don't just take care of your medical needs while travelling overseas, but go beyond. **explorē** - International Travel Insurance from Care Health Insurance brings you a world of new-age benefits & services. Right from trip cancellation to hospitalization and compensating for lost baggage too...! All you need to do is pack your bags, plan the trip of your choice, and you're ready to go! Rest assured, with **explorē**, all you'll take back home will be happy memories.

- Travel insurance plans
- Region specific plans to suit your needs
- Schengen approved Travel Insurance<sup>#</sup>
- Complete support in case of medical or non-medical emergency
- Exclusive features and coverage options
- Instant Policy

<sup>#</sup> Available for plans with no sub limit

## explorē - a snapshot!

### Key Coverage for Medical needs

- Hospitalisation Cover – In-patient & Out-patient (in case of emergency)
- Pre-Existing Disease Coverage (in case of Life Threatening Conditions)
- Treatment in Home Country As a part of Inpatient care
- Common Carrier Accidental Death
- Dental Expenses
- Daily Allowance for Hospitalization
- 2-way Compassionate Visit
- Accidental Death/Permanent Total Disability

### ... and key Coverage for Non-medical needs as well!

- Trip Delay, Cancellation or Interruption
- Loss/Delay of Checked-In baggage
- Loss of Passport
- Personal Liability
- Return of Minor Child
- Up-gradation To Business Class

## explorē medical coverage!

What if you contracted severe infection during your trip?

**Medical Cover:** Covers your emergency hospitalization or treatment if during your travel you are diagnosed with an illness, or any Life Threatening Previous illness. In case you require further treatment even after your return, expenses for the same will be covered up to a period of 30 days or upto policy end date, whichever is earlier.

What if you have a medical emergency during your trip and there is no hospital in the near vicinity?

**Medical Evacuation:** Covers costs incurred for any emergency transportation and evacuation services, to transfer you to an appropriate medical facility within our network.

What if the vehicle you are traveling in met with an accident?

**Personal Accident:** Covers any unfortunate situation arising out of an accident, death or permanent total disability, while you're traveling abroad.

What if the aircraft you're traveling in is involved in a mid-air mishap?

**Common Carrier Accidental Death:** Lumpsum payment of Sum Insured in case of accidental death as a passenger on a common carrier/transport. Even covers mounting and unmounting during your trip.

What if you have a painful fall during your trip and end up with missing teeth?

**Dental Expenses:** Covers dental expenses incurred in connection with any injury while on your trip.

## explorē benefits beyond medical!

What if you cancelled your trip because of a storm?

**Trip Cancellation & Interruption:** We cover financial loss incurred out of cancellation of your trip due to an unforeseen event arising due to specified manmade or natural situations.

What if an unforeseen event caused your flight to be delayed?

**Trip Delay:** If your departure is delayed we will pay a fixed amount for each block of 4 consecutive hours of delay from the scheduled departure due to earthquake, flood, rains, storm, cyclone or tempest; or terrorism.

What if regaining your Checked-in Baggage becomes a concern?

**Loss of Checked-in Baggage:** Covers expenses for your checked-in baggage that you lost while in custody of the Common Carrier.

**Delay of Checked-in Baggage:** Covers expenses in case of a delay in receipt of the checked-in baggage beyond 12 consecutive hours.

What if you can't find your passport?

Worry not! We even cover this.

**Loss of Passport:** Covers expenses for the issue of a new or duplicate passport.

What if you dropped your heavy suitcase fracturing an old woman's foot?

**Personal Liability:** Covers expenses against legal liability for bodily injury or property damage that occurred accidentally to third parties during your trip.

What if your Visa is rejected? **Refund of Visa Fee:** We will pay for re-imbusement of Visa fee if , if the Visa got rejected for no fault or negligence of the Insured Person.

## explorē the world of added privileges

What if you wish to make a phone call to your spouse often while hospitalized?

**Daily Allowance in case of Hospitalization:** Pays a specified amount per day of stay at the hospital to meet numerous allied expenses such as attendant's meals, transportation and communication incurred, in case of hospitalization for over two consecutive days, for a period of maximum 5 consecutive days.

What if you want your mom to visit you while hospitalized?

**2-way Compassionate Visit:** Covers transportation expenses for one immediate family member to travel to the insured's current location.

What if you fractured your back/spine and can't travel economy class?

**Up-gradation To Business Class:** Compensates for up-gradation to business class for return air travel, in case of hospitalization for over five consecutive days, due to injury sustained whilst on a trip.

What if you're down with severe malaria but your son has to return to school?

**Return of Minor Child:** Covers the return cost of your minor child to your home location, in case you're hospitalized and travelling alone with your child/children.

## explorē well-thought-through provisions

What if you are a FREQUENT FLYER?

You can opt for multi trip policy if you are a frequent flyer. There are maximum trip duration option 15 or 21 or 30 or 45 or 60 or 90 days

Choose your policy duration as per your needs

In case of single trip, you can opt for a policy period up to a maximum of 365 days. In case of a multi trip, you can opt for a maximum trip duration as specified under each plan. Also, if you wish to extend your policy, you can do it for a maximum duration of 365 days by logging on to our website - [www.careinsurance.com](http://www.careinsurance.com)

## Plan Highlights

SL.No.	Description	Explore Asia (Plan 1)	Explore ANZ (Plan 2)	Explore Africa (Plan 3)	Explore Europe (Plan 4)	Explore Canada+ (Plan 5)	Explore Silver (Plan 6)	Explore Gold (Plan 7)	Explore Platinum (Plan 8)
1	Sum Insured	US \$ 10k, 25K, 50K & 100K	US \$ 25K, 50K & 100K	US \$ 25K, 50K & 100K	€ 30K & 100K	US \$ 50K & 100K	US \$ 25K, 50K & 100K, 200k	US \$ 50K, 100K, 200k, 300K & 500K	US \$ 50K, 100K, 300K, 500K, 750k, 1000k
2	Geographical Scope	Asia	Australia & New Zealand	Africa	Europe & UK	Worldwide excluding US	Worldwide Including US & Canada / Worldwide excluding US & Canada		
3	Trip Options								
	Single Trip	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Multi-trip (Policy will be on annual basis)	Yes	No	No	No	No	Yes	Yes	Yes
4	Trip Duration (in days) – Single Trip								
	Minimum	2	2	2	2	2	2	2	2
	Maximum	365	365	365	365	365	365	365	365
5	Trip Duration (in days) – Multi-trip Maximum Trip Duration	15or 21 or 30 or 45 or 60 or 90 days	N.A.	N.A.	N.A.	N.A.	15or 21 or 30 or 45 or 60 or 90 days	15or 21 or 30 or 45 or 60 or 90 days	15or 21 or 30 or 45 or 60 or 90 days
6	Entry Age – Single Trip								
	Minimum	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years
	Maximum	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong
7	Entry Age – Multi-trip	Yes	No	No	No	No	Yes	Yes	Yes
	Minimum	Child: 1 day Adult: 18 Years	N.A.	N.A.	N.A.	N.A.	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years	Child: 1 day Adult: 18 Years
	Maximum	Child: 24 Years Adult: Lifelong	N.A.	N.A.	N.A.	N.A.	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong	Child: 24 Years Adult: Lifelong
8	Family Option* (Available only for Single Trip Policies).	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

\* Family Option means covering more than one member of a family under the same Policy for same sum insured on individual basis.

### What if you cut short your trip?

No worries we can take care of that.

- Your policy can be cancelled and premium will be refunded as per terms and conditions of the Policy
- No cancellation will be allowed if a Claim is filed on the policy. subject to policy terms and conditions

### Review your decision (only if policy is for 1 year)

We have your best interests at heart and at the same time recognise that you know your needs best. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us. Our policies come with a free-look period of 15 days from the date of receipt of policy.

### What is not covered?

- Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- War and Nuclear perils or consequences thereof
- Any intentional self-injury, suicide or attempted suicide
- Any claim relating to hazardous activities
- The insured being involved in Breach of Law

For a detailed set of exclusions, please log on to [www.careinsurance.com](http://www.careinsurance.com).

## Plan Options

Plan Detail		Explore Asia	Explore Anz	Explore Africa	Explore Europe	Explore Canada+	Explore Silver	Explore Gold	Explore Platinum
Sub-limits applicable for In-patient Care		✓	✓	✓	✓	✓	✓	✓	No sub-limits restriction under this plan by default.
Benefit Deductible/TimeExcess									
Hospitalization Expenses -In-patient Care	US \$ 100 / €75	✓	✓	✓	✓	✓	✓	✓	✓
Out-patient Treatment	US \$ 100 / €75	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI	Up to SI
Daily Allowance	2 days	US \$ 25 per day, max 5 consecutive days	US \$ 25 per day, max 5 consecutive days	US \$ 25 per day, max 5 consecutive days	€25 per day, max 5 consecutive days	US \$ 25 per day, max 5 consecutive days	✗	US \$ 25 per day, max 5 consecutive days	US \$ 25 per day, max consecutive 5 days
Compassionate Visit	N.A.	✗	✗	✗	✗	✗	✗	✗	Up to US \$ 5,000
Return of Minor Child	N.A.	✗	✗	✗	✗	✗	✗	✗	Up to US \$ 2,000
Up-gradation to Business Class	N.A.	Up to US \$ 1,000	Up to US \$ 1,000	Up to US \$ 1,000	Up to € 750	Up to US \$ 1,000	✗	Up to US \$ 1,000	Up to US \$ 1,000
Dental Treatment	US \$ 100 / € 75	Up to US \$ 300	Up to US \$ 300	Up to US \$ 300	Up to € 300	Up to US \$ 300	Up to US \$ 300	Up to US \$ 400	Up to US \$ 500
Personal Accident	N.A.	US \$ 15,000	US \$ 15,000	US \$ 15,000	€ 10,000	US \$ 15,000	US \$ 15,000	US \$ 20,000	US \$ 25,000
Common Carrier Accidental Death and Disability	N.A.	✗	✗	✗	✗	✗	✗	✗	US \$ 5,000
Repatriation of Mortal Remains	N.A.	Up to US \$ 10,000	Up to US \$ 25,000	Up to US \$ 10,000	Up to € 30,000	Up to US \$ 50,000	Up to US \$ 50,000	Up to US \$ 50,000	Up to US \$ 50,000
Arrangement of Emergency - Medical Evacuation	US \$ 100 / € 75	Up to base SI (part of Policy SI)	Up to base SI (part of Policy SI)	Up to base SI (part of Policy SI)	Up to base SI (part of Policy SI)	Up to base SI (part of Policy SI)	Up to base SI (part of Policy SI)	Up to base SI (part of Policy SI)	Up to base SI (part of Policy SI)
Trip Cancellation	N.A.	Up to US \$ 1,000	Up to US \$ 1,000	Up to US \$ 1,000	Up to € 750	Up to US \$ 1,000	N.A.	Up to US \$ 1,000	Up to US \$ 1,000
Trip Interruption	N.A.	Up to US \$ 500	Up to US \$ 500	Up to US \$ 500	Up to € 300	Up to US \$ 500	N.A.	Up to US \$ 500	Up to US \$ 500
Trip Delay		\$25 per each set of 4 hours delay; Up to 150 \$	\$25 per each set of 4 hours delay; Up to 150 \$	\$25 per each set of 4 hours delay; Up to 150 \$	€ 20 per each set of 4 hours delay; Up to 120 €	\$25 per each set of 4 hours delay; Up to 150 \$	N.A.	\$25 per each set of 4 hours delay; Up to 150 \$	\$25 per each set of 4 hours delay; Up to 150 \$
Loss of Checked-in Baggage	\$50/€30	Up to US \$500	Up to US \$ 500	Up to US \$ 500	Up to € 300	Up to US \$ 500	N.A.	Up to US \$ 750	Up to US \$ 1000
Delay of Checked-in Baggage	12 hours	US \$ 100	US \$ 100	US \$ 100	€ 100	US \$ 100	N.A.	US \$ 100	US \$ 100
Loss of Passport and/or International Driving License	N.A.	US \$ 300; Max. US \$ 100 in case of loss of IDL	US \$ 300; Max. US \$ 100 in case of loss of IDL	US \$ 300; Max. US \$ 100 in case of loss of IDL	€ 200; Max. € 75 in case of loss of IDL	US \$ 300; Max. US \$ 100 in case of loss of IDL	N.A.	US \$ 300; Max. US \$ 100 in case of loss of IDL	US \$ 300; Max. US \$ 100 in case of loss of IDL
Personal Liability	US \$ 100 / € 75	Up to US \$ 100,000	Up to US \$ 100,000	Up to US \$ 100,000	Up to € 75,000	Up to US \$ 100,000	N.A.	Up to US \$ 100,000	Up to US \$ 100,000
Hijack Distress Allowance	N.A.	\$100 per day for max. 5 consecutive days	\$100 per day for max. 5 consecutive days	\$100 per day for max. 5 consecutive days	€75 per day for max. 5 consecutive days	\$100 per day for max. 5 consecutive days	N.A.	\$100 per day for max. 5 consecutive days	\$100 per day for max. 5 consecutive days
Missed Flight Connection	6 hours	Up to \$300	Up to \$300	Up to \$300	Up to €200	Up to \$300	N.A.	Up to \$300	Up to \$300
Automatic Trip Extension	as applicable under Benefit I	Up to 7 consecutive days	Up to 7 consecutive days	Up to 7 consecutive days	Up to 7 consecutive days	Up to 7 consecutive days	Up to 7 consecutive days	Up to 7 consecutive days	Up to 7 consecutive days

Optional Benefit - Life Threatening Condition due to PED and Refund of Visa Fee available

No matter which part of the world you are, we're just a call away!

In case of Claim, notify us immediately on any of the below touch-points for hassle free processing and speedy settlements.

Falck Global Assistance (Assistance Service Provider)

📞 USA & Canada: +1 844 301 3135 | +1 844 301 3146 (Toll Free)

Any other country: +91 124 4498760 (Call Back Facility)

✉️ [travelassistance@careinsurance.com](mailto:travelassistance@careinsurance.com)

In case of reimbursement of claims, reach us at the below touch points  
Care Health Insurance Limited - Vipul Tech Square, Tower C, 3rd Floor,  
Golf Course Road, Sector-43, Gurugram-122009 (Haryana)

🌐 [www.careinsurance.com](http://www.careinsurance.com)

✉️ [travelassistance@careinsurance.com](mailto:travelassistance@careinsurance.com) (for claims)

Be it cashless settlement or reimbursement of medical expenses, we deliver on our promise of worry free experience!

## Sub-limits

Medical Expense	Sub-limit
Room Rent including boarding and lodging	1.5% of the Sum Insured subject to a maximum of US \$ 2,000 per day / € 1,500 per day
ICU Charges	2% of the Sum Insured subject to a maximum of US \$ 3,000 per day / € 2,250 per day
Operation Theatre charges (including Surgeon Charges)	10% of the Sum Insured subject to a maximum of US \$ 20,000 per Claim / € 15,000 per Claim
Anesthesia	25% of the surgery cost payable
Ambulance Services	US \$ 500 per Claim / € 375 per Claim
Diagnostics and Radiology Services	US \$ 1,000 per Claim / € 750 per Claim
Medical Practitioners visit fees	US \$ 100 per visit / € 75 per visit subject to maximum of 10 visits per Claim
Miscellaneous Expenses	US \$ 1,000 per Claim / € 750 per Claim

For the purpose of application of the above limits :

- (i) Surgery includes operation theatre charges, surgeon fees, implant charges and all other associated charges.
- (ii) Ambulance Services include cost of transportation of the Insured Person to the nearest Hospital and paramedic services.
- (iii) Miscellaneous Expenses includes but not limited to the cost of medicines, pharmacy or drugs supplies, nursing charges, external medical appliances as prescribed by a registered Medical Practitioner as necessary and essential as part of the treatment on actuals, blood storage and processing charges and any other services which are not specified above.

## Care Health Insurance Limited

Care Health Insurance is a specialized health insurer offering products in the retail segment for Health Insurance, Top-up Coverage, Personal Accident, Maternity, International Travel Insurance and Critical Illness along with Group Health Insurance and Group Personal Accident Insurance for Corporates, Micro Insurance Products for the Rural Market and a Comprehensive Set of Wellness Services.

With its operating philosophy being based on the principal tenet of 'consumer-centricity', the company has consistently invested in the effective application of technology to deliver excellence in customer servicing, product innovation and value-for-money services.

Care Health Insurance was awarded 'Best Health Insurance Company of the Year' at the India Insurance Summit & Awards 2023, 'Best Health Insurance Product' and 'Best Health Insurance Agents' at the Insurance Alertss Awards, 2021. The company was also conferred the 'Best Medical/Health Insurance Product Award' at FICCI Healthcare Excellence Awards 2019.



**Care Health Insurance Limited**

Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)

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

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Insurance is a subject matter of solicitation.

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