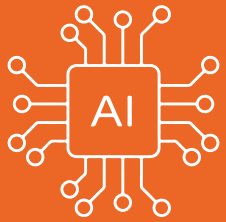
ICICI Lombard
trip secure+
Travel Insurance
Your Travel Partner for a Happy Journey!
Powered by
Ai

Whether you're chasing sunsets in Santorini or skiing in Switzerland, or trekking in the Himalayas with your family or friends, **TripSecure+** has you covered! Think of us as your Travel companion, providing coverage for your journeys with flexible options designed to suit your needs, irrespective of the destination or purpose.

We’ve got all travellers covered!

- Families
- Couples
- Business travellers
- Solo travellers
- Leisure travellers
- Senior citizens
- Cruise travellers
- Backpackers
- Adventure seekers
- Pet parents
- Occasional or frequent travellers

4 reasons to have TripSecure+ for your journey!



AI at Your Service^

We get it-every traveler is unique. That's why our AI works behind the scenes to tailor coverage that perfectly fits your travel style.

Health Surprises? Handled!

Pre-existing disease for life threatning conditions under Hospitalisation cover ensures you're never caught off guard-just breathe easy and let us handle the tough stuff.

Adventure Junkies, Rejoice!

Our extensive #adventure sports cover add on* keeps you in the thrill zone. From skiing to skydiving, we've got you protected!

Car Woes Ruining Your Trip?

No worries! Our Car Rental Cover For Deductible[34] will reimburse your deposit.

Customise Your Coverage, Enjoy the Benefits!

Medical Expenses Covers

+ Hospitalisation expenses for illness and injury.
+ Outpatient Treatment for Illness and Injury Extension*.
+ Medical Evacuation.
+ Dental treatment- cover emergency dental care for sudden pain or accidents during your trip.

Accident & Disabilities Covers#

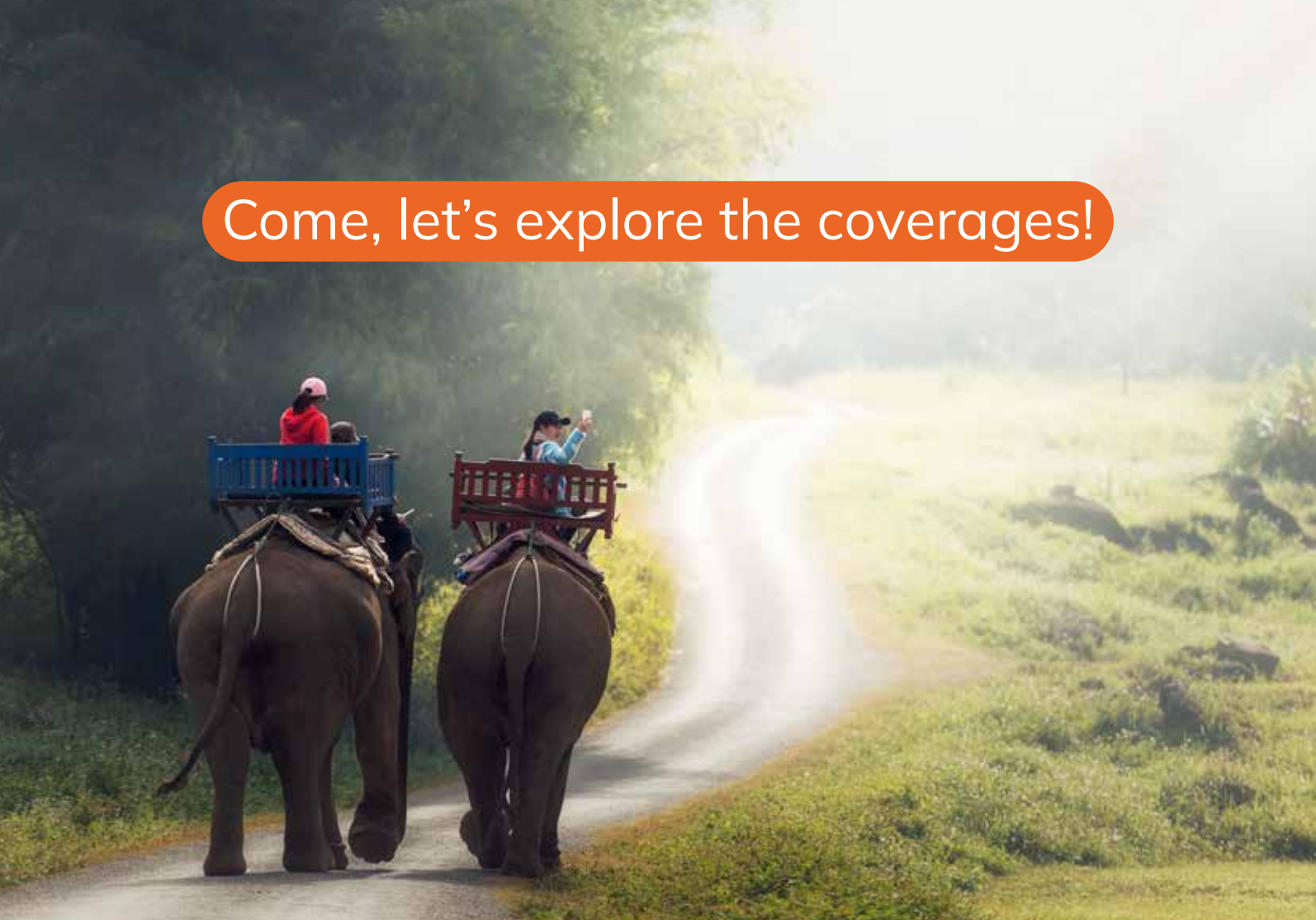
+ Personal Accident - Adventure Sports Cover add on*.
+ Accidental Death and Disablement - Common Carrier- Payout is provided in case of death or permanent disablement if an accident takes place while you're traveling in public/common carrier as a passenger.
+ Credit Card Secure- covers your credit card's outstanding balance as on date of accident, in case of death or disability.
+ Home to Home cover Section A- Covers medical expenses arising due to an accident during your journey within India.
+ Home to Home cover Section B- pays in case of death and disablement arising due to an accident during your journey within India.

Baggage & Personal Effects Covers

+ **Loss of checked in baggage** - Reimburses you for lost checked-in baggage.
+ **Smart delayed checked in baggage** - We'll take care of payment automatically, if your baggage is delayed beyond the specified time.
+ **Debit and credit card fraudulent utilization** - Covers your financial loss due to fraudulent utilization of your debit, credit, or forex card if it is stolen or lost.

Travel Delay, Cancellation & Curtailment Covers

+ **Flight delay auto assist** - pays you automatically if your flight is delayed.
+ **Flight cancellation** - pays you on cancellation of scheduled flight.
+ **Piste closure** - provide a daily payout if you're stuck at your hotel due to snow or avalanche causing ski lift closures.
+ **Automatic extension of period of insurance** - automatically extend your coverage by 7 days or 15 days if your trip is delayed for reasons beyond control.


Come, let’s explore the coverages!

International Travel Insurance Coverages

Medical Expenses Covers

- Hospitalisation Expenses for Injury and Illness[1a@]
- Physiotherapy Extension[*@]
- Daily Allowance in case of Hospitalization[3]
- Outpatient Treatment for Illness and Injury add on[*@]
- Medical Evacuation[4]
- Medical Aid Cover in case of Illness and Injury add on[*@]
- Hospitalisation Expenses - Adventure Sports Cover add on[*@]
- Repatriation of Remains[5]
- Child care expenses due to hospitalisation add on[*@]
- Hospitalisation Expenses for Injury[2a@]
- Dental Treatment[6]

Accident & Disabilities Covers

- Personal accident[7]
- Personal Accident - Adventure Sports Cover add on[*]
- Home to Home Cover - Section A[10]
- Coma Cover add on[%]
- Lifestyle Modification Cover add on[*]
- Home to Home Cover - Section B[11]
- Child Benefit Cover add on[*]
- Accidental death and disablement - Common carrier[9]
- Workplace Assault add on[~]
- Credit Card Secure[8]

Baggage & Personal Effects Covers

- Loss of checked-in baggage[1]
- Delay of checked in baggage[14b]
- Loss of Sports Equipment Extension[1]
- Electronic Equipment Loss add on[1]
- Loss of baggage and personal effects[1]
- Debit and Credit Card and Forex Card - Fraudulent Utilization[17]
- Sports Equipment Loss add on[1]
- Loss of Electronic Equipment add on[1]
- Loss of passport and international driving license
- Damage to baggage during transit[13]

Travel Delay, Cancellation & Curtailment Covers

- Trip cancellation[18]
- Trip resumption add on*
- Common carrier delay[25]
- Reimbursement of cancellation charges of pre-booked events add on*
- Missed event due to Itinerary Change add on*
- Flight delay auto assist[20]
- Frequent Flyer points Extension*
- Trip cancellation due to VISA rejection[23]
- Flight Cancellation[26]
- Trip interruption or curtailment[19]
- Refund of VISA fee add on*
- Missed connecting flight[27]
- Compassionate visit[20]
- Cancellation cover for hotel and accommodation
- Bounced bookings of airlines or hotel[28]
- Hotel extension due to contingency[21]
- Piste Closure[24]
- Automatic extension of period of insurance[29]
- Political Risk And Catastrophe Evacuation[22]

Cruise Covers

- Missed Shore Cover
- Medical cover on a cruise - Section A Hospitalisation expense[30]
- Medical cover on a cruise - Section C - Medical evacutaion[32]
- Cruise Interruption
- Medical cover on a cruise - Section B - Daily Allowance in case of Hospitalization[31]
- Cruise Cover - Unused excursions add on*

Other Covers

- Personal liability[33]
- Fire and allied perils- Home Building and Contents[37]
- Escort of Minor Children
- Court attendance cover add on*
- Burglary- Home Contents[38]
- Hole in One
- Car rental cover for deductible**
- Pet Care and Veterinary Hospitalization- Section A: Pet not travelling with Insured
- Reimbursement of Green Fees
- Rental vehicle return add on*
- Pet Care and Veterinary Hospitalization- Section B: Pet travelling with insured
- Upgradation to Business Class[39]
- Car rental cover[34]
- Out of Pocket expenses for Pet Care due to Trip Delay
- Quarantine Cover
- Hijack distress compensation[35]
- Travel Loan Secure -SI in INR
- Bail Bond[40]
- Financial emergency cash allowance[36]
- Language Interpreter
- Kidnap Distress allowance

Domestic Travel Coverages

Accident & Medical Covers

- Domestic Personal Accident[41]
- En Route Personal Accident – Common Carrier[42]
- Accidental Hospitalisation Expenses[43]
- En Route Accidental Hospitalisation – Common Carrier[44]
- Domestic OPD Expenses[45]
- En Route OPD Expenses – Common Carrier[46]

Baggage & Personal Effects Covers

- Domestic Loss of Baggage & Personal affects[47]
- Theft / Burglary of Home Contents[48]
- Domestic Loss of Checked - In Baggage[49]
- Domestic Delay of Checked - In Baggage[50]

Travel Delay, Cancellation & Missed Connection Covers

- Missed Connection[51]
- Domestic Trip Cancellation & Interruption[52]
- Domestic Lounge Access Benefit on Flight Delay[53]
- Domestic Flight Delay – Fixed Benefit[54]
- Domestic Airline Operated Cancellation Benefit[55]
- Cancellation Assist – Meet & Greet Service[56]

Key points to remember:

- Benefits are payable only for contingencies occurring whilst on a covered Domestic Trip as defined in the Policy.
- Coverage is applicable only for valid, licensed domestic travel modes (Flight / Train / Bus / Cab / Water Transport) as mentioned in the Policy Wordings.
- Either Domestic Personal Accident or En Route Personal Accident may be selected. Both cannot be opted together.
- Either Accidental Hospitalization Expenses or En Route Accidental Hospitalization Expenses may be selected. Both cannot be opted together.
- Either OPD Expenses or En Route OPD Expenses may be selected. Both cannot be opted together.

General Exclusions (Applicable to all covers under the policy)

- Events before the trip starts or after it ends.
- Fraudulent claims, false declarations, or willful damage by the insured.
- The insured traveling against medical advice, awaiting specific treatments, with terminal prognosis, seeking treatment, or involved in military/naval operations.
- Intentional self-injury, suicide, or intoxication.
- Participation in hazardous/adventure sports (unless premium is paid for coverage).
- Involvement in murder, assault, or criminal acts.
- Anxiety, stress, depression, or venereal diseases.
- War, rebellion, riots, or government actions.
- Nuclear radiation or contamination.
- Professional/semi-professional sports without prior declaration.
- Overseas trips exceeding 120 days on an immigrant visa.
- Injuries from crim inal acts by the insured.
- Claims below the deductible or time excess in the policy schedule.

Note: There are cover specific exclusions apart from general exclusions which needs to be referred to. The details are available in policy wording.

Claims for Overseas Travel

For any travel assistance, emergency medical assistance or claims support including intimation and claim form along with claim documents submission during your trip overseas, please reach out to our travel assistance partner at 24/7 alarm centre.

Mailing Address
Falck India Pvt. Ltd, Upper Floor, The Peach Tree, Block - C, Sushant Lok - 1 sector - 43, Gurgaon, Haryana - 122015 (India)

Medical & Travel Assistance
USA & Canada Toll - Free Number: +18840711200 | Rest of the World (Call Back Facility): +91 124 4498778
National Toll - Free Number: +18001026721 | Fax Number: + 91 124 4006674 | Email Address: icicilombard@falck.com

During claim submission, please share the policy details and travel documents along with the invoices, relevant claim documents to our assistance service provider stating the section under which claim is being filed.

Key points to remember:

*Subject to payment of additional premium.

**Deductible, for the purpose of this cover, means the deductible / excess / deposit amount and not any other amount, by whatever name called, under the rental vehicle hiring agreement to the car rental company, if the rental vehicle is involved in an accident or is stolen during the rental period. As such, payment under this cover would be restricted only against the theft or any accidental damage to the rented vehicle made to the car rental company. However, the Deductible does not include the Rental Vehicle Insurance amount as defined under Car Rental Cover.

^Coverages and Add On covers may be recommended based on information provided.

[a]Either Hospitalisation Expense for Illness and Injury cover or Hospitalisation Expense for Injury cover can be selected. Both cannot be opted together.

[b]Smart Delayed Checked In can be opted only if "DELAY OF CHECKED-IN BAGGAGE" is opted.

[#]Accidents and Disabilities Section: Personal Accident Cover: Adventure Sports Cover Add On.

[@]Sub limits, if any, under this cover can be removed upon payment of additional premium.

[%]Weekly amount will be payable up to a maximum of 24 consecutive weeks.

~Excludes any assault done by or linked to the employer or any employee of the organization of which the Insured is also an employee.

[1] Reimbursement of expenses incurred in case of hospitalization due to illness contracted or any Injury due to an Accident during the policy period.

[2] Reimbursement of medical expenses incurred for medical treatment on account of injury.

[3] Per day payout on hospitalization due to an accidental Injury during the policy period. Excludes Any Medical treatment or expense related to Cruise cover.

[4] Reimbursement of expenses for emergency transportation and evacuation services necessitated due to any Illness contracted or accidental Injury sustained during the policy period. Excludes any Medical treatment or expense related to Cruise cover unless such Cover 32: Medical Cover on a Cruise has been opted.

[5] In the unfortunate event of the death of the insured, reimbursement of expenses incurred for transporting the remains of the deceased Insured back to the Country/Place of Residence or for a local burial or cremation in the country/place where death has occurred with approval of the Assistance Service Provider and/or Company. The payment for cremation will be limited to USD 300 as a fixed benefit in the event of non-submission of bills.

[6] Reimbursement of expenses incurred for emergency dental treatment towards relief from sudden acute pain and/or due to an accident during the policy period. The medically necessary treatment should commence within 24 hours of the time the acute pain first occurs during a Trip abroad. Excludes any costs incurred for routine dental treatment or consultation and cementing or fixation of tooth or teeth bridge/s.

[7] We shall pay a lump sum payout in case of death or permanent total disablement or permanent partial disablement of the insured during the policy period. Excludes amounts related to medical expenses.

[8] We shall pay outstanding balance in credit card to legal heir/nominee in case of death or disablement of the Insured due to accident during the policy period as on the date of the accident.

[9] We shall pay a lump sum payout in case of death or disablement of the Insured while mounting, dismounting or travelling in a Common Carrier/Public Carrier during the policy period. Excludes amounts related to medical expenses.

[10] Reimbursement of medical expenses arising due to an accident while on Insured Journey in India.

[11] We will pay for Death and Disablement arising due to an Accident while on Insured Journey in India.

[12] Pro-rated payout for pieces of baggage permanently lost whilst under the custody of common carrier vis-a-vis pieces of baggage that were checked-in. Excludes
a. any loss or damage of Contents including valuables and cash.
b. Baggage sent in advance or souvenirs and articles mailed or shipped separately.

[13] We shall pay a fixed payout in case of damage to your checked-in baggage(s) while it is entrusted to the Common carrier/Public Carrier.

[14] Fixed payout in case the checked-in baggage is delayed beyond the period specified in policy certificate.

[15] Reimbursement for loss of your baggage and personal effects due to theft, burglary, robbery, hold-up or any such similar events during the policy period.

[16] Indemnification of the cost (after depreciation) of the sports equipment lost due to theft, burglary, robbery, mugging, hold up or any similar incidence during the policy period.

[17] Reimbursement for financial loss due to fraudulent utilization of debit / credit / forex card in the event of loss or theft of such card during policy period upto the limit as defined in policy certificate.

[19] Indemnification for the financial loss incurred in case your trip is interrupted and/or you need to curtail your trip due to unexpected events beyond your control.

[20] Flight delay auto assist can be opted with COMMON CARRIER DELAY

[21] Outpatient Treatment for Illness and Injury Extension can be opted only if Hospitalization expenses for illness and injury is opted

[22] Reimbursement of Cost of visit (travel and accommodation) of a any one immediate family member / friend to the insured's place of hospitalization for a specified duration if deemed necessary by the treating medical practitioner.

[23] Reimbursement of expenses towards lodging and boarding for an extended stay at a pre-booked hotel/accommodation facility if the insured's departure is delayed due to unexpected events beyond control. The place of Origin must not be city of residence of the insured. Also, excludes any delay arising out of or is consequent of government regulations or prohibition.

[24] Reimbursement of expenses incurred for your return to your place of residence or the nearest place of safety in such situations. Excludes below reasons for evacuation:

1. Violation of laws / permits / licences / contractual obligations.
2. Circumstances that resulted in the Insured's evacuation being in existence prior to the Insured entering the country or their occurrence being foreseeable to a reasonable person before the Insured entered the country.

[25] Reimbursement of any non-refundable and/or cancellation charges towards travel tickets and accommodation in case the insured has to cancel his trip due to visa rejection. This cover is not applicable for immigrant or employment visa. Reason for Visa Rejection must not be:

1. Past or current criminal actions or record;
2. Any error at the Travel Agent / Aggregator's end. Any such error/situations that may lead to recurring bulk visa rejections.

[26] We shall pay to the Insured a daily compensation for maximum number of days as specified in Part I of the Policy Schedule for each continuous and completed stay in the Hotel due to complete lack of snow or avalanche which lead to closure of Ski lifts and Ski schools and hence mandated the Insured to stay in the Hotel for complete day.

[27] We shall pay a fixed payout in case of a delay in departure of the scheduled Common Carrier/Public Carrier. Excludes delays where the causes of delay were publicly announced or publicly known prior to booking of trip or purchase of insurance.

[28] We will pay the Sum Insured in the event of cancellation of scheduled departure of the international flight whilst on Insured Journey. Excludes claims where:

1. Any of the causes for flight cancellation were reasonably known to the Insured Person /Policyholder prior to the booking date or date of receipt of premium, whichever is later.
2. If the flight was cancelled 12 (twelve) hours prior to the time of the scheduled departure.

[29] We shall reimburse for official cancellation charges and additional cost incurred to proceed with your planned trip in case you fail to access a connecting flight due to a delayed arrival of the previous flight. Excludes claims where time gap between previous flight and connecting flight ism less than 3 hours and also excludes claims where flight is missed due to any advance intimation given to the Insured of a possible delay of the flight that might lead to missing of connecting flights.

[30] Reimbursement of additional expenses incurred for alternative arrangements respectively in the event of bounced booking of the confirmed Common Carrier/Public Carrier and/or confirmed pre-paid accommodation.

[31] Automatic extension of Policy Period granted up to a period of 7 days or 15 days from the Policy Expiry date if your trip is delayed or extended due to reasons beyond your control.

[32] Reimbursement of expenses incurred on emergency hospitalization due to illness or injury to insured while on a cruise on written advice of a medical practitioner.

[33] Per day payout on hospitalization due to an accidental Injury to insured while on a cruise. Hospitalisation must be for a continuous period of 24 hours.

[34] Reimbursement of rental vehicle excess charges pressed by the rental company which the insured is legally liable to pay due to any accidental damage or theft of any rented vehicle on a trip

[35] Reimbursement of expenses towards payment of legal liability to a third party during the covered trip arising out of accidental death, bodily injury or property damages to third party.

[36] We will reimburse the Insured for the Rental Vehicle Insurance in case the Rental Vehicle is stolen, damaged or involved in a collision whilst in the care of the Insured. Rental Vehicle Insurance means the amount, the Insured is legally liable to pay under the Rental Vehicle hiring agreement to the car rental company, if the Rental Vehicle is involved in an accident or is stolen during the rental period. However, the Rental Vehicle Insurance does not include the Deductible amount as defined under Cover 36: Car Rental Cover for Deductible.

[37] Per day payout payable in the event of an Hijack of the Common Carrier/Public Carrier in which the insured is travelling as a fare paying passenger.

[38] Lump sum payout in case you are left with no travel funds following an incident of theft, robbery, etc. during the policy period. No claim will be accepted if the claim is reported to the Company or Assistance Service Provider more than 48 hours after the incident of theft or burglary of luggage/money.

[39] Indemnification for financial loss or damage due to specific perils at your residence during the policy period.

[40] Reimbursement of expenses for any bail amount paid towards release of the insured in case the insured in arrested or detained for a bailable offence.

[41] Deductibles duration of delay (where applicable) are as specified in Part I of the Policy Schedule. Fixed benefit payouts under Domestic Flight Delay – Fixed Benefit and Domestic Lounge Access Benefit are not linked to expenses actually incurred.
[42] For Theft / Burglary of Home Contents, claims are admissible only when the premises were unoccupied and forcible entry is established.
[43] Domestic Personal Accident: Lump sum payout for accidental death or disablement; excludes any medical expenses.
[44] Accidental Hospitalization Expenses: Reimbursement for inpatient treatment due to accidental injury whilst on a trip.
[45] Domestic OPD Expenses: Covers OPD treatment due to accidental injury; applies only if OPD cover is opted.
[46] En Route Domestic OPD Expenses apply only while travelling via selected common carrier and require proof of travel.
[47] Domestic Loss of Baggage & Personal Effects: Theft / burglary / robbery / hold up losses must be reported to the police within 24 hours.
[48] Domestic Loss of Checked In Baggage: Fixed payout only; excludes valuables and items shipped separately.
[49] Domestic Delay of Checked In Baggage: Fixed allowance only if delay exceeds the minimum threshold in the Policy Schedule.
[50] Missed Connection: Applicable only when previous flight/train delay exceeds 3 hours (flight) or 5 hours (train) due to covered reasons.
[51] Domestic Trip Cancellation & Interruption: Applicable only to flight trips; excludes carrier initiated changes and events occurring more than 15 days prior.13 Lounge Access Benefit: Service only benefit; no cash payout if lounge access is unavailable or unused.
[52] Domestic Flight Delay – Fixed Benefit: Payable only if delay exceeds the deductible threshold; excludes delays due to failure to check in on time.
[53] Domestic Airline Operated Cancellation Benefit: Payable only for airline declared cancellations confirmed through airline/system data; excludes voluntary changes and documentation issues.
[54] Cancellation Assist – Meet & Greet Service: Service only benefit provided when airline cancellation and confirmed rebooking occur within 24 hours through IL Take Care App
[55] For all domestic covers, proof of travel (ticket / boarding pass / booking confirmation) may be required to establish eligibility.
[56] Benefits are subject to Sum Insured, sub limits, mode selection, and deductible criteria specified in the Policy Schedule.

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Prohibition of Rebates. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to 2 [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: [Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.] (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.]The advertisement contains only an indication of cover offered. For more details on risk factors, terms, conditions and exclusions, please read the sales brochure / policy wordings carefully before concluding a sale. ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd.
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