

IFFCO TOKIO Travel Insurance

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IFFCO Tokio travel insurance is one of the comprehensive insurance coverage available in the market that secures your international trip. The policy covers you against an unforeseen event while travelling and offers much-needed financial protection. The policy can be availed for individual, family or group to secure a business or leisure trip.

Why Choose IFFCO Tokio Travel Insurance?

IFFCO Tokio travel insurance is one of the most sought-after insurance products available in the market. The insurer claims to have higher claim settlement ratio and global presence to provide assistance. The policy can be availed at an affordable rate and can be customised as per your travel requirements. Moreover, you can experience fast and smooth claim-settlement worldwide.

Features of IFFCO Tokio Travel Insurance

Below-mentioned are the unique features of IFFCO Tokio travel insurance:

- IFFCO Tokio travel insurance can be availed at an affordable rate, hence, individuals from every walk of life can buy this policy
- IFFCO Tokio Travel Insurance is one of the most renowned insurance policies offered under [IFFCO Tokio General Insurance in India](#).
- The IFFCO Tokio Travel Insurance Policy is a very customer-friendly policy with a large range of coverage.
- Due to the low premium amount, the IFFCO Tokio Travel Insurance Policy is available to everyone and is a very affordable plan.
- The policy comes with less processing time; thus, you can ensure travel insurance instantly.
- The post-sale services can be availed online starting from claim registration to policy renewal.
- 24x7 worldwide assistance in case of an emergency
- The plan can be availed in 5 different variants as per the travel needs and requirement of the destination country.
- The well-trained professionals try their level best to attend every single claim and ensure to settle it as fast as possible.

Types of IFFCO Tokio Travel Insurance

IFFCO Tokio offers travel insurance with two different variants to choose from. They have been listed as follows. These policies can be availed online or offline depending on the ease and travel requirements of the insurance seeker.

- Overseas Travel Insurance

- Pravasi Bharatiya Bima Yojna

Overseas Travel Insurance

IFFCO Tokio Overseas travel Insurance offers a range of benefits under the umbrella of its five major categories. The major benefit options to be available are listed below:

- Gold 500 Benefit Option
- Gold 250 Benefit Option
- Gold 100 Benefit Option
- Silver Plan
- Bronze Plan

Moreover, depending on the purpose of your travel, IFFCO Tokio travel insurance further can be categorised into:

- Single Trip Insurance
- Multi-trip Insurance

Pravasi Bhartiya Bima Yojna Plan

This plan is mandatory for all Indian emigrants going to foreign countries for employment. This plan for those travellers with ECR or emigration checks and require countersign on their passports. The policy offers especially coverage for NRIs as well, posting with foreign employers.

Coverage Offered under IFFCO Tokio Travel Insurance

The policy covers the insured for the following travel-related risks:

Complete Medical Protection

IFFCO Tokio travel insurance provides medical coverage including emergency hospitalisation expenses due to illness, dental treatment expense, ambulance cost and other related expenses.

Personal Accident Cover

Emergency can knock anytime while travelling. The additional expense can add up to your travel budget due to an eventuality such as personal accident. IFFCO Tokio travel insurance comes in handy in this regard as it covers the expenses incurred availing treatment.

Loss of Baggage

Nothing could be more awful than losing your travel bag while travelling abroad. And incurring additional expenses due to this would be the last thing you wish for. With IFFCO Tokio travel insurance, remain stress-free from such expenses. In such a case, the policy will reimburse you the expenses incurred in buying essential items due to the loss of baggage or misplaced by the airlines.

Loss of Important Documents

You can't afford to lose your travel documents as important as Passport. Without a passport, you can't even travel. In such a case, availing the duplicate one will be very cumbersome. But with IFFCO Tokio travel insurance stay rest assured for the expenses incurred while availing the duplicate passport. This allows you to be much relaxed in such a chaos situation.

Dental Treatment Cover

The policy covers the insured for dental emergencies while on board. The dental procedures undergoing abroad can cost you an arm and a leg with travel insurance. As medical expenses are sky-high, with IOFFCO Tokio travel insurance you can be rest-assured for such additional expenses while travelling.

Hospital Daily Allowance

If the insured is hospitalised for more than 48 hours abroad, IFFCO Tokio travel insurance offers a hospital daily cash of US \$ 30 for every day, subject to a maximum limit as per the policy terms and condition.

Baggage Delay

Sometimes, there can be a delay in the delivery of your check-in baggage. The airline staffs mistakenly misplace the baggage and you have to wait for hours, sometimes days, before you get it back. Luckily, the IFFCO Tokio Travel Insurance not only covers the loss of check-in baggage but also covers check-in baggage delays. In case of baggage delays or baggage-related disturbances, you can claim compensation up to a certain limit from IFFCO Tokio.

Hijack Distress Allowance

In case of the hijack of the airline for specific hours, the insurance provider will provide the insured with a distress allowance as per the specific amount mentioned in the policy.

Emergency Cash Benefit

Financial emergency can arise anytime while travelling. You might lose your wallet or credit card or left out of cash. It can cause a lot of trouble especially in a foreign. In this regard, IFFCO Tokio travel insurance comes to your rescue by offering emergency cash benefit in the hour of need.

IFFCO Tokio Travel Insurance Benefit Table

Under IFFCO Tokio travel insurance, below benefits are offered:

Covers	Gold 500	Gold 250	Gold 100	Silver	Bronze
Medical Expense	\$500,000	\$250,000	\$100,000	\$250,000	\$50,000
Dental Treatment	\$250	\$250	\$250	\$250	\$250
Transportation of mortal remains or burial at local place	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
Hospital Daily Allowance	\$ 30 per day for 20 days	\$ 30 per day for 20 days	Nil	\$ 30 per day for 20 days	Nil
Total loss of checked baggage	\$1,000	\$1,000	\$1,000	\$1,000	\$5000
Checked Baggage Delay	\$150	\$150	\$150	\$150	\$100
Loss of passport	\$200	\$200	\$200	\$200	\$200
Hijack Distress Allowance	\$700	NA	NA	NA	NA
Financial Emergency Assistance	\$250	Nil	Nil	Nil	Nil
Personal Accident	\$25,000	\$25,000	\$25,000	\$25,000	\$15,000
Personal Liability	\$100,000	\$100,000	\$100,000	\$100,000	Nil
Countries covered	Worldwide	Worldwide	Worldwide	Worldwide excluding U.S.A & Canada	Worldwide excluding U.S.A & Canada

Exclusions of IFFCO Tokio Travel Insurance

The insurance provider wouldn't extend its coverage for the insured under the below conditions:

- Claims arising for the events happened before the commencement of the travel policy are not covered
- Travelling against the advice of a physician
- If travelling especially to avail medical treatment abroad, the incurred expenses will not be covered. Travel insurance only covers emergency medical expenses.

- Taking part in the operation of Naval, Military or Air Force operation
- Intentional, self-inflicted injury such as suicide, attempt to suicide etc. are excluded
- Expenses arising out of mental disorder, treating HIV/AIDS or other related diseases.
- War, war-like situations, civil war, vandalism etc.
- Consequential loss or damage
- Participation in high-risk sports