

United India Travel Insurance

United India Travel Insurance is one of the widely purchased travel insurance policies in India. It is owned by the [United India Insurance Company Limited](#) which is a leading insurance service provider in the Indian insurance market. It protects the insured traveler against a bunch of unforeseen losses or expenses including medical treatment expenses, delay or loss of check-in baggage, loss of passport, trip delay, hijack cover, personal accident, personal liability, missed connection and many more.

Travel Insurance policies by United India Insurance are available for both domestic and international trips. Whether you are traveling alone, with family, in a group or for business purpose, United India Travel Insurance has a policy for all kinds of travelers. Moreover, the policy can also be customized based on the geographic locations which include Schengen plan, Worldwide plan and Worldwide Restricted plan excluding USA & Canada.

Why Choose United India Travel Insurance?

Visiting different places may be joyful and blissful for travel enthusiasts and might come with an opportunity to make profits for business travelers. But an unpredictable incident, like missed connecting flight, can not only cause major financial losses but can also shake your travel plans to the core. You can avoid such situations by buying a travel insurance policy that will keep you fully prepared against any adversity. United India Insurance is one travel insurance provider that provides extensive coverage and quick claim settlement procedure. Take a look at why you should consider buying the [best travel insurance policy](#) by United India Travel Insurance:

- Sum insured up to USD 5,00,000
- 10% discount on purchasing the United India Travel Insurance policy online
- Cashless facility available at any of United India Insurance's network hospital
- Automatic policy extension of up to 7 days
- Single as well as multi trip travel insurance policies available
- Option to renew United India Travel Insurance policy for Corporate Frequent Traveler & Employment & Studies plan

Types of United India Travel Insurance

- **Overseas Travel Insurance** – This is a comprehensive travel insurance plan by United India Travel Insurance that provides protection to an insured traveling outside India. It provides a blanket cover to the insured travelers protecting them against uncertainties including medical treatment expenses, loss of passport, delay or loss of check-in baggage, personal liability, trip delay and trip cancellation amongst others. This [overseas travel insurance plan](#) has the following variants to best suit the needs of different travelers.
 - **Business & Holiday** – This plan by United Indian Travel Insurance provides extensive coverage to people traveling overseas for vacations or for business. It covers individuals as well as families going for a single international trip together. The plan covers the insured traveler against unforeseen risks like personal accident, medical expense, baggage loss, trip cancellation, passport loss, daily hospitalization allowance, etc. This United India Travel Insurance plan comes with an option to choose between worldwide plan and worldwide plan excluding USA & Canada. These variants provide a sum insured amount ranging from USD 50,000 to USD 5,00,000 but can be restricted to USD 10,000 if applicants above 70 years do not provide pre-acceptance health check-up report. Moreover, it also gives the insured traveler an option to opt-in or out of the sickness cover.

- **Schengen** – This overseas insurance plan by United India Travel Insurance has been designed to meet the needs of people traveling to any of the 26 European countries accepting Schengen visa. It provides adequate protection to an insured traveler from unforeseen expenses and losses including medical expenses, dental treatment expenses, personal accident and repatriation of mortal remains. This United India Travel Insurance plan is available with a sum insured amount of Euro 30,000.
- **Employment & Studies** – This plan by United India Travel Insurance has been created to provide protection to the people traveling outside India for studying or for work. It creates a safety net around the people staying abroad for work or education purposes and keeps them safe from an unforeseen emergency. This plan by United India Travel Insurance covers the insured student or traveler from sudden medical expenses, personal accident, dental treatment and cost of repatriation of mortal remains back to the home country. Under this plan, the insured traveler needs to first consult the school/ college campus or employer's doctor for hospitalization or receiving medical treatment.
- **Corporate Frequent Traveler** – This plan by United India Travel Insurance has been customized for people traveling abroad frequently for business. It provides worldwide coverage to such corporate travelers against any unpredictable losses or expenses including medical cover, personal accident, loss of passport, personal liability and delay or loss of check-in baggage. This United India Travel Insurance plan also gives the insured corporate traveler with an option to include or exclude the sickness cover.
- **Domestic Travel Insurance** – This is an extensive travel insurance plan that covers Indians traveling to different places within India. Whether they are traveling on a vacation, to a pilgrimage site or for an educational tour, this policy covers the insured travelers against the various risks. This plan by United India Travel Insurance offers coverage to people for untoward incidents including loss of baggage, personal accident, accidental death & disability and expenses towards alternate travel arrangements. This plan has three variants i.e. Baggage policy, Suhana Safar policy and Marga Bhandu policy.
 - **Baggage Policy** – This policy by United India Travel Insurance protects the accompanied baggage of the insured traveler. It covers any loss or damage caused to the baggage carried by the insured during his domestic travel. It includes any damages caused to accompanying baggage including suitcases and trunks while traveling through air, train or by road. The plan covers the baggage of the insured traveler as well as his family.
 - **Suhana Safar Policy** – This [domestic travel Insurance](#) plan by United India Travel Insurance casts a shield that protects the insured against any adversity that he may face during his travel. It protects the insured from unforeseen incidents like personal accident and loss or damage caused to accompanying baggage. The plan not only covers the insured but also his family members.
 - **Marga Bhandu Policy** – This United India Travel Insurance plan is a group travel insurance policy that protects people traveling together for pilgrimage or educational study tour. It protects the insured travelers against unfortunate incidents like accidental death & disability of the insured as well as covers cost of arranging alternate travel due to a detour or cancelation. Establishments like educational institutions, clubs, tour operators, associations, travel agents, etc. can opt for this plan by United India Travel Insurance.

United India Travel Insurance Coverage

An insured traveler will be covered for the following covers under the United India Travel Insurance policy:

- **Medical Expenses & Repatriation:** The insurer will cover any expenses incurred due to a sudden illness or accidental injury of the insured during his international trip. It will comprise of cost of emergency ambulance services and dental treatment for acute pain relief. It also includes the cost of transporting the mortal remains of the insured back to the home country
- **Personal Accident:** United India Travel Insurance will pay compensation to the insured or his family if an accident of the insured results in his death or disability
- **Loss of Check-in Baggage:** The insurer will pay for the losses incurred by the insured if the airline with which he was traveling loses his check-in baggage. However, it does not cover for any partial damage or loss of the baggage
- **Delay of Check-in Baggage:** In case the check-in baggage of the insured gets delayed by the airline for more than 12 hours, the insurer will reimburse the expenses incurred in buying essential personal items
- **Loss of Passport:** In the event of loss of passport of the insured during his international travel, the insurer will pay the actual expenses incurred in arranging duplicate travel documents and getting a duplicate or new passport
- **Personal Liability:** If the insured becomes legally liable to pay for the damages or bodily injuries caused to a third party person or property at the foreign country, United India Travel Insurance will pay the amount on behalf of the insured traveler
- **Trip Delay:** The insurer will reimburse for the losses incurred by the insured if his flight gets delayed for more than 6 hours from its scheduled time. It will also cover any additional expenses including accommodation cost unless the travel becomes possible for the insured
- **Trip Cancellation:** In case the insured's trip gets canceled, the insurer will reimburse the losses incurred towards unused accommodation and travel bookings
- **Hijack Cover (Common Carrier):** In the event of a hijack of the common carrier in which the insured is traveling, United India Travel Insurance will pay distress allowance to the insured traveler
- **Missed Connection:** The insurer will reimburse the losses incurred in the event of a flight delay of more than 12 hours resulting in the insured missing his connecting flight
- **Hospital Daily Allowance:** United India Insurance will give a daily allowance to cover day-to-day expenses incurred by the insured on being hospitalized due to an illness or an accident
- **Emergency Reunion Expenses:** The insurer will pay for the flight ticket, travel and accommodation for one immediate family member of the insured in case the insured needs to be medically evacuated. This coverage is offered under the Employment & Studies plan only
- **Contingency Insurance:** United India Insurance will pay compensation to the insured or his family if the insured student cannot continue with his studies abroad due to an illness or injury resulting in his death, permanent total disability or loss of sight

Coverage	Overseas Travel Insurance (In USD)				Domestic Travel Insurance (In INR)		
	Business & Holiday	Schengen (In Euro)	Employment & Studies	Corporate Frequent Travelers	Baggage Policy	Marga Bhandu Policy	Suhana Safar Policy
Medical Expenses & Repatriation	Up to 5,00,000	Up to 30,000	1500	Up to 5,00,000			
Medical Evacuation			Included				
Dental Pain Relief	Up to 225	Up to 175					
Personal Accident	Up to 25,000	2000		25,000		Up to 1,00,000	Included

Loss of Check-in Baggage	1,000			1,000			
Loss or Damage to Accompanied Baggage					Included	500 per baggage	Included
Delay of Check-in Baggage	100			100			
Loss of Passport	Up to 250			Up to 250			
Personal Liability	2,00,000			2,00,000			
Trip Delay	Included						
Trip Cancellation	Included						
Hijack Cover (Common Carrier)	Included						
Missed Connection	Included						
Hospital Daily Allowance	Included						
Emergency Reunion Expenses			Included				
Contingency Insurance			Included				
Alternate Travel Arrangement							Included

United India Travel Insurance: List of Exclusions

- The insurer does not cover any claims arising out of the insured's treatment for a pre-existing disease
- United India Travel Insurance will not cover any claim if the insured traveler –
 - is traveling against the doctor's advise
 - had directly participated in a civil commotion or riots
 - is traveling to get treatment for a medical condition
 - is already receiving or is on the waitlist to receive treatment for a medical condition as declared in the doctor's certificate
 - has been declared terminally ill by the doctor
 - is aware of a situation that may give rise to a claim
- Any illness or injury caused to the insured traveler due to –
 - Suicide or attempt to suicide
 - Abuse, addiction or dependency of alcohol or drugs
 - Venereal diseases
 - Mental disorders (Not excluded in Employment and Studies plan)
 - Stress, anxiety or depression

- Any injury, illness or loss incurred due to the insured's participation in Naval, Military or Air Force operations
- United India Travel insurance does not cover any claim arising out of –
 - War, acts of an enemy country, invasion, hostilities
 - Civil war, revolution, rebellion, insurrection
 - Power of military or usurper
 - Nationalization or confiscation of a property by the local authority or government causing damage or loss to the insured
 - Nuclear or ionizing radiation as well as toxic radioactive properties of an explosive nuclear component
- Any loss resulting due to the illness, treatment or death caused by HIV or AIDS or both
- Any illness or injury caused to the insured due to performing manual work or having a hazardous occupation and engaging in an illegal or criminal activity
- The insurer will not cover any expenses incurred on any treatment related to pregnancy
- United India Travel Insurance will not cover any injury or illness caused due to the insured traveler's participation in –
 - winter sports, professional sports or hazardous sports
 - Mountaineering (where ropes and guides are used)
 - Rallies or motor races
 - Potholing or caving
 - Equestrian or hunting
 - Yachting or boating beyond coastal waters
 - Underwater activities including scuba diving
 - Rafting or canoeing that involves white water rapids
 - Dangerous sports for which the insured is under trained, physically unfit or using incorrect equipment
- Any injury, illness or death caused due to the conscious exposure to danger (except in the case of saving another person's life)
- The insurer will not cover the insured accident on a two-wheeler if he was not wearing a crash helmet and the driver does not have a full international driving license
- Any claim arising out of the insured's air travel through an aircraft which does not have the license to carry passengers
- The insurer does not cover any pre-existing mental or physical defect or infirmity
- Any legal liability of the insured arising due to –
 - Transmitting communicable disease
 - Sexual molestation, physical or mental abuse or corporal punishment
- United India Travel Insurance does not cover any legal suit or action caused by one of the family member's of the insured
- Any loss or damage caused due to detention or confiscation by the customs officials and other authorities
- The insurer will not cover any loss or damage caused if the insured had been under the influence of alcohol, drugs and other hallucinogenic substances or intoxicants

United India Travel Insurance Claim

The responsibility of an insured traveler doesn't end with buying a travel insurance policy. You should also be aware of the claim procedure of your travel insurance provider in order to make a claim. United India Travel insurance has a simple and convenient procedure for registering a claim. Take a look at how you can file a travel insurance claim under United India Travel Insurance:

Cashless Claims Registration

- Cashless claim facility can be availed at United India Insurance's list of network hospitals

- Inform the insurer about your hospitalization and the hospital staff about your travel insurance policy
- A pre-authorization letter should be sent to the Service Provider of the insurer
- The provider will verify your policy coverage and send a pre-authorization letter to the hospital
- Receive the treatment and get discharged
- The Service Provider of United India Travel Insurance will make the payment of hospital bills directly to the hospital

Reimbursement Claims

- Inform the Service Provider of United India Travel insurance about the loss or claim within 24 hours
- Fill up the claim form
- Submit the claim form along with other supporting documents to the Service Provider
- The provider will review the documents along with the policy coverage
- After approval, the claim amount will be paid directly to the insured traveler within 15 days. The claim amount will be paid in Indian rupees

Documents Required for Claiming United India Travel Insurance

- Duly filled claim form of United India Travel insurance
- Original insurance certificate
- Original bills and payment receipts
- Photocopies of the flight ticket (in case of Overseas Travel Insurance)
- Hospital Admission & Discharge Certificate (in case of medical expenses)
- Death Certificate (in case of death of the insured)
- Certificate of Disability (in case of total permanent disability of the insured)
- Photocopy of the police report, if any
- Original medical certificate by the doctor