

Domestic Travel Assistance & Insurance FAQs

1. Who can purchase Domestic Travel Assistance & Insurance?

Any Indian citizen travelling within India can purchase Domestic Travel Assistance & Insurance.

2. Is there an age limit to be covered under Domestic Travel Assistance & Insurance?

Yes, the passenger must be below the age of 70 years as of the date of travel to purchase from the website. Passengers above the age of 70 can reach out to us directly on

P: +91 22 67872 037

E: customercare@asego.in

3. Can I purchase Domestic Travel Assistance & Insurance if I'm travelling for more than 30 days?

No, Domestic travel assistance & insurance covers the passenger/s for a period of 30 days from the date of inception of the policy which is the date of commencement of the journey. In case of a round trip, the coverage will end with the return journey to the originating airport or 30 days whichever is earlier.

However, you can choose our Annual Multi-trip plan which will cover you for an entire year on all your domestic trips.

[Click Here](#) to buy.

Assistance Benefits & Insurance Coverage

1. Who would be the beneficiary of Domestic Travel Assistance & Insurance?

Benefits will be paid to the insured person's nominee or bona fide legal heir in the event of loss of life under accidental death and dismemberment. All other benefits will be payable to the insured person.

2. What kind of benefits do I get with Domestic Travel Assistance & Insurance?

For more detailed information about the benefits available under domestic travel assistance & insurance, please visit [our plans page](#).

3. What are the travel assistance services that I'm entitled to avail?

You can avail the following travel assistance services:

- **Medical & Travel Assistance:** 24x7 emergency assistance during travel including telephonic medical assistance
- **Lifestyle assistance:** Pre-trip information, weather forecast, roadside assistance, dining referral and entertainment information, etc., during the stay
- **Family protection:** 24x7 medical assistance, domestic roadside assistance including vehicle breakdown services and concierge services such as dining reservation assistance, home movers, etc., for families back home.
- **Travel Insurance:** Comprehensive Insurance benefits underwritten by an IRDA approved Insurer
 - For more details, please refer to our [domestic plans](#).

TRAVEL INSURANCE POLICY INCLUSIONS AND EXCLUSIONS

EMERGENCY MEDICAL EXPENSES

Inclusions: Covers the emergency treatment expenses incurred by an insured while on trip due to any illness/disease and whose treatment cannot be postponed until insured's return to India.

Exclusions: Does not cover expenses incurred due to any pre-existing medical condition or mental disorders etc.

EMERGENCY MEDICAL EVACUATION

Inclusions: Expenses relating to transportation of an insured from the place of incident to any nearby place or country for better treatment arising out of any covered illness or injury will be paid.

Exclusions: Any expense related to any pre-existing illness or u-injury will not be covered.

PERSONAL ACCIDENT (AD, PTD, PPD) / PERSONAL ACIDENT (Common Carrier) - AD, PTD, PPD

Inclusions: Insurer will pay the benefit amount shown in the policy in case an insured dies due to any visible violent external means.

Exclusions: Death due to natural reason is not covered.

TRIP DELAY

Inclusion: It covers the expenses incurred towards food and accommodation in case the flight is missed due any adverse weather or technical issues of the aircraft.

Exclusions: Will not cover the cost of new air tickets or any delay involving delay from insured's end.

FLIGHT DELAY

Inclusions: The coverage will indemnify the expenses incurred in arranging alternate transportation due to delay of flight after deducting the refunds from airlines. The delay should be caused by inclement weather, riots, strike, industrial actions, or any delay solely by the airlines.

Exclusions: Any delay already foreseen / anticipated by the insured at the time of booking.

TRIP CANCELLATION / TRIP INTERRUPTION

Inclusions: Covers the non-refundable expenses incurred by an insured due to cancellation / curtailment of trip. Covers the cost of rejoining the trip.

Exclusions: Does not cover the consequential losses due to trip cancellation/ curtailment / interruption.

MISSED CONNECTION

Inclusions: Will pay for the cost of new tickets or the difference of cost between the old and new tickets in case the connecting flight is missed due to the incoming prior flight.

Exclusions: Any delay on part of the insured. Any compensation paid by the airline.

BOUNCED HOTEL BOOKING

Inclusions: Will pay for the additional cost of upgrading to a better room in case of over booking of the hotel room.

Exclusions: if the insured fails to reach the hotel and check in on time as stipulated.

LOSS OF CHECKED IN BAGGAGE

Inclusions: Loss of checked in baggage is covered if the baggage is lost under custody or airline.

Exclusions: Loss or theft of baggage is not covered.

DELAY OF CHECKED IN BAGGAGE

Inclusions: Covers the expenses incurred in purchasing of emergency items in lieu of delay of baggage out of the Republic of India.

Exclusions: Inbound delay of baggage is not covered.