

1. What is Overseas Travel Assistance and insurance? Why is it required?

Overseas Travel Assistance Plan offers travellers with coverage for unforeseen problems and unexpected costs incurred before or during your trip. The Overseas Assistance Plan can reimburse expenses for the pre-paid, non-refundable portions of a trip if there is a need to cancel or interrupt the trip for a covered reason. Asego offers Global Assistance services with Travel Insurance underwritten by reputed insurers and are accepted worldwide.

2. Is travel assistance & insurance mandatory for overseas travel?

While travel assistance and insurance is not always mandatory for international travel, we highly recommend it as it protects you from unforeseen medical emergencies and other risks while traveling. Furthermore, travel assistance & insurance is a pre-requisite for obtaining visa for countries in the Schengen regions and other countries such as Qatar, Turkey, Cuba, Ecuador, Iran, Turkey, Togo, Morocco, Romania, Aruba, Antarctica, Seychelles, Lebanon, Georgia, Croatia, Cambodia, Algeria, Moldova.

3. Who can purchase Overseas Travel Assistance & Insurance?

Any Indian citizen with a valid Indian passport can purchase overseas Travel Assistance & Insurance. Foreign passport holders can also avail of the service, provided they present a residential permit, OCI, PIO card and Indian Income Proof.

4. Which type of Travel Assistance & Insurance should I purchase if I travel frequently throughout the year?

If you are a frequent traveller, it is advisable to opt for our Annual Multi-trip plan which will cover you for an entire year on all your overseas trips.

5. Is there an age limit to be covered under Overseas Travel Assistance & Insurance?

Yes, the passenger must be below the age of 70 years as on the date of travel. However, passengers above the age of 70 can reach out to us directly on: -

P: +91 22 67872 037 | E: customercare@asego.in

6. What is Trip extension? How can the coverage period of my Travel assistance & insurance be extended?

Trip extension allows you to prolong the travel assistance and insurance coverage period beyond the original policy duration. The coverage period of your travel assistance and insurance can be extended by contacting Asego's customer care team at customercare@asego.in or +91 22 6787 2037.

For a hassle-free trip extension, please ensure that the extension request reaches our team before the end date of your existing policy along with a Good Health Declaration and No-Claim confirmation.

7. How do I cancel my travel assistance & insurance? Are there any condition or cancellation charges involved?

You can cancel your travel assistance & insurance in case of visa rejections by contacting the Asego team at vfs@asego.in | +91 22 67872 037. Please note that a cancellation charge of INR 300 along with a gateway charge of 2.5% will be levied on each cancellation. Furthermore, the cancellation request should reach Asego Team before the end date of your policy.

8. What is trip endorsement?

Trip endorsement allows you to amend details on your travel assistance and insurance policy in case of any changes with regards to traveller details, trip information or change in travel plans due to any unforeseen situations.

You can make endorsements by contacting the Asego's customer care team at customercare@asego.in or +91 22 67872 037. Please note that the endorsement request should reach us before your journey start date.

9. Can I get refunds for my travel assistance & insurance plan if I cut my trip short?

Yes, you can get a refund on your travel insurance plan for the unused plan duration if you cut your journey short. However, ensure that the plan endorsement takes place before the journey start date.

10. Can I buy travel insurance in the middle of my trip?

Typically, you cannot purchase travel insurance in the middle of your trip. Travel insurance is designed to provide coverage for unexpected events that may occur before or during your trip. Once you have started your journey, insurance providers generally do not allow you to buy a new coverage.

11. What details do I need to purchase a travel assistance and insurance?

For travel insurance, the specific documents required can vary depending on the insurance provider and the type of coverage plan you're seeking. Documents you may need includes:

- Indian Passport number: To verify your identity and citizenship
- Travel details: Start date and End date of your journey
- Medical history and records: Especially if you have pre-existing medical conditions.

12. What do I do if I did not receive or lost my Travel Assistance & Insurance?

If you have reached the payment confirmation page, be rest assured as your Travel assistance & insurance has been generated and will be sent to you on your registered email ID. In case you do not receive, it simply call at +91 22 67872 037 or email at customercare@asego.in along with your Certificate Number (if available), Full Name, Flight Booking Number, Travel Dates, and Date of Purchase.