



Travel Insurance is mandatory for travelling to some countries. However, as medical treatment costs in many countries may not be affordable for most travelers, it is generally considered prudent to obtain Travel Insurance while travelling abroad, whether on business, education, research or holiday. On the demand side, the Covid-19 Pandemic situation has improved general awareness about Travel Insurance and made people more serious about selecting the right coverages. On the supply side, the responsibility of insurers in settling Travel insurance claims professionally has correspondingly increased.

Though the coverage and benefits offered by insurance companies vary, Travel Insurance generally provides protection against accidents during travel, unexpected medical expenditure, baggage loss, loss of passport etc. and contingencies like interruption/ delays in flights, loss/ delayed arrival of baggage, repatriation, death and transportation of mortal remains etc. Common exclusions are war risks, participation in hazardous sports, pre-existing diseases, suicide and insanity. Sum Insured and premium vary based on the country of travel, duration of travel, age of the traveler etc.

Travel Insurance claims are generally challenging for insured and insurers. Coordination with authorities like local police, embassies, airline/ travel companies and others may be required. Pandemic situations have increased the difficulties in dealing with distribution channels, channel overload, gaps in digitization, fraud risks etc. The situation has also made it necessary to extend time limits of policies, question the dependability of many off-shore centers and complicated the process of getting access to medical records/ other documents.

As the skies are slowly opening up and people are considering overseas travel again, College of Insurance (COI) has designed the Program, ***Virtual Training (CVT) Rooms on Challenges in Travel Policy*** to help the Indian Insurance industry in dealing with the new challenges in this area.

**Program Objectives:** COI-CTP is designed to help participants appreciate the challenges in Travel Insurance claims in general during post Covid-19 times and formulate effective preventive/ corrective action. This would include appreciating:

- the challenges faced due to mis-selling and the Insured's lack of awareness of policy terms
- the challenges due to lack of clarity on what to do in claims situations in different countries
- the concerns due to lack of clarity on procedures of claims reporting and documentation
- the importance of sensitizing Insured of challenges arising from non-disclosure about pre-existing diseases
- how gaps in understanding deductibles can cause complications in claims settlements

**Participant Profile:** This Program is designed for executives involved with Travel Insurance policies, especially those dealing with Travel Claims in Insurance Companies, Brokers, Third Party Administrators and Travel Agents. Frequent overseas travellers and those interested in the subject may also attend.

Duration	Date	Time (IST)	Hours
One Day	12 <sup>th</sup> December 2023	10.00 hrs. - 13.00 hrs.	03.00 Hours / Day

**Course Fees:** Rs.1770/- (Rs.1500/- + 9% CGST + 9% SGST)

**How to enroll:** [Click here for Registration](#) and for any help/queries please mail to [college\\_insurance@iii.org.in](mailto:college_insurance@iii.org.in)

**Certificate of Participation:** Online Certificate in PDF format will be issued to all the participants.

**Programme Co-coordinator:**

**Dr George E Thomas, Professor** (Email id: [thomas@iii.org.in](mailto:thomas@iii.org.in), Contact no. 022 69654271)

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