

Benefits and Coverages

Is medical examination necessary for travel insurance policy?

When and where are medical tests to be done?

You will find plans on insurancepandit.com which offer cover without medical tests for all ages.

But, medical tests are required for certain age groups and sum insured, depending upon the plan and insurance company. When you search plans on our portal, you will be shown whether tests are required or not and if yes, which tests are required, against each plan.

Medical tests have to be done within 30 days (15 days in some companies) before travel start date. Travel health policy where medical tests are required can be issued within 30/15 days of travel start date, for example if you are planning to travel on 15th Dec 2015 then medical tests have to be done after 15th Nov 2015 and policy can be issued after 15th Nov 2015.

Medical tests can be done in any pathology lab and reports need to be certified by MD doctor and MER (medical examination report) form is also required to be signed by MD doctor.

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