



ILPULSE

YOUR MONTHLY WINDOW INTO SMARTER,
DIGITAL-FIRST INSURANCE

Hi, I am **Professor RIA**.

You must remember me from last month's newsletter edition.

This month, my goal is simple: to help you travel smarter and feel more prepared.



TRAVEL SMART, TRAVEL PREPARED

April is often the month when thoughts turn to travel. Whatever the plan, travel has a way of bringing together excitement, anticipation, and the occasional last-minute flurry. And often, it is the smallest habits that make the biggest difference to how smoothly a journey unfolds.

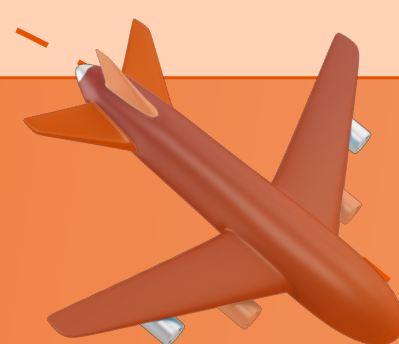
That is why this month's **ILPulse** is centered on **Travel Smart, Travel Prepared**. Because traveling smart is not just about where you go but also about how you get there.

To keep things simple and familiar, every edition of **IL Pulse** will follow a steady rhythm, bringing you practical tips, useful reminders, and small habits that support everyday well-being and preparedness, which go a long way toward protecting what matters.

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Along the way, you will also find quick facts, real stories, and a space where I would love to hear your thoughts, too.





1. Pulse of the Month

Travel Smart, Travel Prepared



“Isn’t It Funny How A Trip Can Begin Long Before You Actually Arrive?”

Sometimes, it starts with setting your ‘Out of Office’ reply, like quietly closing the door on the everyday and opening another to something new.

And the idea of getting away feels especially inviting in April, when the winter chill has eased, and the full force of summer has not quite set in.

Whether it is a weekend getaway, a family visit, or a long-awaited holiday, travel always feels better when you set out feeling more prepared and less worried. After all, being smart is not just about where you go. It is also about the peace of mind you carry with you.

APRIL



Preparedness can be as simple as a charged power bank, your essentials in one place, and a calmer mind.

This month, we're diving into how a little preparation can turn a good holiday into a great one, from one last itinerary check to ensuring your travel cover is in place.



And if plans change before you even begin,

having trip **cancellation cover** can help reduce the financial impact of unexpected disruptions, so your journey stays protected from the very start.

The goal is to help you travel with greater comfort and less last-minute rushing, in step with a broader shift towards smarter, better-prepared travel today.



Click Here

to explore deeper insights on how travel and protection are evolving today.



2. Body & Mind

Finding Your 'Holiday Zen'

If We Are Being Honest, Sometimes The Pre-Holiday Whirlwind Feels Like A Full-Body Workout We Never Signed Up For!

There is the last-minute passport hunt, the halfway-to-the-airport panic, the juggling of bookings, queues, traffic, delays, and unfamiliar routes. Somewhere in all of that, the mind can end up feeling more crowded than the suitcase.



WHILE ON THE MOVE, SMALL HABITS CAN HELP YOU STAY IN CONTROL

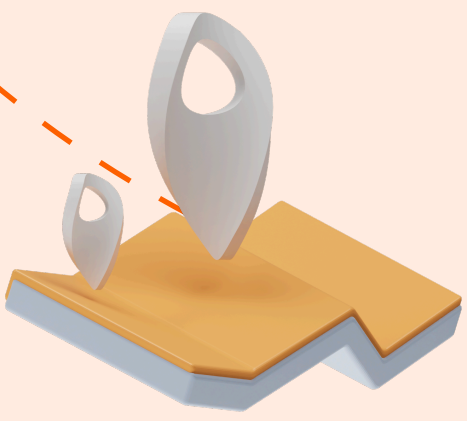
- ✓ Save digital copies of your tickets and other important documents
- ✓ Reach early instead of cutting it too close
- ✓ Leave a little room for flexibility rather than planning every detail down to the minute
- ✓ Complete web check-in in advance and plan your baggage drop
- ✓ At security, keep liquids under 100 ml and electronics within easy reach
- ✓ At customs and immigration, keep the required forms and declarations ready
- ✓ Keep an eye on travel advisories for your destination
- ✓ Brush up on local basics such as currency, voltage, and a few useful phrases



If things start to feel overwhelming pause for a micro 4-7-8 breathing break.

Inhale for 4 | Hold for 7 | And exhale for 8

It can help slow racing thoughts and settle your system.

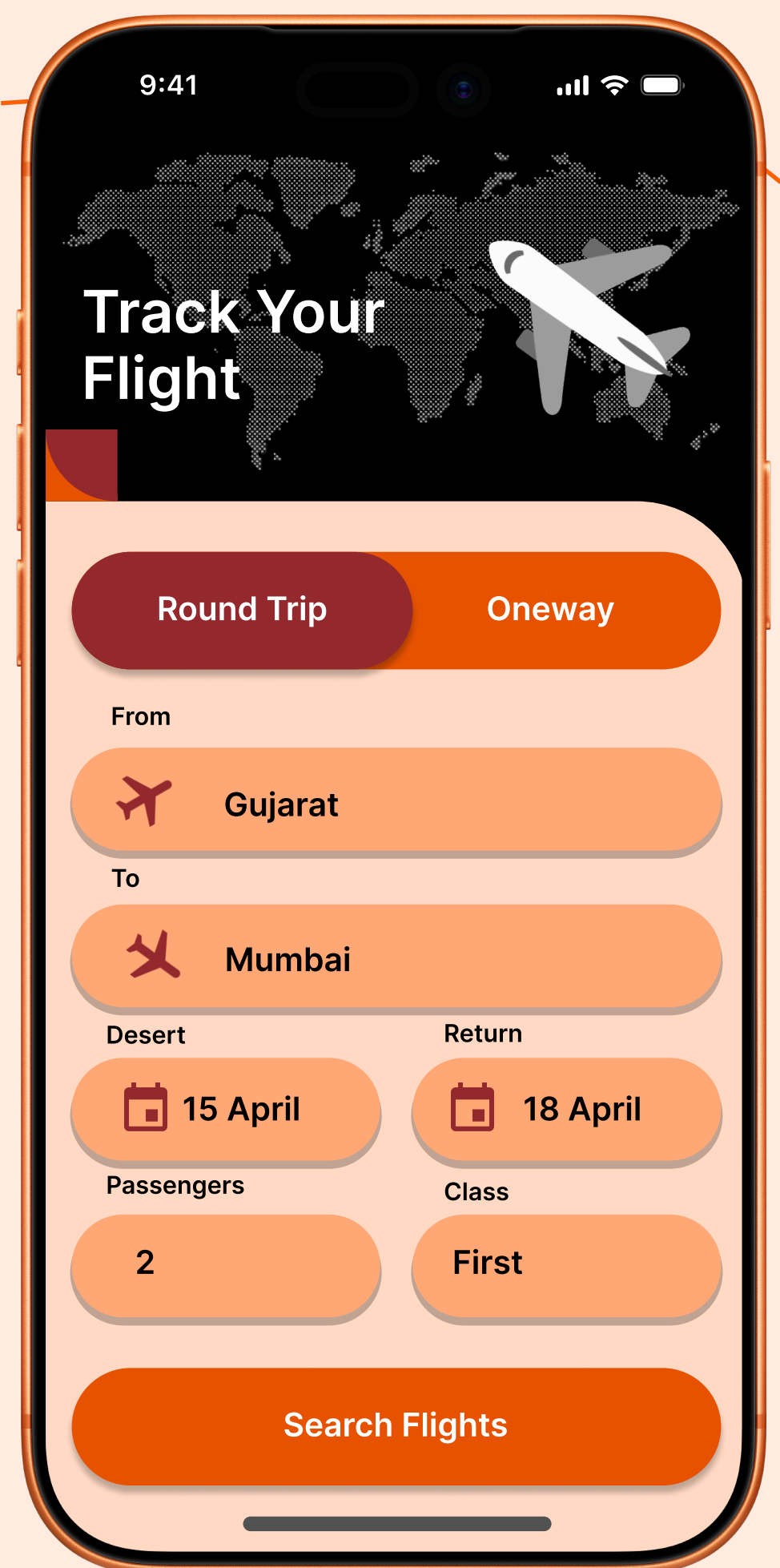


And when you're far from home,

it helps to know support is always within reach.

At ICICI Lombard, **emergency assistance is available 24/7 through the IL TakeCare App**, so help is just a tap away, wherever you are.

You can even **track your flight status** in real time on the app, so you're always one step ahead, wherever you are.



Professor RIA's Nudge:

Sometimes, peace of mind comes from a few steady breaths and knowing that you have your insurance coverage as your invisible travel buddy, helping you stay present and enjoy where you are.

[Explore More](#)





3. Eat Well

Fuel the Fun, not the Fuss



Travel days have a way of throwing food habits off course. A skipped breakfast before an early flight, too little water on a road trip, or long gaps between meals while sightseeing can leave you feeling far more drained than you should.

The good news?
Some of the most helpful choices
are also the simplest.

Eat something balanced before you leave. Keep a bottle of water close, especially during flights when dry cabin air can leave you dehydrated more quickly than expected. And try not to go too long without a proper meal.



As the weather gets warmer,
it also helps to lean on seasonal fruits
that do a little extra work.



For an added boost of hydration this season, munch on summer-friendly picks like watermelon, mango, muskmelon, sweet lime, or pineapple alongside water. These can help keep you refreshed and hydrated on the go.

IF YOU ARE EXPLORING NEW CUISINES, A LITTLE MINDFULNESS GOES A LONG WAY:



- ✓ Take it easy at buffets (your stomach will thank you later)
- ✓ Be mindful of street food in unfamiliar places
- ✓ Prefer freshly cooked meals and fruits you can peel yourself
- ✓ Choose sealed or reliable sources of drinking water when unsure
- ✓ Carry basic medication for digestion or allergies



*Sometimes even with the best precautions, your body can react to new foods or environments. Having insurance that includes *outpatient support coverage can help take care of unexpected medical visits during your trip, so small health hiccups don't turn into bigger worries.*

*Add-ons are subject to payment of additional premium.

On the IL TakeCare App, you can



**TRACK
HABITS**



**MONITOR
STEPS**

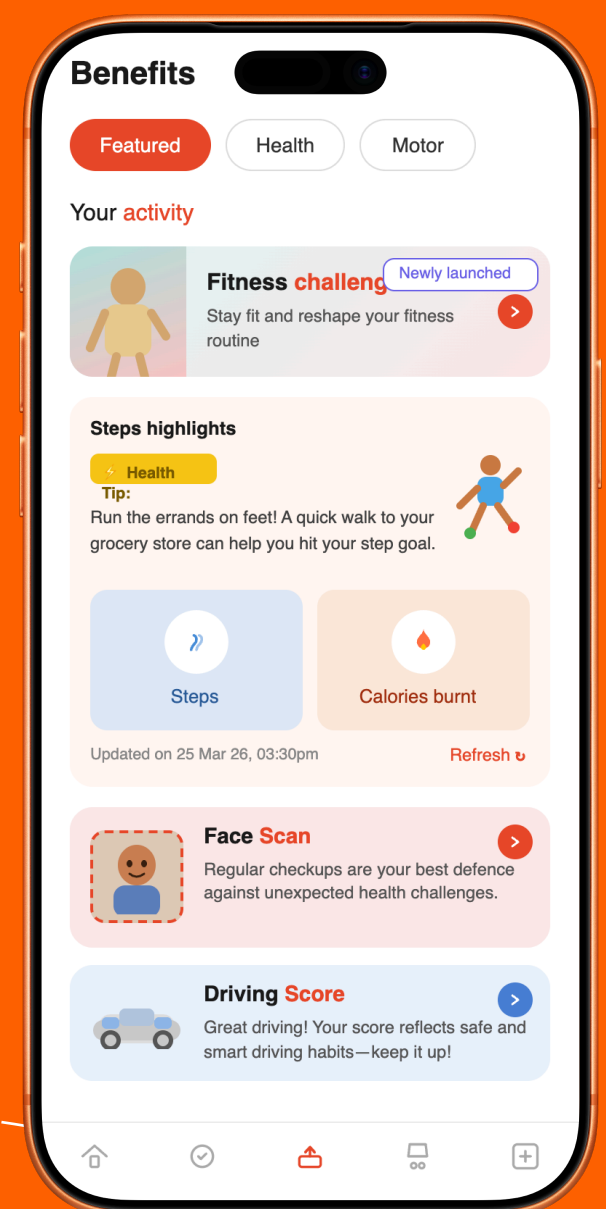


**CHECK HEALTH
VITALS**



**TRACK
HABITS**

to make more mindful food choices while travelling. So even when travel pulls you out of your usual routine, staying in tune with your body becomes much easier.



Professor RIA's Nudge:

Trying local food is half the fun of travel. And if one adventurous bite leads to an unexpected clinic visit, it helps to know you're covered, so you can keep your focus on the flavours, not the fees.

[Explore Here](#)





4. Drive Wise

The Road has a Rhythm of its Own

Preparing For The Road Is Often The Part Of Travel We Think About Least, Because We Are Usually Too Excited To Arrive At The Destination. But The Journey Needs Looking After, Too, So You Arrive Feeling Rested, Not Worn Out.

And With More Travellers Choosing The Open Road Than Ever Before, A Little Preparation Can Go A Long Way. Shorter Road Trips (Under Two Days) Rose To 71% In 2025, While Longer Journeys Also Grew By 28% As More People Embraced Workations.

Source - <https://www.outlookbusiness.com/ampstories/news/gen-z-suvs-weekend-trips-are-changing-indias-road-travel-journey-heres-what-data-reveals>

SO, THE NEXT TIME YOU SET OUT, REMEMBER TO BEGIN WITH THESE QUICK CHECKS:

- ✓ Check your tyres before you leave. Heat from driving can affect pressure and make issues harder to spot
- ✓ Top up the coolant and wiper fluid
- ✓ If the battery is a few years old, get it tested before a long drive in the heat
- ✓ Save key addresses in advance instead of searching on the go
- ✓ Keep your documents and emergency contacts within reach
- ✓ Take breaks every two to three hours and avoid getting behind the wheel when you are already tired





These are easy checks, but they can save you a great deal of trouble later.

And if the road still throws up a surprise, having access to support can make all the difference.



*Roadside Assistance

is a benefit that can act like a rescue partner on the road, stepping in when you need help with a flat tyre, a drained battery, fuel delivery, towing, or minor on-the-spot repairs. It may not be something you think about on every drive, but it can feel invaluable when the unexpected brings your journey to an almost halt.

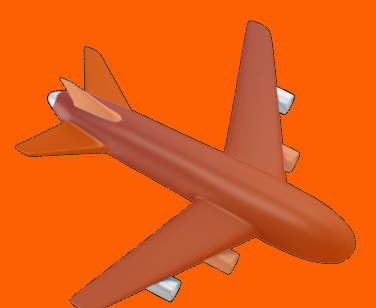
*Add-ons are subject to payment of additional premium



Professor RIA's Nudge:

A smooth journey is all about being prepared. So, while you're checking your vehicles tyres, oil and batteries, it's worth checking the inclusions of your motor insurance coverage too.

[Explore Motor Insurance](#)





5. Small Habits, Big Protection

Little Things that Matter

***Some Travel Habits Seem Too Small To Notice,
Until They Save The Day.
And These Usually Take Barely Five Minutes.***

**IF YOU ARE TRAVELLING OUTSIDE OF INDIA, FOLLOW A
SIMPLE 3-2-1 RULE FOR YOUR PASSPORT AND VISA.**

- ✓ Keep three copies in total, two digital and one printed, in a separate bag
- ✓ Add your phone number to your luggage tag
- ✓ Know your airline's weight and size limits for cabin and check-in bags
- ✓ Keep daily medicines and one change of clothes in your cabin baggage
- ✓ Take a photo of your belongings before you board the plane
- ✓ Check airport transport options in advance for a smoother exit
- ✓ At baggage claim, keep an eye on carousel updates and check your tag details



These are tiny steps, but they can spare you a surprising amount of stress later. Because when travel goes off course, it often happens in ordinary ways.

A checked-in bag goes missing.

A suitcase arrives damaged.

A passport disappears at the worst possible moment. Sometimes, a trip does not even begin because a visa does not come through.



That is where

ICICI Lombard's TripSecure+ can offer an added layer of reassurance, helping you handle the unexpected with greater ease.



It includes cover for lost checked-in baggage, damage during transit, loss of passport or international driving license, and trip cancellation due to visa rejection, with 24/7 emergency assistance (if opted) to help reduce the financial impact when plans shift unexpectedly.

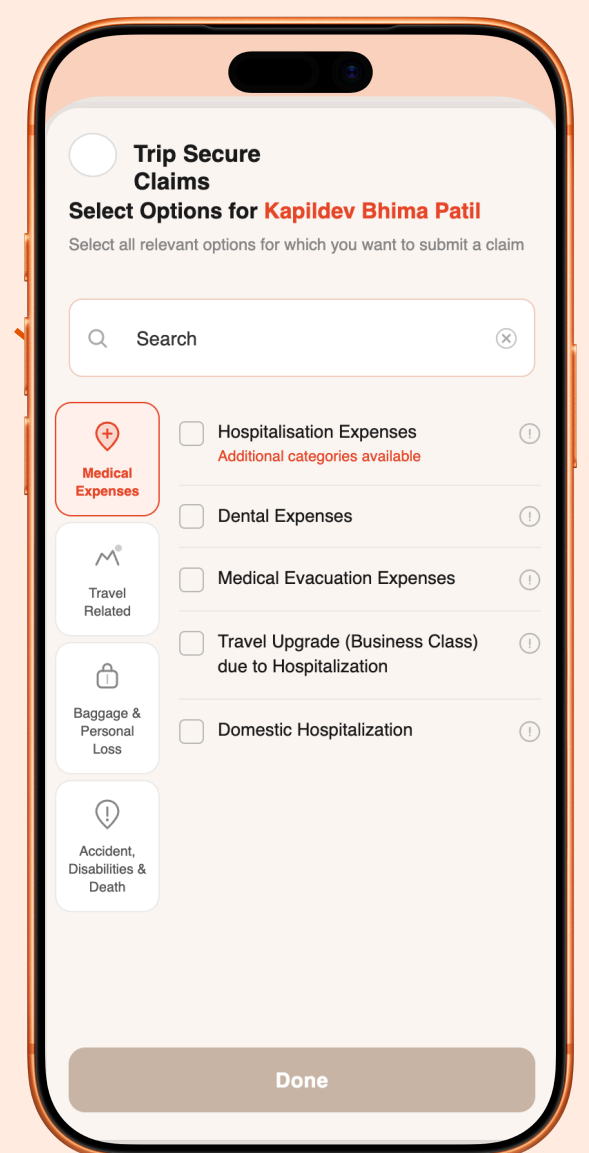
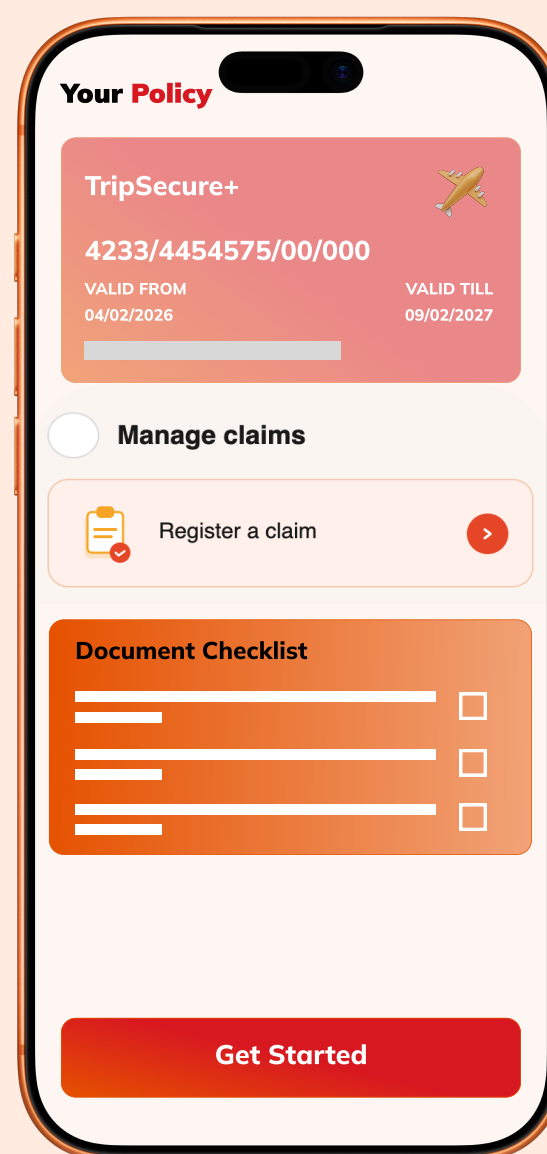
While your small habits can prevent the avoidable, insurance can help cushion the unforeseen.

If you do need to act,

The IL TakeCare App Has You Covered, Making It Easy To Initiate Claims, Clearly Guiding You On Required Documents, And Allowing You To Review Everything Before Submission. It's Designed To Take The Stress Out Of The Process, So You Can Focus On Matters Most.

And For Those Looking Beyond The Basics, TripSecure+ Offers Added Coverage For Critical *Pre-Existing Conditions, *Lifestyle-Related Needs, And Even *Frequent-Flyer Benefits When Plans Change.

*Add-ons are subject to payment of additional premium



Professor RIA's Nudge:

Think of TripSecure+ as your travel backup behind the scenes. If something unexpected disrupts your plans, one call to the 24/7 assistance team helps set things right faster.

[Know More About TripSecure+](#)





6. Did you Know?

Lets Find Out



Bridgerton, The Crown, and the third Downton Abbey film are still fuelling period-drama getaways to England's grand estates? It is easy to see why! Places such as Blenheim Palace, Highclere Castle, Winchester, Ely, York, and Salisbury offer sweeping parkland, stately rooms, manicured gardens, and the kind of old-world charm that makes even a simple walk feel cinematic.



Blenheim Pa



Highclere Castle



Ely Cathedral

These trips are often carefully planned, with timed entries, multiple city stops, and experiences booked well in advance. And when an itinerary comes together so thoughtfully, it makes sense to plan for the unexpected too, so the experience stays as seamless as the story that inspired it.



7. Stories Around Us

Your Monthly Spotlight

Travel Stories are rarely only about the destination.

More often, they are about the little moments along the way, a helpful habit, an unexpected lesson, or a situation that reminded us a few such experience from people around us, shared in their own voice.

ICICI Lombard's Customer Testimonials

“

The entire cashless claim settlement process was seamless, and you have taken utmost care and handled the situation with promptness and professional diligence.

- Aakash Parikh

“

We would like to thank each and everyone for working really hard in settling such a big CASHLESS Claim Settlement Done directly to Great Western Hospital United Kingdom for us. You all have been really working hard towards our process till completion. ICICI has done a great favor for us and have saved us from a big financial problem which we would have faced. Although it was a stressful time for us, but ICICI Lombard solved all my family worries. Massive thanks to you all and we would highly recommend ICICI Lombard Insurance and your services to other people.

- Maria Couto and Melwyn Coelho

“

Navigating a complex medical emergency overseas is an immensely stressful experience, but the unwavering support and professionalism displayed by your team turned a challenging situation into a remarkably smooth process.

From the initial claim registration to the final stages of the evacuation, your team consistently exhibited outstanding qualities

- Yatiraj Marda

“

I wanted to take a moment to express my sincere thanks for your assistance with my recent insurance claim. I truly appreciate the time and effort you put into reviewing and processing my case.

Your professionalism, prompt responses, and clear communication made the process much smoother and less stressful.

I'm grateful for your support and timely resolution of my claim.

- Nethu Joseph



8. Your Fun Corner

Lets Engage

Every traveller has a snack personality.



Some go for something sweet, some salty, some healthy, and some simply grab whatever is closest at the last minute.

What is your go-to travel snack?

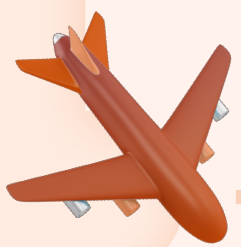
Write back to us [here](#)

The most delicious answers shared by 30th April might just make it to next month's issue!

As this edition of IL Pulse comes to a close, we hope it brought you a good mix of useful reminders, thoughtful ideas, and practical takeaways to carry with you on your next journey.

Do share your thoughts with us; we would love to know what you enjoyed the most and what you would like to see more of.

Share your thoughts,
we're listening!



A large, empty white rectangular box with rounded corners and a thin orange border, intended for users to enter their feedback text.

Submit

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