

TRAVEL COMPANION

Overseas Travel Insurance Cover From Bajaj Allianz

Travelling Overseas ?

Whether you travel for business or pleasure, international travel involves risk. Medical treatment abroad can be expensive & one never knows, when one would require it. Having to spend for medical bills in foreign currency can be an expensive proposition. There are other difficult situations also, that one might face like loss of passport or baggage. Bajaj Allianz's Travel Companion is specially designed to help you deal with such situations while overseas travel.

What does this Policy cover ?

1. **Personal Accident** - covers death and permanent disablement.
2. **Medical Expenses and Repatriation** - covers hospitalization expenses for accident or illness, including medical evacuation wherever necessary.
3. **Loss of checked baggage** - covers total and complete loss of baggage checked in by an international airline.
4. **Delay of checked baggage** - covers cost of emergency purchase of replacement items.
5. **Loss of passport** - covers reasonable and necessary expenses to obtain a duplicate passport or a valid travel document.
6. **Personal liability** - covers legal liability attaching in a private capacity during the course of overseas travel.
7. **Cash Less Service** - Direct settlement for in - hospital medical expenses abroad. (Subject to policy terms and conditions and sub limits)
8. **Hospitalization Allowance** - covers daily allowance maximum upto \$150. Applicable only for Corporate Frequent Traveller Policy holders.
9. **Golfer's Hole-in-one** : Reimbursement expenses incurred in celebration of achieving a hole-in-sole by the insured during the trip, anywhere in the world excluding India, in a United State Golfers' Association (USGA) recognized golf course.
10. **Emergency Cash Advance** : This is an assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up. The service provider shall co-ordinate with the insured person's relatives in India to provide emergency cash assistance to the insured person as per his requirement, upto limit specified in the policy schedule.

We have various plans / Packages to choose from like Travel Care, Travel Secure, Travel Value, Travel Family & Travel Age.

Exclusion

1. Policy does not cover pre-existing diseases & complications arising from them.
2. Routine physical or other examination where there are no objective indication of impairment of normal health.
3. Medical expenses beyond the expiry of the Policy Period.
4. Suicide, attempted suicide or willfully self inflicted injury or illness mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness, abuse of drugs, HIV, AIDS.
5. Manual work or hazardous occupation, self exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.
6. Pregnancy, resulting childbirth, miscarriage, abortion or complication arising out of any of the foregoing.
7. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.
8. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
9. Loss caused by the Insured's failure to take reasonable steps to guard against loss of passport.

Medical Expenses include

- Accident & Sickness Medical Expenses (Hospitalisation & Out Patient)
- Emergency Evacuation
- Repatriation of remains

STUDY COMPANION FOR STUDENTS TRAVELLING FOR STUDIES

This is exclusively for students travelling abroad for studies. The Policy covers reimbursement cost of :

1. TUITION FEE

In the event of the insured unable to continue the school semester due to any of the following reasons arising during the policy period, the Company shall reimburse the tuition fee paid for the current semester schedule :

- a. Serious medical condition of the insured requiring hospitalization covered under the policy.
- b. Death or serious injury requiring hospitalization of either of the parents of the insured.

2. SCHOOL FEES DUE TO ACCIDENT TO SPONSOR

In the event of the sponsor mentioned in the policy meeting with an accident during the policy which results in his death or permanent total disability during the policy period the Company shall reimburse the

remaining school fee.

3. FAMILY MEMBER'S VISIT

In the event of the insured become hospitalized as a result of an accidental injury or sickness covered under the policy and the attending physician advises the necessary attendance of one Family Member of the Insured, the Company will reimburse the travel cost for the visit. For this purpose, family member shall mean spouse, parent, sibling and in laws.

We have tied up with International SOS Pvt. Ltd. as our global service provider. They can be contacted on +91 11 5189 8862 or delhi.bajajallianz@internationalsos.com

STUDY COMPANION

1. BENEFITS

Cover	Standard USD	Silver USD	Gold USD	Deductible USD
Medical Expenses	50000	100000	200000	100
Personal Accident	50000	50000	50000	NIL
Loss of Checked Baggage	1000	1000	1000	100
Baggage Tuition Fee	10000	10000	10000	NIL
Accident to sponsor	10000	10000	10000	NIL
Family visit	7500	7500	7500	NIL
Personal liability	100000	100000	100000	200

Age : 16 years to 35 years

2. PREMIUM TABLE

Duration	Excluding USA/Canada			Including USA/Canada		
	Standard Rs.	Silver Rs.	Gold Rs.	Standard Rs.	Silver Rs.	Gold Rs.
30 days	540	675	850	1120	1410	1825
60 days	936	1190	1690	1970	2500	3550
90 days	1455	1700	2460	3050	3375	5050
120 days	1715	2080	2990	3500	3900	6000
180 days	2175	2510	3610	4560	5280	7600
240 days	2820	3050	4630	5900	6850	10050
270 days	3250	3780	5450	6830	7800	11400
365	4860	5670	8100	8960	10200	14600

* Premium includes Service Tax

+ Any one illness - liability limited to US\$12500, Hospitalisation due to accidents - max liability - US\$25,000. Overall maximum liability under this head - US\$50,000 aggregate during the policy period.

Emergency Dental pain relief included up to \$ 500

++ Cash Advance would include delivery charges.

* Per baggage maximum 50% and per item in the baggage max 10%

PLAN BENEFITS

Coverages	TRAVEL CARE		TRAVEL SECURE		TRAVEL VALUE		TRAVEL FAMILY		TRAVEL AGE	
	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada
Medical Expenses, Evacuation and Repatriation	250	1,000*	NI	1,000*	NI	1,000*	NI	250	250*	NI
Loss of baggage (Checked)	100	12 Hrs.	100	12 Hrs.	100	12 Hrs.	100	12 Hrs.	100	12 Hrs.
Delay of baggage	10,000	NI	25,000	NI	30,000	NI	25,000	NI	25,000	NI
Personal Accident	250	15	250	25	250	25	250	25	250	25
Loss of passport	10000	100	2,00,000	100	2,00,000	100	2,00,000	100	2,00,000	100
Personal Liability	\$ 50 per day to maximum \$ 300	NI	\$ 50 per day to maximum \$ 300	NI	\$ 50 per day to maximum \$ 300	NI	\$ 50 per day to maximum \$ 300	NI	\$ 50 per day to maximum \$ 300	NI
Hijack	NI	NI	NI	NI	NI	NI	NI	NI	NI	NI
Trip Delay	NI	NI	NI	NI	NI	NI	NI	NI	NI	NI
Emergency Cash Advance ++	500	NI	1900	NI	500	NI	500	NI	500	NI
Golfer Hole-in-one	NI	NI	NI	NI	NI	NI	NI	NI	NI	NI

PREMIUM TABLE

Age	Travel Care		Travel Secure		Travel Value		Travel Family		Travel Age	
	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada
1-4 days	400	470	620	760	590	660	810	950	920	1000
5-7 days	475	515	715	800	640	720	890	1020	890	1100
8-14 days	690	771	1020	1100	796	907	1194	1429	1041	1620
15-21 days	726	816	1090	1247	840	970	1260	1542	1504	2200
22-28 days	816	950	1247	1406	929	1089	1415	1792	1705	2750
29-35 days	1021	1179	1542	1769	1172	1315	1747	2291	2057	3016
36-47 days	1179	1361	1769	2019	1349	1520	2012	2858	2386	3432
48-60 days	1383	1610	2400	3260	1582	1792	2164	4218	3958	6010
61-75 days	1701	1973	3550	4750	1968	2547	4440	6440	5980	9172
76-90 days	2041	2356	4250	5750	2344	3200	5500	7348	6855	10347
91-120 days	2600	3100	5100	6800	3300	4700	8200	9900	9200	13400
121-150 days	3750	4400	6950	9500	4200	5800	8825	11150	7400	16800
151-180 days	5000	5800	8550	11500	5800	6900	10000	13100	9450	22000
181-2100 days	6950	8550	11500	15000	7800	9450	12700	16000	12100	21200

* Premiums for age 61-70yrs is not applicable for Travel Care, Travel Secure & Travel Value

■ Premium including service tax as applicable

PREMIUM TABLE FOR TRAVEL FAMILY

Days of Travel	Premium
15 Days	1400
30 Days	2160
60 Days	2970

* Family Floater - Self, Spouse upto 60 yrs age and two children below the age of 21 covered in the above premium ■ USA and Canada are excluded
 * For each additional child 25% extra shall be charged ■ For each parent additional premium @ 40% shall be charged.
 * Premium includes service tax as applicable.

FOR CORPORATES
 We have two plans exclusively for frequently travelling corporate executive namely : Corporate lite & Corporate plus

PLAN BENEFITS

Coverages	CORPORATE LITE Benefits (USD)	CORPORATE PLUS Benefits (USD)	Deductibles (USD)
Medical Expenses, Evacuation and Repatriation	2,50,000	5,00,000	100
Loss of baggage (checked)	1,000*	1,000*	Nil
Delay of baggage	100	200	12 Hrs.
Personal Accident	15,000	30,000	Nil
Loss of passport	250	250	25
Personal Liability	2,00,000	2,00,000	100
Hospitalisation daily allowance	\$ 25 Per day to max. of 150	\$ 25 Per day to max. of 150	Nil
Hijack	\$ 50 per day to max \$ 300	\$ 50 per day to max \$ 300	Nil
Trip Delay	\$ 20 per 12 Hrs. of Delay to Max. \$ 100	\$ 20 per 12 Hrs. of Delay & Max. \$ 100	12 Hrs.

PREMIUM TABLE

Age in years	CORPORATE LITE	CORPORATE PLUS
18 - 40 years	4200	4845
41 - 60 years	4400	4965

Total coverage during the year maximum 180 days.
 Age limit 60 years per trip duration maximum 45 days
 * Premium including service tax as applicable.

PREMIUM TABLE TRAVEL ASIA FLAIR

Period/Age	6m-40 yrs	41-60yrs	61-70 yrs
1-4days	250	325	525
5-7days	325	375	575
8-14 days	375	425	700
15-21 days	425	475	800
22-30 days	475	550	900

TRAVEL ASIA SUPREME

Period/Age	6m-40 yrs	41-60yrs	61-70 yrs
1-4days	325	400	600
5-7days	400	450	700
8-14 days	520	575	825
15-21 days	575	650	1065
22-30 days	650	700	1300

PLAN DETAILS

	TRAVEL ASIA FLAIR		TRAVEL ASIA SUPREME	
	US \$	Deductible	US \$	Deductible
Medical Expenses, Evacuation, and Repatriation	15000	\$50	25000	\$50
Personal Accident	7500	nil	7500	nil
Loss of Baggage	200	nil	200	nil
Delay of Baggage	100	12 hrs	100	12 hrs
Loss of Passport	100	\$15	100	\$15
Personal Liability	10000	100	10000	100
Hijack	\$ 20 per day to max \$ 200	nil	\$ 20 per day to max \$ 200	nil

1. Restricted to Travel in Asia excluding Japan.
2. Period of Travel not to exceed 30 days

Please contact the Toll Free Number given below from respective countries

Toll Free Numbers	Number
Japan	001010800 0076 7000
Australia	0061010800 0076 7000
Singapore	0011800 0076 7000
So Korea	001800 0076 7000
Austria	00800 0076 7000
Belgium	
China	
Denmark	
France	
Germany	
Hong Kong	
Hungary	
Ireland	
Israel	
Italy	
Malaysia	
Netherlands	
New Zealand	
Norway	
Philippines	
Portugal	
Spain	
Sweden	
Switzerland	
Thailand	
UK	
USA & Canada	1866 625 8491
Finland	990800 0076 7000

Bajaj Allianz General Insurance Company Limited.
 Bajaj Auto India's leading two & three wheeler manufacturer and Allianz AG worlds largest General Insurance company have come together to form Bajaj Allianz General Insurance Company Limited. The Bajaj Group brings with it a very strong corporate philosophy and work ethics. A household name today Bajaj has an extensive understanding of the local market; with an expansive distribution network catering to huge retail pool in the two wheeler & consumer goods section.
 Allianz brings the insurance skills as the largest General Insurance Company in the world and an understanding of the insurance needs of over 60 million customers across the world. With over 110 years of experience Allianz AG services majority of the Fortune 500 companies.

Toll Free Number :
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Insurance is the subject matter of solicitation

BAJAJ Allianz

Bajaj Allianz General Insurance Co. Ltd.

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 Golfer's Hole-in-one

Special Package for Asian Countries

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BLAZ (29th June 2005)