Frequently Asked Questions

How do I register a travel insurance claim?

In case of medical sickness / accident or other travel benefit related claims, you need to call and notify us on our country specific toll free numbers mentioned in the travel kit.
Insured can also call us on our Indian chargeable number +91-20- 30305858 or send us a mail at travel@bajajallianz.co.in

How to avail cashless benefit when a person is hospitalized overseas?

Insured can visit any of the nearest facility for emergency medical treatment, if inpatient medical expenses are more than USD 500 insured can apply for cashless facility
Insured are requested to file a reimbursement claim, if claim amount is less than USD 500

Claim intimation needs to be mandatorily notified to Bajaj Allianz by Insured / his colleague / relative / anyone on his behalf through the following ways within 48 hours

- Email - **travel@bajajallianz.co.in**
- Call to our **Toll free numbers** from his current location
- Call to our chargeable number **+91-20-30305858**
- Fax with details of hospitalization on **+91 20 30512207**

Bajaj Allianz will assist you with regards the cashless treatment post receipt of the claim intimation

What if a customer is not able to connect toll free number? How can he/she avail cashless benefit?

Insured are requested to send us a mail at travel@bajajallianz.co.in containing his/her contact number, our team shall immediate respond to your email and arrange a call within 24 to 48 hours

Is there any exclusion to the policy?

Yes. Some exclusions and conditions are specific to individual sections. Kindly read policy wording carefully to ensure you have the cover you need. Insured can refer to the travel policy wording available on our website

From where can customer access the list of hospitals?

Insured are requested to send us a mail at travel@bajajallianz.co.in for the details regarding network hospital list. Insured can also call us on our country specific toll free numbers for network hospital list

Does this policy cover Pre-existing diseases?

Any claim due to or arising out of pre-existing medical condition/ailment whether declared or undeclared is not covered under the policy.

Does the policy cover Out Patient Consultation?

Yes, the policy covers outpatient consultation and medical expenses towards the treatment obtained in overseas facility. Insured are requested to pay the amount to the facility and file the claim for reimbursement

Can the Hospital directly claim from your Insurance Company?

BAJAJ ALLIANZ does not entertain requests that have come directly from the Hospital. Only whereby the Insured has filed a claim with all relevant documents with the Insurance Company will his/her claim be entertained for further processing

If Hospital does not issue the bills to me for the treatment! What should I do?

If any hospital does not submit a bill to you for the treatment /service rendered, please inform us at travel@bajajallianz.co.in before you leave the hospital and forward all available documents to us

Where can one avail/download the claim form?

Bajaj Allianz does send claim procedure to insured e maid id once claim intimation received. Insured can also download claim procedure/forms from our website.