

1. Proposal form is a mandatory document for every travel policy issued even from agents end.
2. This Rider cannot be taken on standalone basis and is to be taken in Conjunction with any Bajaj Allianz Overseas Travel Insurance Policy
3. Sum Insured for this Rider needs to be Opted at the base policy inception and cannot be enhanced or reduced once policy is incepted.
4. Sum Insured for this Rider cannot be enhanced or reduced at the time of Extension and shall remain the same as the Originally Opted Sum Insured.
5. This Rider is provided on Indemnity Basis.

■ Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of Bajaj. Over a period of very short time the Company has earned a reputation of being a "Customer First Company".

■ Who can purchase this Rider?

Indian citizens going overseas who have a valid Indian passport. Please note this Rider cannot be taken on stand alone basis and is to be taken in Conjunction with any Bajaj Allianz Overseas Travel Insurance Policy

■ When can you opt for this Rider?

You can opt for this Rider along with any Bajaj Allianz General Insurance Policy Covering Overseas Travel. This Rider cannot be taken on stand alone basis,

■ What is covered?

This Rider extends to pay for the costs of Hotel accommodation of the Insured and his family members under the following circumstances:

- A. Hospitalization of the Insured arising out of illness or accident during the policy period which is covered under "Personal Accident" and "Medical Expenses and Medical Evacuation" Sections of the policy to which this rider is attached.
- B. The Insured and his family members are unable to travel on the Scheduled Date of Departure as the insured is confined to the Hospital and therefore would be required to postpone their date of departure to another date
- C. Insured and his family members would be required to stay in a Hotel from the date of discharge from the hospital of the insured

until the revised Date of Departure.

- D. Subject to the above conditions, The expenses payable under this clause will be the reasonable expenses incurred towards the cost of Hotel accommodation of the insured and his family members only from the date of discharge from the hospital of the insured until the revised date of departure or the expiry of seven days from the date of discharge of the insured from the hospital whichever is earlier.

Example Explaining the Scenario in which a claim will be payable under Point D mentioned above:

Case 1:

- A. Date of Discharge: 01/01/2015
- B. Seven Days from the Date of Discharge will be: 07/01/2015.
- C. Date of Revised Departure: 04/01/2015

In this case we will pay for the period from 01/01/2015 to 04/01/2015.

Case 2:

- A. Date of Discharge: 01/01/2015
- B. Seven Days from the Date of Discharge will be: 07/01/2015.
- C. Date of Revised Departure: 10/01/2015

In this case we will pay for the period from 01/01/2015 to 07/01/2015.

For this purpose, family member shall mean spouse, parent, children or in-law of the insured.

■ When is the benefit extended under this Rider?

The benefit under this rider shall be extended only if the hospitalization claim is admissible under "Personal Accident" and "Medical Expenses and Medical Evacuation" Section of the Policy to which this rider is attached.

The Company's Liability in respect of this Rider shall be limited to the actual expenses or the Sum Insured mentioned in the Policy Schedule which ever is less.

■ What will be the Period of Insurance for this Rider?

The period of insurance of this Rider will be identical to the period of insurance of the base policy.

■ Can this Rider be Opted midterm?

This Rider will have to be Opted at Inception of the base policy and no midterm inclusion is allowed.

■ What are the various Sum Insured options available under this Rider?

- USD 500
- USD 1000
- USD 1500
- USD 2000

■ Can the Sum Insured be increased mid term?

The Sum Insured for this Rider has to be Opted at Inception of the base policy and cannot be revised during the period of insurance.

■ What are the Exclusions applicable to this Rider?

Exclusions applicable to "Personal Accident" and "Medical Expenses and Medical Evacuation" Section of the Policy to which this rider is attached

■ What is the Co-Payment under this Rider?

The Insured shall bear a co-payment of 10% of the admissible claim amount subject to minimum of USD 50 in respect of each and every claim.

■ What is the Cancellation Process for this Rider?

Since this Rider is given in conjunction with the base policy covering overseas travel, the cancellation provisions applicable to the base policy shall also apply to this Rider. But this Rider once opted with the Base Policy cannot be cancelled unless the Base Policy is cancelled.

■ What is the Premium of this Rider?

Per Person Premium Rates:

Sum Insured	500 USD	1000 USD	1500 USD	2000 USD
Premium Excluding Service Tax and Swachh Bharat Cess	Rs. 3 Per Day / Subject to Minimum of 15 Rs.	Rs. 6 Per Day / Subject to Minimum of 25 Rs.	Rs. 9 Per Day / Subject to Minimum of 35 Rs.	Rs. 12 Per Day / Subject to Minimum of 45 Rs.

■ Is Extension of cover applicable under this Rider?

The period of the Rider can be extended only if the period of the base policy is extended and the period of extension shall be identical to the period of extension of the base policy.

Sum Insured during the extension period shall be identical to the Sum Insured of the Rider opted at inception of the base policy and no revision in Sum Insured is allowed.

■ For Extension of the Rider below Per Person Premium Rate is applicable:

Sum Insured	500 USD	1000 USD	1500 USD	2000 USD
Premium Excluding Service Tax and Swachh Bharat Cess	Rs. 5 Per Day / Subject to Minimum of 25 Rs.	Rs. 9 Per Day / Subject to Minimum of 40 Rs.	Rs. 14 Per Day / Subject to Minimum of 55 Rs.	Rs. 18 Per Day / Subject to Minimum of 80 Rs.

What is the Policy Buying Process?

1. Discuss the policy benefits, coverage and premium details with your insurance advisor /Insurance Company.
2. Actively seek information on the charges and exclusions under the policy
3. Fill the Proposal Form stating all required details.
4. Ensure that the information given in the Proposal Form is complete, accurate and sign the Proposal Form.
5. Submit all documents which are mandatory such as Proposal Form, Passport Copy etc.
6. In order to avail of the insurance cover, the premium will have to be paid to us before commencement of the risk.
The Policy Schedule and Policy Wordings will be sent to your mailing address mentioned on the Proposal Form.

In case of any claim or assistance abroad call Toll-Free Numbers:

Country	TollFreenumber
USA(001)	18665876903
Canada(001)	18669143705
Australia(061)	0011+80010002005
Austria(043)	00+80010002005
Belgium(032)	00+80010002005
Denmark(045)	00+80010002005
Finland(358)-carrierTS	990+80010002005
Finland(358)-carrierElisa	999+80010002005
France(033)	00+80010002005
Germany(049)	00+80010002005
HongKong(852)	001+80010002005
Hungary(036)	00+80010002005
Ireland(353)	00+80010002005
Israel(972)	014+80010002005
Italy(039)	00+80010002005
Malaysia(060)	00+80010002005
Netherlands(031)	00+80010002005
NewZealand(064)	00+80010002005
Norway(047)	00+80010002005
Philippines(063)	00+80010002005
Portugal(351)	00+80010002005
Singapore(065)	001+80010002005
So.Korea(082)-carrierTelecom	001+80010002005
So.Korea(082)-carrierDacom	002+80010002005
Spain(034)	00+80010002005
Sweden(046)	00+80010002005
Switzerland(041)	00+80010002005
Thailand(066)	001+80010002005
UK (044)	00+80010002005

When dialing a universal toll free number the caller must first dial the appropriate country's int'l access(+) as illustrated above.

■Fax:91-20-30512207 | travel@bajajallianz.co.in

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

This Policy of Insurance is a Contract between the Company and the Insured Person. The Insured Person shall not transfer, assign, alienate or in any way pass the benefits and/or liabilities to any other person, Institution, Hospital, Company or Body Corporate without specific prior approval in writing by a duly authorized officer of the Company.

However, if the Insured Person(s) is permanently incapacitated or deceased, the legal heirs of the Insured may represent him in respect of Claim under the Policy



Bajaj Allianz General Insurance Co. Ltd.

G.E. Plaza, Airport Road, Yerawada,
Pune - 411006. IRDA Reg No.: 113.



For Any Query (toll Free)

1800-209-0144 / 1800-209-5858



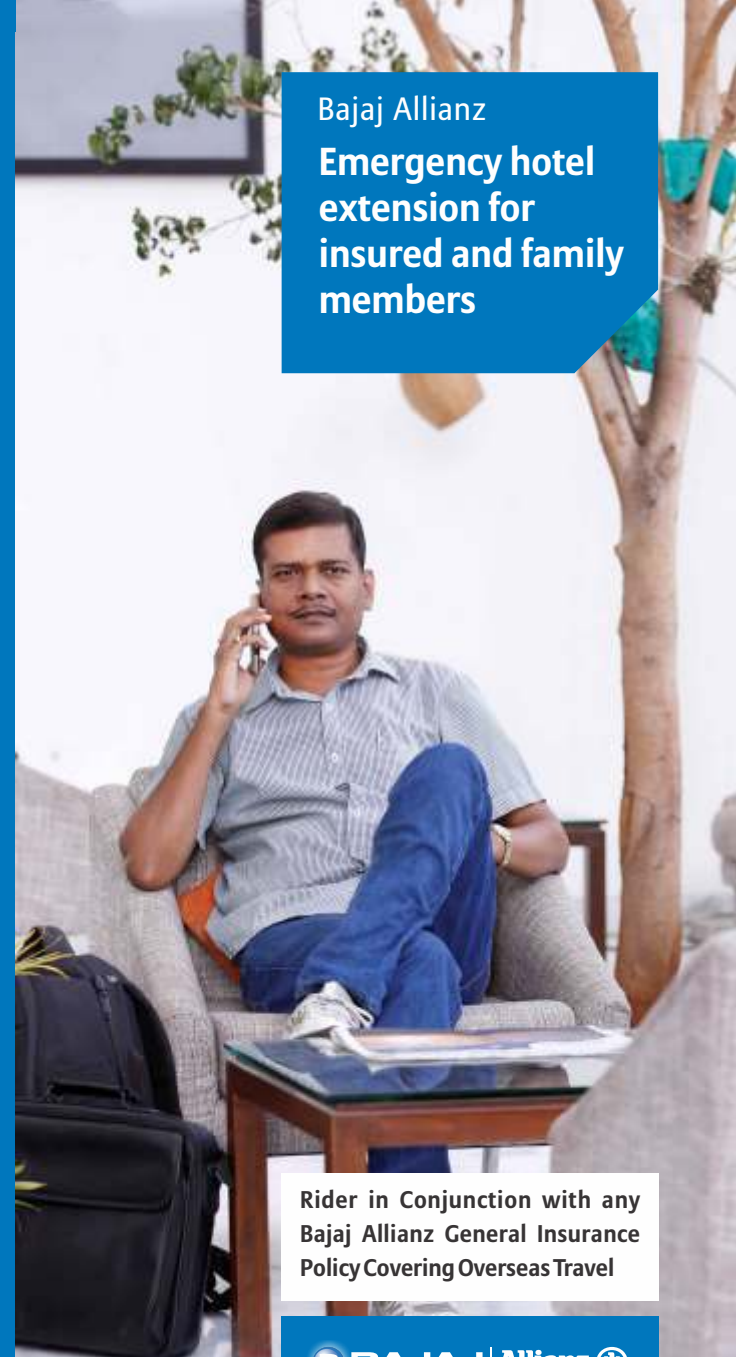
www.bajajallianz.com



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Bajaj Allianz

Emergency hotel extension for insured and family members



Rider in Conjunction with any Bajaj Allianz General Insurance Policy Covering Overseas Travel

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Relationship Beyond Insurance

CIN: U66010PN2000PLC015329

UIN: IRDA/NL-HLT/BAGI/P-T.V.I/60/14-15