

## TRAVEL ASSIST CARD BROCHURE

### Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto 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 the 110 year old Allianz SE, and in depth market knowledge and good will of Bajaj brand in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

### The Bajaj Allianz Advantage:



### How does the (Product Name) policy benefit me?

Travel Assist Card-

Bajaj Allianz General Insurance along with ASSIST CARD a Swiss company has launched a co-branded travel insurance product called TRAVEL ASSIST CARD. The product has all the benefits of the existing travel insurance products plus several value-added services to quality-sensitive customers

### What is the Coverage under the policy?

#### TRAVEL ASSIST CARD CLASSIC

Coverages		
	Benefit in USD	Deductible
Medical Expenses, evacuation and Repatriation	50,000	100
Emergency Dental Pain Relief ( included in 1 above )	500	100

Loss of Baggage	250	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	10,000	Nil
Loss of Passport	250	25
Personal Liability	100,000	200
Hijack	USD 50 per Day Max. USD 300	Nil
Trip Delay	NO	Nil
Emergency Cash Advance	500	Nil
Difference in Airfare due to delayed or early return	YES	Nil
Transfer of a relative	YES	Nil
Stay of a card holder's relative	Daily Limit up to USD 50 to Max. USD 250	Nil
Minors' Escort	YES	Nil
Hotel Expenses due to convalescence	Daily Limit up to USD 50 Max. USD 250	Nil
Transfer of executives due to an emergency	YES	Nil
Legal assistance to file claims in case of an accident ( Fees And Expenses)	2,000	Nil
Cash Advance for bail bonds	3,000	Nil
Concierge 24 hrs	YES	Nil
Lost Baggage Tracking	YES	Nil
Pre-existing Illnesses	300	100

#### TRAVEL ASSIST CARD PREMIUM

Coverages	TRAVEL ASSIST PREMIUM	
	Sum Insured in USD	Deductible
Medical Expenses, evacuation and Repatriation	200,000	100
Emergency Dental Pain Relief ( included in 1 above )	500	100
Loss of Baggage	1,000	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	25,000	Nil
Loss of Passport	250	25
Personal Liability	200,000	200
Hijack	USD 50 per Day Max. USD 300	Nil
Trip Delay	USD 20 per 12 hrs. Max. USD 120	12 hrs.
Emergency Cash Advance	1,000	Nil
Difference in Airfare due to delayed or early return	YES	Nil
Transfer of a relative	YES	Nil

	Daily Limit up to USD 100 to Max. USD 500	Nil
<b>Stay of a card holder's relative</b>		
<b>Minors' Escort</b>	YES	Nil
	Daily Limit up to USD 100 Max. USD 500	Nil
<b>Hotel Expenses due to convalescence</b>		
<b>Transfer of executives due to an emergency</b>	YES	Nil
<b>Legal assistance to file claims in case of an accident ( Fees And Expenses)</b>	3,000	Nil
<b>Cash Advance for bail bonds</b>	5,000	Nil
<b>Concierge 24 hrs</b>	YES	Nil
<b>Lost Baggage Tracking</b>	YES	Nil
<b>Pre-existing Illnesses</b>	500	100

#### TRAVEL ASSIST CARD PRIVILEGED

Coverages	TRAVEL ASSIST PRIVILEGED	
	Sum Insured in USD	Deductible
<b>Medical Expenses, evacuation and Repatriation</b>	500,000	100
<b>Emergency Dental Pain Relief ( included in 1 above )</b>	500	100
<b>Loss of Baggage</b>	1,000	Nil
<b>Delay of Baggage</b>	100	12 hrs.
<b>Personal Accident</b>	30,000	Nil
<b>Loss of Passport</b>	250	25
<b>Personal Liability</b>	200,000	200
<b>Hijack</b>	USD 50 per Day Max. USD 300	Nil
<b>Trip Delay</b>	USD 20 per 12 hrs. Max. USD 120	12 hrs.
<b>Emergency Cash Advance</b>	1,000	Nil
<b>Difference in Airfare due to delayed or early return</b>	YES	Nil
<b>Transfer of a relative</b>	YES	Nil
	Daily Limit up to USD 120 to Max. USD 600	Nil
<b>Stay of a card holder's relative</b>		
<b>Minors' Escort</b>	YES	Nil
	Daily Limit up to USD 120 Max. USD 600	Nil
<b>Hotel Expenses due to convalescence</b>		
<b>Transfer of executives due to an emergency</b>	YES	Nil
<b>Legal assistance to file claims in case of an accident ( Fees And Expenses)</b>	4,000	Nil
<b>Cash Advance for bail bonds</b>	10,000	Nil
<b>Concierge 24 hrs</b>	YES	Nil
<b>Lost Baggage Tracking</b>	YES	Nil

Pre-existing Illnesses	1,000	100
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#### TRAVEL ASSIST CARD AGE

Coverages	TRAVEL ASSIST AGE	
	Sum Insured in USD	Deductible
Medical Expenses, evacuation and Repatriation	50,000	100
Emergency Dental Pain Relief ( included in 1 above )	500	100
Loss of Baggage	250	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	25,000	Nil
Loss of Passport	250	25
Personal Liability	100,000	200
Hijack	USD 50 per Day Max. USD 300	Nil
Trip Delay	NO	Nil
Emergency Cash Advance	500	Nil
Difference in Airfare due to delayed or early return	YES	Nil
Transfer of a relative	YES	Nil
Stay of a card holder's relative	Daily Limit up to USD 50 to Max. USD 250	Nil
Minors' Escort	YES	Nil
Hotel Expenses due to convalescence	Daily Limit up to USD 50 Max. USD 250	Nil
Transfer of executives due to an emergency	YES	Nil
Legal assistance to file claims in case of an accident ( Fees And Expenses)	2,000	Nil
Cash Advance for bail bonds	3,000	Nil
Concierge 24 hrs	YES	Nil
Lost Baggage Tracking	YES	Nil
Pre-existing Illnesses	300	100
Special condition		
Any-One Illness	12,500	100
Any-One Accident	25,000	100

#### What is the entry age?

- Entry age for proposer is 0.6 yrs – 70yrs.

**What will be the renewal age?**

Under normal circumstances, policy can be renewed up to age is of 70 years except on the grounds of fraud, misrepresentation or moral hazard.

**What is the policy period?**

- The policy can be extended up to maximum period of 180 days.

**Who can be covered as dependants under the Policy?**

NA

**What are the sum insured options?**

Product Name	SI in USD
TRAVEL ASSIST CARD CLASSIC	50,000
TRAVEL ASSIST CARD PREMIUM	200,000
TRAVEL ASSIST CARD PRIVILEGED	500,000
TRAVEL ASSIST CARD AGE	50,000

**Pre-policy medical check up for enrolling under**

NA

**When can I increase the Sum Insured?**

- Sum Insured enhancement can not be performed under this plan.

**What are the exclusions and waiting periods under the policy?****Exclusions applicable to Sections A & B- Personal Accident & Medical Expenses & Medical Evacuation & Repatriation**

2.2 The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India save as provided for under Section B 2.1.4

2.3 The Company shall be under no liability to make payment of any Medical Expenses incurred beyond the expiry of the Policy Period, save as provided for under Section B 2.1.4.

2.4 The Company shall be under no liability to make payment hereunder In respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

2.4.1 Where the insured is:

2.4.1.1 Traveling against the advice of a Physician; or

2.4.1.2 Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured in his proposal;

2.4.1.3 Traveling for the purpose of obtaining treatment; or

2.4.1.4 In receipt of a terminal prognosis for a medical condition.

2.4.2 Suicide, attempted suicide or wilfully self-inflicted injury or illness, mental disorder, anxiety/ stress / depression/ nervousness having no underlying physical illness as a cause; venereal disease, alcoholism, drunkenness or the abuse of drugs.

2.4.3 Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.

2.4.4 The participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.

2.4.5 The participation of the Insured in riding or driving in races or rallies.

2.4.6 Losses arising from Accidents as a driver on motorised vehicles unless at the time of the Accident the insured is in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet.

2.4.7 Losses arising directly or indirectly from 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.

2.4.8 Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.

2.4.9 Experimental, unproven or non-standard treatment.

2.4.10 Treatment by any other system other than modern medicine (also known as Allopathy)

2.4.11 The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.

2.4.12 Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician.

### **Loss of Baggage**

3.5 The self-carried baggage is specifically excluded from the policy coverage. Exclusions applicable to Section C7

3.6 Partial destruction of baggage or missing of contents from the baggage is not covered under the policy.

3.7 The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.

### **Delay of Baggage**

4.1 Delay of baggage when the intended destination is in India Specific Condition

4.2 It is a condition precedent to the Company's Liability hereunder that upon

Discovering the delay in arrival of the Checked Baggage the Insured shall obtain written non-delivery confirmation from the Airline along with the period of delay, which must be submitted to the Insurance Company / Claims Administrator in the event of a Claim.

4.3 In case of more than one claim during the insured journey the Company's liability in all claim put together will be restricted to the Section D Sum Insured. The time deductible of 12 hrs will apply separately for every claim.

### **Loss of Passport**

The Company shall be under no liability to make payment for:

Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority

5.1 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.

5.2 Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

### **F- Personal Liability**

The Company shall not be under any liability to make payment for Claims arising out of: Exclusions Applicable to Section F9

6.4 the Insured's liability to any employee (whether under a contract of or for services);

6.5 Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker of the Insured, and any travelling companion of the Insured;

6.6 any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:

6.6.1 livestock belonging to the Insured or in the Insured's care, custody or control;

6.6.2 Any wilful, malicious, criminal or unlawful act, error, or omission;

6.6.3 The pursuit of any trade, business of profession, employment or occupation;

6.6.4 The ownership, possession or use of vehicles, aircraft, or watercraft;

6.6.5 parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;

6.6.6 The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;

6.6.7 The supply of goods or services;

6.6.8 Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

6.6.9 Any professional liability arising out of the insured's profession/activities.

### **Trip Delay**

1. for any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airlines

2. for any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked

3. if the air craft is taken out of service on the instructions of the Civil Aviation Authority or similar authority

### **Extension**

Travel Extensions can be granted on all Travel Plans up to age 70 years (completed age) subject to the following conditions:

For extensions without Break in and no claims in expiring policy:



1. No claims being incurred under the original policy, there is no break between the extension request received date and policy expiry date and an extension declaration to that effect is received from the insured.

2. Further extension of policy can be done up to 7 days prior to expiry of the earlier policy period

## **Cancellation**

### **Policy Cancellation**

1. All Policy cancellation request has to be referred to travel underwriting team with below mentioned documents:
  - a. Passport visa copy and all the pages having immigration stamps.
  - b. Reason for policy cancellation.
  - c. Visa rejection letter in case of visa refusal by embassy.
2. This Policy may be cancelled by the Insured after the expiry of 14 days from the effective date, in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, and this Policy shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.
3. Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.
4. In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy:

<b>Period of Risk Rate of Premium</b>	<b>Retained by Company</b>
Above 50% of Policy Period	100% of premium
Above 40% to 50% of Policy Period	80% of premium
Above 30 % to 40 % of Policy period	75% of premium
Above 20 % to 30% of Policy Period	60% of premium
Policy inception -20% of Policy period	50% of premium

### **Revision/ Modification of the policy:**

There is a possibility of revision/ modification of terms, conditions, coverage and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

## Withdrawal of Policy

- There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as **We** reserve **Our** right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of **Your** seeking renewal of this Policy, **You** can choose, among **Our** available similar and closely similar Health insurance products. Upon **Your** so choosing **Our** new product, **You** will be charged the Premium as per **Our** Underwriting Policy for such chosen new product, as approved by IRDA.
- Provided however, if **You** do not respond to **Our** intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to **You** for renewal on the renewal date and accordingly upon **Your** seeking renewal of this Policy, **You** shall have to take a Policy under available new products of **Us** subject to **Your** paying the Premium as per **Our** Underwriting Policy for such available new product chosen by **You** and also subject to **Portability** condition.

## Annual premium chart:

### TRAVEL ASSIST CARD CLASSIC

Days	Excluding USA/CANADA		Including USA/CANADA	
	0-40	41-60	0-40	41-60
1-4	681	800	1055	1293
5-7	808	876	1217	1361
8-14	1174	1312	1736	1872
15-21	1236	1389	1855	2122
22-28	1389	1583	2122	2393
29-35	1738	2006	2624	3011
36-47	2006	2316	3011	3436
48-60	2354	2740	4084	5548
61-75	2895	3358	6041	8084
76-90	3473	3975	7233	9786
91-120	4425	5276	8679	11572
121-150	5020	5956	10041	13189
151-180	6382	7488	11828	14551

### TRAVEL ASSIST CARD PREMIUM

Days	Excluding USA/CANADA		Including USA/CANADA	
	0-40	41-60	0-40	41-60
1-4	1004	1123	1378	1617
5-7	1089	1225	1515	1736

8-14	1355	1544	2032	2417
15-21	1430	1651	2144	2856
22-28	1581	1853	2408	3319
29-35	1995	2238	2973	3899
36-47	2296	2587	3424	4864
48-60	2692	3050	5310	7292
61-75	3349	4335	7505	10960
76-90	3989	5446	9020	11113
91-120	5616	7999	11096	13785
121-150	7148	9871	15019	18975
151-180	9871	11743	18720	22294

### TRAVEL ASSIST CARD PRIVILEGED

Days	Excluding USA/CANADA		Including USA/CANADA	
	0-40	41-60	0-40	41-60
1-4	1533	2252	2229	3216
5-7	1533	2252	2229	3216
8-14	1656	2432	2408	3473
15-21	1768	2624	2560	3744
22-28	2032	3050	2898	4323
29-35	2446	3628	3501	5133
36-47	2898	4401	4139	6292
48-60	4704	7178	6736	10228
61-75	6773	10383	9634	15609
76-90	8128	12505	11666	17609
91-120	9956	15657	13955	22804
121-150	12594	21443	16848	28591
151-180	16082	26378	21613	37440

### TRAVEL ASSIST CARD AGE

Days	Excluding USA/CANADA	Including USA/CANADA
	61-70 Years	
1-4	1191	1566
5-7	1395	1872
8-14	1872	2757

15-21	2417	3744
22-28	2978	4680
29-35	3574	5701
36-47	4595	7318
48-60	5616	9190
61-75	7573	11487
76-90	9700	14159
91-120	13274	21954
121-150	17359	29271
151-180	20592	36079

**Health Administration Team**

**Telephone No +91 20 3030 5858, Fax No: +91 20 3051 2207**

**travel@bajajallianz.co.in**

**Bajaj Allianz General Insurance Company Limited,**

**In case of any claim, please contact our 24 Hour Call centre at 1800-22-5858, 1800-102-5858 (Toll Free) / 91-020-30305858(chargeable, add area code before this number in case of mobile call) or email us at 'customercare@bajajallianz.co.in'. For any claim or policy related queries, please call us at +91 20 3030 5858(chargeable) or Toll Free Nos. mentioned on the travel**

**you may mail us your query at travel@bajajallianz.co.in.**