

■ What is Travel Prime Asia?

This is a special package devised for individuals traveling to Asia excluding Japan. Travelers can select from Travel Prime Asia Flair and Travel Prime Asia Supreme, according to their Need for cover. These packages are extremely convenient with cover options ranging from 1 - 30 days

This plan shall not be valid for Manasarovar Yatra, any other pilgrimage and any other countries which involve hazards to travel for e.g.: Iran, Iraq, Afghanistan, Pakistan, Certain African countries like Congo etc. The declinature list shall be amended on timely basis, to know the current declinature list you are requested to contact us on our toll free numbers.

Travel Policies cannot be issued More than 30 days in advance. In case if you wish to issue a policy more than 30 days in advance, you shall have to provide us the reason towards the same.

■ Who can purchase this plan?

Indian citizens going overseas who have a valid Indian passport
Overseas citizens residing in India and are travelling abroad for a maximum period of 30 days

■ What does the Travel Prime Asia Plan cover for me?

Personal Accident: Covers Death or Permanent Total Disablement due to accidentally bodily injury.

Medical Expenses and Medical Evacuation: Covers Medical Treatment Cost incurred for any illness, injury suffered during overseas trip. Medical evacuation Covers cost of evacuation to India on advice of treating doctor with prior approval from Bajaj Allianz General Insurance Company Ltd.

Emergency dental pain relief- Emergency dental pain relief is extended up to sum insured (USD 500) as stated on policy schedule under section “emergency dental pain relief”

Repatriation: Covers cost of repatriation of mortal remains to India.
Loss of Checked Baggage: Covers complete, permanent loss or destruction of the Insured's Checked Baggage.

Accidental Death & Disability (Common Carrier): Covers Death or Permanent Total Disablement due to accidentally bodily injury suffered while travelling overseas in common carrier such as rail, bus, tram or aircraft.

Loss of Passport: Covers cost of duplicate passport in event of loss of

passport.

Personal Liability: Covers payment of Damages to Third Party Civil Claims arising out of Accident Bodily Injury or Accidental Property Damage occurring during overseas trip.

Trip Delay: Company shall indemnify only one event of trip delay during policy period for any trip booked to travel from Republic of India or travel to Republic of India

Hijack cover: If insured is detained by hijackers following hijacking of any aircraft in which the insured is travelling, the Company will pay up to the maximum sum specified in the schedule.

Delay of Checked Baggage: Covers cost of emergency purchase of toiletries, medication and clothing if the baggage arrival is delayed beyond 12 hours of scheduled arrival

Emergency Cash Benefit: Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up.

■ What is the entry age?

Entry age for proposer is 0.6yrs – 70yrs.

■ What is the policy period?

The maximum policy period including extension is 30 days.

■ How can I extend my policy?

Travel Extensions can be granted on the basis of Good Health Declaration form duly signed by you.

You shall have to apply for extension of the policy 7 days prior to the expiry of the existing policy.

Policy can not be extended if the extension request is received 7 days after the expiry of the existing policy.

In case of any major claim under the existing policy, the policy can be extended with exclusion of the ailment/injury on account of which the claim was lodged under the expiring policy.

■ What are various benefits/ coverage under the plans?

The company agrees subject always to terms, conditions, exclusions, and limitations to indemnify the insured in excess of the amount of the deductible and subject always to the sum assured against such loss which is incurred within the policy period.

COVERAGE	Travel Prime Asia Flair		Travel Prime Asia Flair	
	Benefit	↔	Deductible	Benefit ↔ Deductible
Personal Accident*	7500 USD		Nil	7500 USD Nil
Medical Expenses and Medical Evacuation	15000 USD		USD 100	25000 USD USD 100
Emergency dental pain relief Included in Medical Expenses and Evacuation sum insured	500 USD		USD 100	500 USD USD 100
Repatriation	5000 USD		Nil	5000 USD Nil
Loss of checked baggage **	200 USD		Nil	200 USD Nil
Accidental Death & Disability (Common Carrier)	2500 USD		Nil	2500 USD Nil
Loss of Passport	100 USD		USD 15	100 USD USD 15
Personal Liability	10000 USD		USD 100	10000 USD USD 100
Hijack cover	\$ 50 per day to max \$ 300		Nil	\$ 60 per 12 hours to max \$ 360 Nil
Trip Delay	\$ 20 per 12 hours to max \$ 120		Nil	\$ 30 per 12 hours to max \$ 180 12 Hours
Delay of Checked Baggage	100 USD		12 hours	100 USD 12 hours
Emergency Cash Benefit***	500 USD		Nil	500 USD Nil

* Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years. E.g in case of death of insured person who is below age of 18 years total liability will become 50% of total SI for personal accident i.e 50%*10000 USD= 5000 USD

** Note: Per Baggage maximum 50 % and per item in the baggage 10 %.

*** Note: Emergency Cash Advance Would include delivery charges

■ What is Special Features of the TRAVEL PRIME ASIA Plan?

This plan is designed especially to travel to Asia excluding Japan

■ Are there any pre policy medical health checkup?

No pre policy medical health check up is required.

■ What are exclusions under the policy?

For detailed explanation of exclusions kindly refer policy wordings. Short description of exclusion is as appended below.

■ Benefit specific Exclusions applicable to Travel Policies Exclusions applicable to Sections Personal Accident, Medical Expenses & Medical Evacuation & Repatriation

1) 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 same as provided for under Section Medical Expenses & Medical

Evacuation.
2) The company shall be under no liability to make payment of any Medical Expenses incurred before the policy inception and beyond the expiry of Policy Period, same as provided for under Section Medical Expenses & Medical Evacuation.
3) 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:
i) Where the insured is:
(a) Travelling against the advice of a Physician; or
(b) 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; or
(c) Travelling for the purpose of obtaining treatment; or
(d) In receipt of a terminal prognosis for a medical condition
4) Suicide, attempted suicide or willfully self-inflicted injury or illness, mental disorder, anxiety/stress / depression / nervousness having no underlying physical illness as a cause, alcoholism, drunkenness or the abuse of drugs.
5) 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), venereal disease and/or any mutant derivative or variation thereof however caused.
6) 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.

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

8) Losses arising from Accidents as a driver on motorized 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.

9) 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.

10) Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing

11) Experimental, unproven or non-standard treatment.

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

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

14) 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.

15) Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.

16) Congenital anomalies or any complications or conditions arising therefrom.

17) Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.

■ Loss of Checked in Baggage

1) The self-carried baggage is specifically excluded from the policy coverage.

2) Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.

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

4) Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.

Delay of Checked Baggage

- 1) Delay of baggage when the intended destination is in India. Specific Condition
- 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.
- 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 E 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:

1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority
2. 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.
3. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

■ Personal Liability

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

1. The Insured's liability to any employee (whether under a contract of or for services);
2. 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;
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
 - a. Livestock belonging to the Insured or in the Insured's care, custody or control;
 - b. Any wilful, malicious, criminal or unlawful act, error, or omission;
 - c. The pursuit of any trade, business of profession, employment or occupation;
 - d. The ownership, possession or use of vehicles, aircraft, or watercraft;
 - e. Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;

- f. The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
- g. The supply of goods or services;
- h. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- i. Any professional liability arising out of the insured's profession/activities.

■ **Trip Delay**

However, the Company will not pay,

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 airline.
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 other competent statutory authority except due to bad weather conditions.

■ **General Exclusions Applicable to All Sections**

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:

- a. The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
- b. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- c. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:
- d. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
- e. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
- f. Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.

- g. The Insured's actual or attempted engagement in any criminal or other unlawful act.
- h. Any consequential losses.
- i. In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.

- j. The insured engaging in air travel unless he flies as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

■ **What are the deductibles under the Plan?**

- Medical Expenses and Evacuation: 100 USD
- Emergency dental pain relief: 100 USD
- Delay of Checked Baggage: 12 Hours
- Trip Delay: 12 Hours
- Loss of Passport: 15 USD
- Personal Liability: 100 USD

■ **Cancellation**

This Plan may be cancelled by the Insured after the expiry of 15 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 Plan shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.

Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.

In case of any early return of the insured person prior to expiry of the Plan period the company will refund premium at the following rates subject to no claims being incurred on the Plan

Period on Risk	Rate of Premium Retained by the Company
Above 50% of policy period	100%
Above 40% to 50% of policy period	80%
Above 30% to 40% of policy period	75%
Above 20% to 30% of policy period	60%
Policy Inception 20% of policy period	50%

■ **Revision/ Modification of the Plan:**

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 Plan**

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 extension of this Policy, You can choose, among Our available similar and closely similar Travel 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 any extension and accordingly upon Your seeking extension 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.

■ **TRAVEL PRIME ASIA Premium Chart**

Travel Prime Asia							
PLAN	Travel Prime Asia Flair (US\$15000)			Travel Prime Asia Supreme (US\$25000)			
Geographical Area	Asia Excluding Japan			Asia Excluding Japan			
Age	0.6-40 years	41-60 years	61-70 years	0.6-40 years	41-60 years	61-70 years	
Days Band	1-4	261	339	547	339	416	626
5-7	339	391	599	416	469	730	
8-14	391	443	730	541	599	859	
15-21	443	495	834	599	678	1,111	
22-30	495	574	938	678	730	1,354	
Premium Rates Indicated above are in Indian National Rupees							
Only Premium Rates Indicated above are exclusive of Service Tax							

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

Country	TollFree number
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.



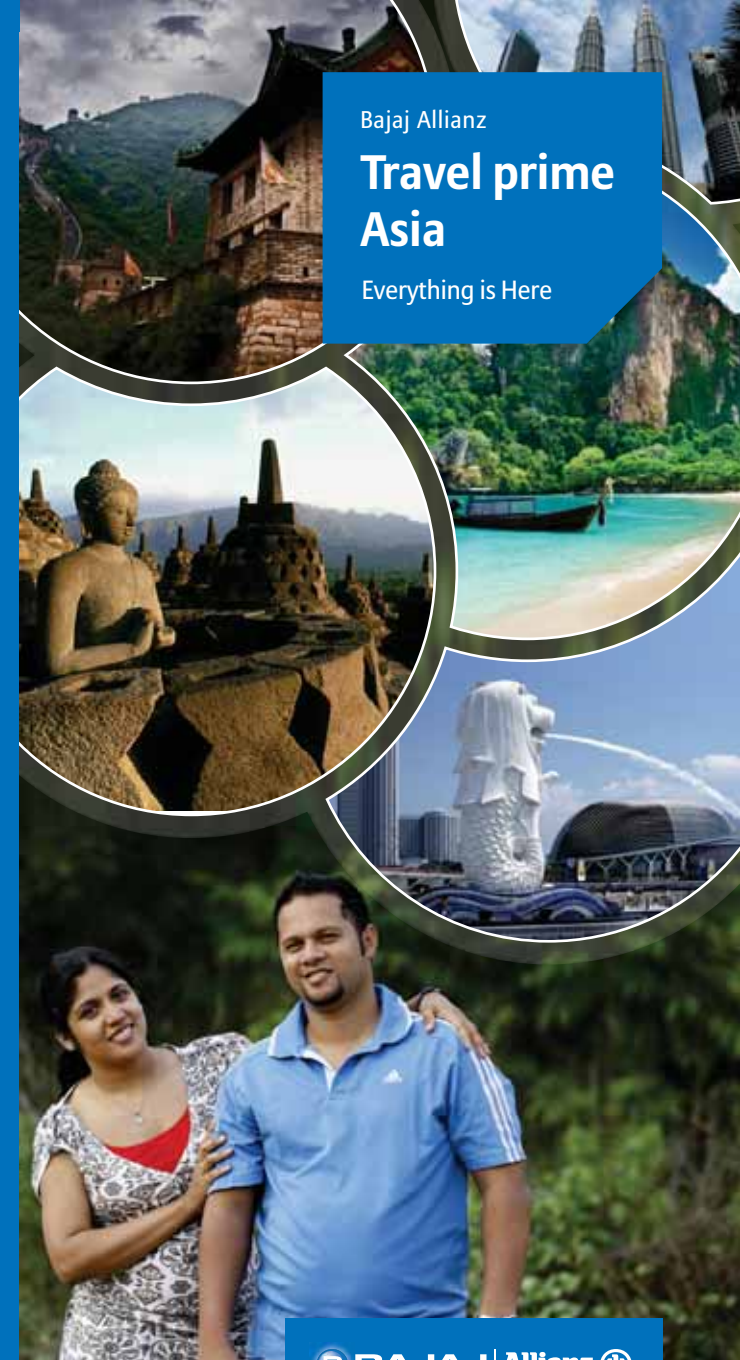
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