

- 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 (This condition stands deleted if the Insured has opted for rider to cover said condition on payment of additional premium)
- 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.
- 2.4.13. Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications
- 2.4.14 Congenital anomalies or any complications or conditions arising there from
- 2.4.15 Any fertility, sub fertility, impotence, assisted conception or sterilization procedure, voluntary termination of pregnancy

■ **Sec D- Loss of Checked in Baggage**

- 4.5 The self-carried baggage is specifically excluded from the policy coverage.
- 4.6 Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.
- 4.7 The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.
- 4.8 Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.

■ **Section E: Delay of Checked Baggage**

- 5.1 Delay of baggage when the intended destination is in India Specific Condition
- 5.2 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.
- 5.3 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.

■ **Sec F-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.

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

■ **Sec G Personal Liability**

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

- 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.

■ **Section I - 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 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 or/ unless due to bad weather conditions.

Cancellation

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.

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 policy period the company will refund premium at the following rates subject to no claims being incurred on the policy

Period of Risk	Rate of Premium Retained by the Company
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

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

USA (001)	18665876903
Canada (001)	18669143705
Australia (061)	0011+800 10002005
Austria (043)	00+800 10002005
Belgium (032)	00+800 10002005
Denmark (045)	00+800 10002005
Finland (358)-carrier TS	990+800 10002005
Finland (358)-carrier Elisa	999+800 10002005
France (033)	00+800 10002005
Germany (049)	00+800 10002005
Hong Kong (852)	001+800 10002005
Hungary (036)	00+800 10002005
Ireland (353)	00+800 10002005
Israel (972)	014+800 10002005
Italy (039)	00+800 10002005
Japan (081)-carrier Tele	0041-010+800 10002005
Japan (081)-carrier IDC	0061-010+800 10002005
Japan (081)-carrier KDD	001-010+800 10002005
Japan (081)-carrier NTT	0033-010+800 10002005
Malaysia (060)	00+800 10002005
Netherlands (031)	00+800 10002005
New Zealand (064)	00+800 10002005
Norway (047)	00+800 10002005
Philippines (063)	00+800 10002005
Portugal (351)	00+800 10002005
Singapore (065)	001+800 10002005
So. Korea (082)-carrier Telecom	001+800 10002005
So. Korea (082)-carrier Dacom	002+800 10002005
Spain (034)	00+800 10002005
Sweden (046)	00+800 10002005
Switzerland (041)	00+800 10002005
Thailand (066)	001+800 10002005
UK (044)	00+800 10002005

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

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



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



customercare@bajajallianz.co.in

Bajaj Allianz

**TRAVEL AGE AND
SUPER AGE**



BAJAJ | Allianz

Relationship Beyond Insurance

UIN: IRDA/NL-HLT/BAGI/P-T/V.I/422/13-14
CIN: U66010PN2000PLC015329

Insurance is the subject matter of the solicitation

UIN: IRDA/NL-HLT/BAGI/P-T/V.I/422/13-14

BJAZ-B-0148/18-Sep-15

UIN: IRDA/NL-HLT/BAGI/P-T/V.I/422/13-14

UIN: IRDA/NL-HLT/BAGI/P-T/V.I/422/13-14

UIN: IRDA/NL-HLT/BAGI/P-T/V.I/422/13-14

UIN: IRDA/NL-HLT/BAGI/P-T/V.I/422/13-14

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.

Travel Age Elite:

This package is specially devised for senior citizens aged between 61 to 70 years and offers the flexibility of cover for trips abroad ranging from 1-180 days.

This is divided in to 3 sub plans according to SI to be opted namely Silver, Gold, And Platinum

What are Travel Age and Super Age policies?

Travel Elite gives the discerning traveler an array of policies to choose from, with each policy customized to meet your specific needs.

The Policy is comprehensive and covers personal Accident (death and disablement), Medical Expenses and Repatriation (including medical evacuation to a hospital in India pre-approved by claims administrator), Loss and Delay of Checked Baggage, Loss of Passport, Personal Liability (legal), Cashless Service, Hospitalization expenses, Golfer's Hole-in-one, Hijack Cover, Trip Delay, Trip Cancellation, Trip Curtailment, Home Burglary Insurance, Emergency Cash Advance and Accidental Death and Disability(Common Carrier)

What is the entry age?

Entry age for proposer is 61 yrs – 70 yrs to opt Travel Age Elite

Entry age for proposer is 71 yrs – 85 yrs to opt Travel Super Age Elite

What will be the renewal age?

Under normal circumstances, policy can be renew up to 360 days and exit age is of 85 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 360 days

When can I Increase the Sum Insured?

Sum Insured enhancement can not be performed under any of these plan

What does the Travel Elite Plan cover for me? Travel Age Elite Benefit and Coverage:

Coverages	Travel Age Elite			Travel Super Age Elite With/Without medical	Deductible
	Silver	Gold	Platinum		
Medical expenses, evacuation and repatriation	\$50,000	2,00,000	5,00,000	50,000	\$ 100
Personal Accident	\$15,000	25,000	25,000	10,000	NIL
AD & D common carrier	2,500	5,000	5,000	1,500	NIL
Loss of baggage (checked)	500	1,000	1,000	500	NIL
Delay of baggage	100	100	100	100	12 hrs
Loss of Passport	250	250	250	250	25
Hijack	50 per day to max. 300	60 per day to max. 360	60 per day to max. 360	50 per day to max. 300	NIL
Trip Delay	20 per 12hrs to max. 120	30 per 12hrs to max. 180	30 per 12hrs to max. 180	20 per 12hrs to max. 120	12 hrs
Personal Liability	1,00,000	2,00,000	2,00,000	1,00,000	100
Emergency Cash Advance	500	1,000	1,000	500	NIL
Golfer's Hole-in-one	250	500	500	250	NIL
Trip Cancellation	500	1,000	1,000	500	NIL
Home Burglary Insurance	Rs.1,00,000	Rs.2,00,000	Rs.3,00,000	Rs.1,00,000	NIL
Trip Curtailment	200	300	500	200	NIL
Hospitalization Daily Allowance	25 per day to max. 100	25 per day to max. 125	25 per day to max. 250	25 per day to max. 100	NIL
Any One Illness	12,500	15,000	17,500	Please refer flow chart	NIL
Any One Accident	25,000	30,000	35,000		NIL

Does Travel Elite offer Cash less service?

Yes. Travel Elite offers Direct Settlement for in-hospital medical expenses abroad. (Subject to policy terms and conditions)

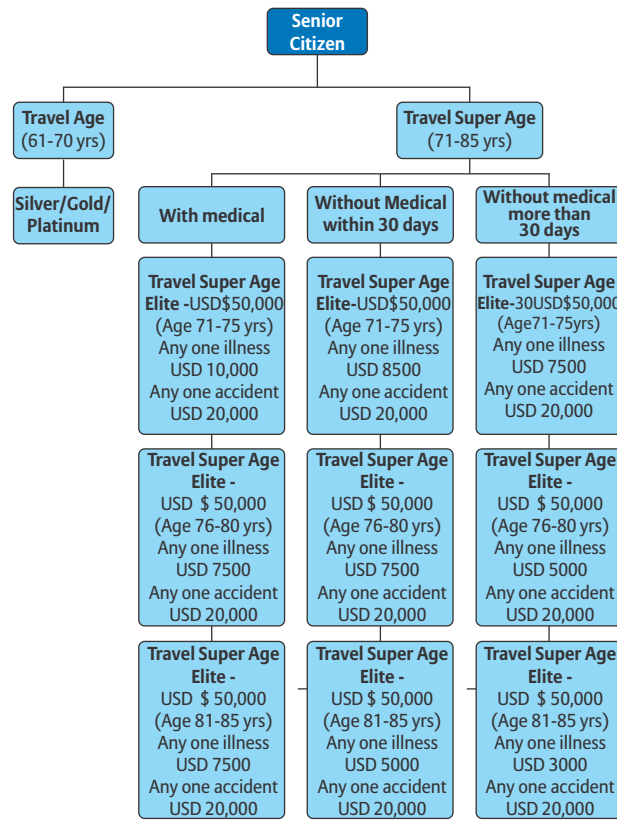
Travel Super Age Elite Benefits and Coverage

Plan Variants:

- Travel Companion Travel Times Elite USD 50000 (71 to 75 yrs)
- Travel Companion Travel Times Elite USD 50000 (76 to 80 yrs)
- Travel Companion Travel Times Elite USD 50000 (81 to 85 yrs)

Super Age Plan is available in 3 options

1. With Medical- Means with pre-policy test while applying for travel insurance
2. Without Medical- Means without any pre-policy test while applying for travel insurance
3. Without Medical and 30 days in advance - Means without pre-policy test while applying for travel insurance but date of departure from India is more than 30 day from date of issuance of travel policy.



Travel Age Elite Premium Chart 61 to 70 Years- Premium Including Service Tax as applicable 1st June 2015 and Swachh Bharat Cess (0.5%) to be added extra

Days Band/ Age	Travel Elite Age Silver (US\$50,000)			Travel Elite Age Gold (US\$200,000)			Travel Elite Age Platinum (US\$500,000)		
	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including	
Geographical Area USA / Canada									
60- 70 yrs									
1-4	816	1,074	1,347	1,939	2,701	3,859			
5-7	956	1,284	1,469	2,082	2,701	3,859			
8-14	1,284	1,889	1,851	2,899	2,917	4,167			
15-21	1,656	2,566	1,980	3,425	3,148	4,492			
22-28	2,042	3,209	2,224	3,980	3,658	5,187			
29-35	2,449	3,908	2,685	4,677	4,353	6,158			
36-47	3,150	5,016	3,780	5,835	5,278	7,548			
48-60	3,849	6,300	4,619	8,747	8,612	12,271			
61-75	5,193	7,774	6,230	13,148	12,456	18,726			
76-90	6,650	9,705	7,980	13,331	15,002	21,125			
91-120	9,098	15,049	10,919	16,537	18,784	27,358			
121-150	11,899	20,066	14,280	22,764	25,725	34,299			
151-180	14,118	24,732	16,939	26,749	31,645	44,916			

Travel Age Elite Premium Chart 61 to 70 Years- Premium Including Service Tax as applicable 1st June 2015 and Swachh Bharat Cess (0.5%) to be added extra

Days Band/ Age	Travel Super Age Elite with medicals and within 30 days		Travel Super Age Elite without medicals		Travel Super Age Elite without medicals and > 30 days		Travel Super Age Elite with medicals and > 30 days	
	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including
Geographical Area USA / Canada								
71 to 75 years								
1-4	1,359	1,878	1,631	2,254	1,767	2,442	1,495	2,066
5-7	1,540	2,127	1,848	2,554	2,002	2,767	1,694	2,340
8-14	1,970	2,855	2,364	3,426	2,560	3,711	2,167	3,140
15-21	2,491	3,704	2,990	4,445	3,240	4,815	2,741	4,074
22-28	3,011	4,555	3,613	5,467	3,914	5,922	3,312	5,011
29-35	3,649	5,464	4,380	6,556	4,745	7,102	4,014	6,010
36-47	4,593	6,948	5,512	8,338	5,971	9,033	5,052	7,644
48-60	5,613	8,555	6,736	10,266	7,297	11,121	6,174	9,410
61-75	8,043	11,789	9,651	14,146	10,456	15,325	8,848	12,968
76-90	9,456	13,893	11,349	16,673	12,294	18,062	10,403	15,283
91-120	12,950	21,430	15,540	25,715	16,836	27,858	14,245	23,573
121-150	18,820	31,408	22,585	37,690	24,467	40,831	20,702	34,549
151-180	22,426	37,523	26,911	45,029	29,153	48,781	24,668	41,276

Days Band/ Age	Travel Super Age Elite with medicals and within 30 days		Travel Super Age Elite without medicals		Travel Super Age Elite without medicals and > 30 days		Travel Super Age Elite with medicals and > 30 days	
	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including
Geographical Area USA / Canada								
76 to 80 years								
1-4	1,589	2,090	1,907	2,507	2,034	2,674	1,589	2,090
5-7	1,862	2,498	2,234	2,997	2,383	3,197	1,862	2,498
8-14	2,498	3,678	2,997	4,414	3,197	4,708	2,498	3,678
15-21	3,224	4,994	3,868	5,993	4,126	6,393	3,224	4,994
22-28	3,973	6,243	4,767	7,491	5,086	7,990	3,973	6,243
29-35	4,767	7,604	5,721	9,126	6,102	9,733	4,767	7,604
36-47	6,129	9,761	7,354	11,712	7,845	12,493	6,129	9,761
48-60	7,491	12,257	8,989	14,709	9,589	15,690	7,491	12,257
61-75	10,102	15,323	12,122	18,387	12,930	19,613	10,102	15,323
76-90	12,939	18,885	15,527	22,662	16,562	24,174	12,939	18,885
91-120	17,706	29,282	21,247	35,138	22,663	37,481	17,706	29,282
121-150	23,152	39,043	27,783	46,851	29,635	49,974	23,152	39,043
151-180	27,465	48,121	32,959	57,744	35,155	61,594	27,465	48,121

Days Band/ Age	Travel Super Age Elite with medicals and within 30 days		Travel Super Age Elite without medicals		Travel Super Age Elite without medicals and > 30 days		Travel Super Age Elite with medicals and > 30 days	
	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including
Geographical Area USA / Canada								
81 to 85 years								
1-4	2,119	2,785	2,542	3,342	2,712	3,565	2,119	2,785
5-7	2,482	3,329	2,978	3,996	3,177	4,261	2,482	3,329
8-14	3,329	4,903	3,996	5,884	4,261	6,276	3,329	4,903
15-21	4,298	6,659	5,157	7,990	5,502	8,523	4,298	6,659
22-28	5,296	8,324	6,357	9,989	6,780	10,654	5,296	8,324
29-35	6,357	10,139	7,628	12,167	8,136	12,978	6,357	10,139
36-47	8,172	13,015	9,806	15,618	10,460	16,659	8,172	13,015
48-60	9,988	16,343	11,986	19,611	12,785	20,919	9,988	16,343
61-75	13,468	20,429	16,162	24,516	17,239	23,468	13,468	20,429
76-90	17,252	25,181	20,701	30,217	22,082	32,231	17,252	25,181
91-120	23,607	39,043	28,329	46,851	30,218	49,974	23,607	39,043
121-150	30,987	52,056	37,185	62,467	39,663	66,632	30,987	52,056
151-180	36,621	64,161	43,946	76,993	46,875	82,127	36,621	64,161

Exclusions applicable to Travel Policies

- 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.2.1.3
- 2.3 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, save as provided for under Section B.2.1.3
- 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 Travelling 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; or
 - 2.4.1.3 Travelling 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. (Exclusion on Psychiatric Illness stands deleted if the Insured has opted for rider to cover said condition on payment of additional premium)
 - 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. (This condition stands deleted if the Insured has opted for rider to cover said condition on payment of additional premium)
 - 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 licence and while riding a two wheeler is wearing a safety crash helmet.