

Bajaj Allianz

Bajaj Allianz 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 indepth market knowledge and goodwill 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



Global expertise & local knowledge



Innovative packages to match individual needs



Only insurance company with in house international toll free phone and fax number



Quick disbursement of claims



Covers expenses of hospitalization, loss of baggage & other incidental expenses



Travel Companion



We have customized plans for virtually every travel need. All you have to do is choose a plan that suits you:

- **Individual**
 - **Travel Care** ■ **Travel Secure** ■ **Travel Value**
 - **Travel Asia** - Policies with varying benefits/limits/premiums to choose from.
- **Family**
 - **Travel Family** - Floater benefits for the entire family under a single policy.
- **Senior Citizen**
 - **Travel Age** - Exclusively designed for the health needs of the 61-70 yrs age group.
- **Corporates**
 - **Corporate Lite** ■ **Corporate Plus**
 - Meets the exclusive needs of corporate travellers.
- **Student**
 - **Study Companion**- A customized policy for students travelling abroad to study.

STUDENT & CORPORATE TRAVELERS : For specific plans devised to suit your needs, please contact the nearest branch office or call on our Toll Free numbers.

For whom is the Travel Companion Policy ideal?

The Travel Companion Policy is a comprehensive package which provides complete medical and health cover to the international traveller. The Student Companion Policy covers a host of risk factors for the student travelling abroad.

Why do I need Travel Companion?

Travelling abroad to a foreign land entails a lot of risk. Medical expenses in foreign currency and hospitalization can be prohibitively expensive. Travel Companion covers you for all medical eventualities for just a fraction of the amount you would otherwise need.

Ensures your family, a fun filled journey.

What does the Policy cover?

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, Emergency Cash Advance etc.

Does Travel Companion offer Cash less service?

Yes. Travel Companion offers direct settlement for in-hospital medical expenses abroad. (Subject to policy terms and conditions and sublimits)

What if I am in urgent need of cash abroad?

One of the important features of this policy is Emergency Cash Advance. It is an assistance service, wherein the company facilitates providing emergency cash to the insured during incidents such as theft/burglary of luggage/money or hold ups by co-ordinating with the insured person's relatives in India to provide emergency cash assistance to the insured person as per his requirement, up to the limit specified in the policy schedule.

Any other special features of the Travel Companion policy?

Yes. The Golfer's Hole-in-one is a sporting gesture from the company. It offers reimbursement of expenses incurred in celebrating a hole-in-one by the insured during the trip, anywhere in the world (excluding India), in a United States Golfers' Association recognized golf course.

What are the various packages on offer under the Travel Companion Policy?

We have various plans. Depending on your specific needs, you can opt for Travel Care, Travel Secure, Travel Value, Travel Family or Travel Age, Corporate Package, Study Companion.

Individual

Travel Companion offers a host of tailor made travel policies that cater to the special needs of an individual travelling abroad. They cover all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed. Depending upon your requirement (the sum insured and the premium payable), you can choose from any of these three policies.

Travel Care :

A travel policy that caters to the specific needs of an individual travelling abroad. It covers all medical eventualities including hospitalization and other incidental expenses at a fraction of amount that would be otherwise needed.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	50,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	250**	Nil
Delay of Baggage	100	12hrs.
Personal Accident	10,000***	Nil
Loss of passport	250	15
Personal Liability	1,00,000	100
Hijack	\$ 50 per day to maximum \$ 300	-
Emergency Cash Advance****	500	Nil

Per Baggage maximum 50% and per item in the baggage 10%. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years **** Cash Advance Would include delivery charges.

Premium Table (US\$50000)

(In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4	406	475	629	772
5-7	481	522	726	812
8-14	700	783	1,035	1,115
15-21	738	828	1,106	1,265
22-28	828	944	1,265	1,426
29-35	1,035	1,197	1,564	1,794
36-47	1,197	1,382	1,794	2,049
48-60	1,403	1,632	2,434	3,307
61-75	1,727	2,001	3,601	4,819
76-90	2,069	2,370	4,311	5,833
91-120	2,638	3,145	5,174	6,899
121-150	2,993	3,550	5,986	7,863
151-180	3,804	4,463	7,051	8,674

* Premium Including Service Tax as applicable 1st June 2015 and Swachh Bharat Cess (0.5%) to be added extra

Individual

Travel Secure :

A travel policy that provides increased cover for all medical eventualities including Hospitalization, Loss of baggage and other incidental expenses. In addition, it also offers added benefits like Trip Delay and Golfer's Hole-in-one.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	2,00,000*	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	1,000**	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	25,000***	Nil
Loss of passport	250	25
Personal Liability	2,00,000	100
Hijack	\$ 50 per day to maximum \$ 300	-
Trip Delay	\$ 20 per 12 hrs. maximum \$120	12 hrs.
Emergency Cash Advance****	1000	Nil
Golfer Hole-in-one	250	Nil

Per Baggage maximum 50% and per item in the baggage 10%. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years **** Cash Advance Would include delivery charges.

Premium Table (US\$200000)

(In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4	597	669	822	963
5-7	649	731	903	1,035
8-14	807	920	1,212	1,441
15-21	853	984	1,279	1,703
22-28	943	1,105	1,435	1,979
29-35	1,190	1,335	1,772	2,324
36-47	1,369	1,541	2,042	2,899
48-60	1,604	1,817	3,166	4,346
61-75	1,997	2,583	4,473	6,533
76-90	2,377	3,247	5,376	6,625
91-120	3,348	4,767	6,614	8,216
121-150	4,261	5,882	8,952	11,311
151-180	5,882	7,000	11,161	13,289

* Premium Including Service Tax as applicable 1st June 2015 and Swachh Bharat Cess (0.5%) to be added extra

Individual

Travel Value :

This policy offers high value benefits for the individual travelling abroad. Covers all medical eventualities including Hospitalization and other incidental expenses with enhanced medical coverage of \$5,00,000 and increased limit of \$1,500 for emergency cash.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	5,00,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	1,000**	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	30,000***	Nil
Loss of passport	250	25
Personal Liability	2,00,000	100
Hijack	\$ 50 per day to a maximum \$ 300	Nil
Trip Delay	\$20 per 12 hrs. maximum \$120	12 hrs.
Emergency Cash Advance****	1,500	Nil
Golfer Hole-in-one	500	Nil

Per Baggage maximum 50% and per item in the baggage 10%. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years **** Cash Advance Would include delivery charges.

Premium Table (US\$500000)

(In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4	914	1,343	1,329	1,917
5-7	914	1,343	1,329	1,917
8-14	987	1,449	1,435	2,069
15-21	1,055	1,564	1,525	2,232
22-28	1,212	1,817	1,728	2,576
29-35	1,457	2,164	2,085	3,059
36-47	1,728	2,623	2,467	3,751
48-60	2,803	4,278	4,015	6,098
61-75	4,038	6,188	5,743	9,306
76-90	4,845	7,454	6,955	10,497
91-120	5,936	9,332	8,320	13,595
121-150	7,507	12,783	10,043	17,043
151-180	9,586	15,723	12,884	22,318

* Premium Including Service Tax as applicable 1st June 2015 and Swachh Bharat Cess (0.5%) to be added extra

Travel Asia :

This is a special package devised for individuals travelling to Asia. Travellers can select from Travel Asia Flair and Travel Asia Supreme, according to their need for cover. These packages are extremely convenient with cover options ranging from 1-30 days.

Coverages	Travel Asia Flair		Travel Asia Supreme	
	Benefits in US \$	Deductible	Benefits in US \$	Deductible
Medical Expenses, Evacuation and Repatriation	15,000	\$ 50	25,000	\$ 50
Emergency dental pain relief included in (I) above	500	50	500	50
Loss of Checked Baggage	200**	Nil	200**	Nil
Delay of Baggage	100	12 hrs.	100	12 hrs.
Personal Accident	7,500***	Nil	7,500***	Nil
Loss of passport	100	15	100	15
Personal Liability	10,000	100	10,000	100
Hijack	\$20 per day to max \$ 200	Nil	\$20 per day to max \$ 200	Nil

Per Baggage maximum 50 % and per item in the baggage 10 % * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years

Premium Table - Elite Asia Flair (US\$15000) (In Rs.)

Geographical Area : Asia Excluding Japan			
Period/Age	0.6 – 40 yrs	41-60 yrs	61-70 yrs
1-4	254	331	531
5-7	331	381	584
8-14	381	432	709
15-21	432	481	812
22-30	481	557	913

* Premium Including Service Tax as applicable 1st June 2015 and Swachh Bharat Cess (0.5%) to be added extra

Premium Table - Elite Asia Supreme (US\$25000) (In Rs.)

Geographical Area : Asia Excluding Japan			
Period/Age	½ – 40 yrs	41-60 yrs	61-70 yrs
1-4	331	406	608
5-7	406	457	709
8-14	527	584	837
15-21	584	659	1,080
22-30	659	709	1,320

Restricted to travel in Asia, excluding Japan. Period of Travel: not to exceed 30 days

* Premium Including Service Tax as applicable 1st June 2015 and Swachh Bharat Cess (0.5%) to be added extra

Travel Family :

If you are travelling abroad with your family, this package is designed for you. It covers the entire family (self & spouse – upto - 60 years of age, two children- under 21 years) for medical eventualities abroad and provides floater benefit to individual family members.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	50,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	250**	Nil
Delay of Baggage	100	12hrs.
Personal Accident	10,000***	Nil
Loss of passport	150	15
Personal Liability	2,000	100

Per Baggage maximum 50 % and per item in the baggage 10 %. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years

Premium Table

(In Rs.)

Geographical Coverage	Excluding USA	Excluding USA	Excluding USA
Days Band/ Age	2 adults + 2 children (1-60)	Additional premium per supplementary child (more than 6 months and less than 21 years)	Additional premium per supplementary adult (more than 21 years until 60 years)
1-15	1420	355	568
16-30	2192	548	877
31-60	3012	753	1205

Family Floater: Self, spouse up to 60 years age and two children below the age of 21 covered in the above premium

USA and Canada are excluded

For each additional child 25 % extra shall be charged

For each adult additional premium @ 40% will be charged

* Premium Including Service Tax as applicable 1st June 2015 and Swachh Bharat Cess (0.5%) to be added extra

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 Company
Above 50% of Policy Period	100% of premium
Between 40-50% of Policy Period	80% of premium
Between 30-40 % of Policy period	75% of premium
Between 20-30% of Policy Period	60% of premium
Policy inception -20% of Policy period	50% of premium

Exclusions applicable to Travel Policies:

1. 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. Routine physical or other examination where there is no objective indication of impairment of normal health. 3. Medical expenses beyond the expiry of the Policy Period. 4. 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. 5. 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. 6. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing. 7. Experimental, unproven or non-standard treatment. 8. Treatment by any other system other than modern medicine (also known as Allopathy). 9. The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment. 10. Delay of baggage when the intended destination is in India 11. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority. 12. 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. 13. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

Our Achievements:



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.

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

Originating Country	Dialed Number
USA (001)	186658 76903
Canada (001)	186691 43705
Austria (043)	00+800 10002005
Belgium (032)	
Denmark (045)	
France (033)	
Germany (049)	
Hungary (036)	
Ireland (353)	
Italy (039)	
Malaysia (060)	
Netherlands (031)	
New Zealand (064)	
Norway (047)	
Philippines (063)	
Portugal (351)	
Spain (034)	
Sweden (046)	
Switzerland (041)	
UK (044)	
Finland (358) - carrier TS	990+800 10002005
Finland (358) - carrier Elisa	999+800 10002005
Hong Kong (852)	001+800 10002005
Israel (972)	014+800 10002005
Singapore (065)	001+800 10002005
So. Korea (082) - carrier Telecom	001+800 10002005
So. Korea (082) - carrier Dacom	002+800 10002005
Thailand (066)	001+800 10002005
Japan (081) - carrier Tele	0041-010+800 10002005
Japan (081) - carrier IDC	0061-010+800 10002005
Japan (081) - carrier NTT	0033-010+800 10002005
Japan (081) - carrier KDD	001-010+800 10002005
Australia (061)	0011+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.

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For Any Query (toll Free)
1800-209-0144 / 1800-209-5858



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