

Press Release:

Bajaj Allianz General Insurance launches domestic travel insurance plan Bharat Bhraman

- India's first domestic travel insurance policy to cover travel through all modes of transportation - flights, trains, bus, taxis, private vehicle as well as cab service provided by e-commerce aggregators.
- Customizable Plan that allows you to choose the tenure and coverage i.e. mode of transport and covers that match your need.
- Tenure of the plan to choose from – Single Trip, Per Day or an Annual cover
- 17 optional covers such as Adventure Sports, Emergency Medical Evacuation, Home Burglary Insurance, Trip Cancellation, Missed Connection and Loss of Baggage etc. to choose from

Pune, April 24, 2017: Bajaj Allianz General Insurance, today launched India's first customizable domestic travel insurance plan – Bharat Bhraman, for travellers commuting outside as well as within the confines of their city for personal, business or work related trips or holidays.

This unique policy offers mandatory personal accident (PA) cover for all public as well as private modes of transport such as bus, train, flight, taxis, cab service by e-commerce aggregators, personal car, two-wheeler or even bicycle. A completely customizable plan that allows customers to design their plan by letting them to choose the tenure and coverage under the policy depending on their need. An individual can take cover for a particular mode of transport or multiple modes of transport and can also choose the tenure which could be for a trip, for a single day or multiple number of days depending upon the length of travel. Alternatively frequent travellers can opt for an annual cover.

Apart from the mandatory personal accident cover, the policy also offers 17 optional covers to choose from which includes Adventure Sports cover, Home Burglary cover, Trip Cancellation or curtailment cover. Missed Connection or Loss of Baggage to name a few.

Speaking on the occasion, **Tapan Singhel, MD and CEO, Bajaj Allianz General insurance** said, "We are susceptible to various unforeseen risks when on the move, besides our country sees the highest number of road and train accidents. At Bajaj Allianz General Insurance we identified the need for a comprehensive domestic travel insurance policy. Bharat Brahman offers customers a wide range of customizable covers at an extremely affordable price and covers every possible mode of transport. One can opt for the cover on the go for business or leisure trip of single or multi day tenure and travel throughout the country worry free."

The sum insured for the plan ranges from Rs 50,000 to Rs 10 lakhs. The minimum premium for an annual plan with mandatory PA cover of Rs. 50,000 and all add-ons including adventure sports cover will cost Rs. 2,078 while the maximum premium in case the customer opts for PA cover of Rs. 10 lakhs with all add-ons except adventure sports will be Rs. 3365. Moreover, the premium for a per trip plan will cost less than Rs. 5 while for a 1-2 day travel the premium will be in the range of Rs 20 – Rs 50 depending on the add-on covers opted by customers.

The various plans under the policy are

Plan	Modes of Transport	Duration of Travel		
		Per Trip (Less than 24 hrs)	Per Day or > 1 Day	Annual
Plan A	E-Commerce Cabs	✓		
Plan B	Bus Only	✓		
Plan C	Train Only		✓	✓
Plan D	Scheduled Airlines Only		✓	✓
Plan E	Multiple Modes of Transport		✓	✓

For plans with tenure of more than 24 hrs, the individual can travel by other modes of transport and shall be protected by the insurance cover.

The 17 additional covers available for customers to choose with the mandatory personal accident cover are –

1. **Adventure Sports Benefit** – The policy is extended to cover Accidental Bodily Injury sustained during the policy period whilst the insured is engaged in adventure sports in a non-professional capacity and under the supervision of a trained professional. This benefit can only be opted if the policyholder opts for an annual plan.
2. **Trip Cancellation** – In the event of a trip cancellation by insured during the policy period, the company shall indemnify the insured for the difference between the cost of original ticket and the amount of refund received.
3. **Home Burglary Insurance** – Company shall pay the expenses up to the sum insured, in the event of loss or damage to contents of the insured's house in India during the policy period due to actual or attempted Burglary or Robbery after the commencement of journey.
4. **Missed Connection** – Company shall cover the insured for reasonable additional expenses, in the event that the insured misses the connecting flight or train due to over 6 hours of delay of scheduled flight or beyond 12 hours of delay of scheduled train.
5. **Accidental Hospitalization Expenses** – This cover takes care of inpatient expenses as well as covers all day care procedures and expenditure incurred 5 days prior to and 30 days post the hospitalization.
6. **Emergency Medical Evacuation** – The Company will cover the expenses incurred by insured on an ambulance service for transferring the insured from the spot of accident to the nearest hospital or from the hospital where s/he was initially admitted to another hospital with higher medical facilities or to a hospital at the insured's place of residence.
7. **Hospital Daily Allowance** – In the event of accident, this cover provides per day benefit amount for the period of hospitalization for a maximum period of 5 days per Policy Period.
8. **Personal Liability** – The cover will take care of the any expenses arising due to any legal liability incurred by the insured in his/her private capacity to pay damages for third party Civil Claims.
9. **Repatriation Of Remains** – In the event of insured's death as a result of accidental injury during the policy period the company will bear the expenses incurred by the claimant, for repatriation of the remains of the insured's body to the place of residence.
10. **Emergency Hotel Extension** – The insurer shall take care of the expenses incurred towards the cost of hotel extension of the insured and his/her family members in case of any emergency.
11. **Bounced Hotel** – In the case of denial of hotel services by the suppliers with whom the insured had booked the hotel services on confirmed basis during the policy period, the company will reimburse the cost of expenses incurred by the insured.
12. **Compassionate visit by Family Member** – In the event where the insured person has been hospitalized following an accident, the company shall cover the actual cost of transportation of a family member by the most direct route via a common carrier.
13. **Delay Of Checked Baggage** – Company will take care of the expenses sustained against emergency purchase of toiletries, medication and clothing to replace those contained in the Checked Baggage, arrival of which is delayed by more than 6 hours beyond the time of insured's arrival at the intended destination in India.
14. **Loss Of Checked Baggage** – In the event where the checked baggage is completely and permanently lost or destroyed during the insured's journey whilst in the care and custody of the Airlines, the company will cover the insured's expenses up to the sum insured.
15. **Trip Curtailment** - In the event of curtailment (cutting short) of the trip prior to its commencement due to unavoidable reasons the policy covers personal accommodation or travel charges paid or contracted to be paid by the Insured Person.
16. **Trip Delay By Scheduled Aircraft** - If air craft by which the insured person has booked his/her ticket(s) to travel has been delayed beyond 6 hours than the original scheduled departure time, the policy will reimburse reasonable charges incurred for meals and lodging which are not provided by airlines free of charge.
17. **Loss Of Baggage** - Policy is extended to cover loss of baggage of the Insured due to theft, larceny, and robbery or hold up during the journey during policy period.

About Bajaj Allianz General Insurance

Bajaj Allianz General Insurance is one of the leading private general insurance company in India. Bajaj Allianz is a joint venture between Allianz SE, the world's leading insurer and largest asset manager, and Bajaj Finserv Limited, India's most diversified non-banking financial institution. Bajaj Allianz General Insurance offers general insurance products such as motor insurance, home insurance, health insurance as well as other unique insurance plans such as wedding insurance, event insurance, and film insurance. The Company began its operations in 2001 and today has a pan-India presence in over 1000 towns and cities. The Company has been constantly expanding its operations to be close to their customers. Bajaj Allianz General Insurance has been a profit-making company since its inception and has consistently been rated with "iAAA" rating for its claims paying ability by ICRA Limited (an associate of Moody's Investors) consecutively for last 11 years.

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