

TRAVEL INSURANCE FOR E-TICKET PASSENGERS - FOR INDIAN RAILWAY CATERING AND TOURISM CORPORATION (IRCTC)

SECTION A) PREAMBLE

Whereas, the **Indian Railway Catering and Tourism Corporation Ltd (a Public Sector Undertaking under Ministry of Railways)** hereinafter referred to as the **Insured** has by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein, has applied to Bajaj Allianz General Insurance Company Limited (herein after called the "Company" or "Insurance Company" or "Insurer") for the insurance hereinafter set forth in respect of **Travel Insurance For E-Ticket Passengers ["Insured Person/s"]** and as consideration for such insurance the Insured has agreed to pay and paid the premium in accordance with Section 9 of "E-Tender For Selection Of Insurance Companies For Travel Insurance" For E-Ticket Passengers dated August 2018, we the Company hereby agrees to indemnify and or provide the benefits to the Insured Person(s) named in the Schedule as per these Terms and Conditions.

Eligibility:

The scheme is applicable to those who book their e-ticket through IRCTC website. It will be an optional cover however the coverage will be compulsory for all passengers booked under one PNR number if the option is to be exercised.

In case of children below 5 years travelling with passengers, the required details should be entered in the reservation form [online form] and accordingly travel insurance premium will be added to the total amount payable, if detail not filled then the travel insurance cover will not be applicable for the children below 5 years.

SUM INSURED:

Travel Insurance shall be offered to passengers booking e-ticket from online platform of Insured and opting for this insurance cover upon which they become insured Person/s. It is compulsory for all such passengers under one PNR. The scheme should cover train accident and untoward incident cases train accident and untoward incident as defined under section 123 read with Sections 124 and 124A of the Railways Act, 1989, subject to the qualification that the coverage will be valid from the actual departure of train from the originating station to actual arrival of train at the destination station including process of entraining and process of detraining the train.

The Travel Insurance Scheme shall be kept uniform for all classes with following Sum Insured for Death or respective Disability as under:-

| Death | Permanent Total Disability | Permanent Partial Disability | Hospitalization Expenses for Injury | Transportation of mortal remains |
|-------------|----------------------------|------------------------------|-------------------------------------|----------------------------------|
| ₹ 10,00,000 | ₹ 10,00,000 | Up to ₹ 7,50,000 | ₹ 2,00,000 | ₹ 10,000 |

SECTION B) DEFINITIONS- STANDARD DEFINITION

Words or terms mentioned below have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine, include references to the plural or to the feminine wherever the context permits:

- Condition Precedent**
Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
- Congenital Anomaly**
Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
 - Internal Congenital Anomaly
Congenital anomaly which is not in the visible and accessible parts of the body
 - External Congenital Anomaly
Congenital anomaly which is in the visible and accessible parts of the body
- Day Care Centre**
means any institution established for day care treatment of illness and / or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under
 - has qualified nursing staff under its employment
 - has qualified medical practitioner (s) in charge
 - has a fully equipped operation theatre of its own where surgical procedures are carried out
 - maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
- Day Care Treatment**
Day Care Treatment refers to medical treatment, and/or surgical procedure which is:
 - undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
 - Which would have otherwise required a hospitalization of more than 24 hours.
Treatment normally taken on an out-patient basis is not included in the scope of this definition
- Dental Treatment**
Dental treatment is treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery.
- Disclosure to information norm**
The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- Hospital**
A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
 - has qualified nursing staff under its employment round the clock;

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- b. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - c. has qualified medical practitioner(s) in charge round the clock;
 - d. has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - e. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
- 8. Hospitalization**
 Means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
- 9. Illness**
 Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
 - (a) Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
 - (b) Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 2. it needs ongoing or long-term control or relief of symptoms
 3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 4. it continues indefinitely
 5. it recurs or is likely to recur
- 10. Injury**
 Injury means accidental physical bodily harm, excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 11. Inpatient Care**
 Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
- 12. Intensive Care Unit**
 Intensive care unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 13. Medical Advice**
 Means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
- 14. Medical expenses**
 Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
- 15. Medical Practitioner/ Physician/Doctor:**
 Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
- 16. Medically Necessary Treatment**
 Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
 - a. is required for the medical management of the illness or injury suffered by the insured;
 - b. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - c. must have been prescribed by a medical practitioner,
 - d. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 17. Notification of Claim**
 Notification of claim is the process of notifying a claim to the Insurer or TPA by specifying the timelines as well as the address / telephone number to which it should be notified.
- 18. Reasonable and Customary Charges**
 Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
- 19. Room Rent**
 Room Rent shall mean the amount charged by a hospital for the occupancy of a bed on A per day (24 hours) basis and shall include associated medical expenses.

SECTION B) DEFINITIONS- SPECIFIC DEFINITION

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1. **Accident, Accidental –**
 - a. When in the course of working a railway, an accident occurs, being either a collision between trains of which one is a train, carrying passengers or the derailment of or other accident to a train or any part of a train carrying passenger.
 - b. When in the course of working a railway an untoward incident occurs, in the train carrying passengers (any part of the train) or at the actual departure from the originating station to actual arrival of train at the destination station.
 2. **Acquired Immune Deficiency Syndrome**
means the meanings assigned to it by the World Health Organization. Acquired Immune Deficiency Syndrome shall include HIV (Human Immunodeficiency Virus), encephalopathy (dementia), HIV Wasting Syndrome, and ARC (AIDS Related Complex).
 3. **Adventurous Sports**
Adventurous sports (also called action sports, aggro sports, and Extreme sports) are a popular term for certain activities perceived as having a high level of inherent danger. These activities often involve speed, height, a high level of physical exertion, and highly specialized gear such as racing on wheels or horseback, big game hunting, mountaineering, winter sports, Skydiving, Parachuting, Scuba Diving, Riding or Driving in Races or Rallies, Mountain Climbing, hunting or equestrian activities, rock climbing, pot holing, bungee jumping, skiing, ice hockey, ballooning, hand gliding, diving or under-water activity, river rafting, canoeing involving rapid waters, polo, yachting or boating outside coastal waters.
 4. **Age**
means completed years as at the commencement date of the Policy.
 5. **Dislocation**
A dislocation is a separation of two bones where they meet at a joint. Joints are areas where two bones come together. A dislocated joint is a joint where the bones are no longer in their normal positions.
 6. **1 Period**
Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of pre existing diseases. Coverage is not available for the period for which no premium is received.
 7. **Insured Journey/ Journey** means a one way journey and/or return journey during the Policy Period to a destination within India by a common carrier/owned vehicle/private vehicle.
 8. **Insured Person/s or Insured Beneficiary:**
Insured Person/s or Insured Beneficiary means the persons, or his Family members, named in the Schedule travelling by Indian Railway of all class who book the e-ticket through IRCTC site and opt for this insurance cover, irrespective of the class of the ticket and the benefit will be only against the accident and untoward incident that takes place during actual departure to actual arrival of the train. including 'process of entraining' and 'process of detraining the train' and Vikalp train, short termination and diverted route.
 9. **Nominee**
Nominee is the person selected by the Insured Person/s to receive the benefit in case of death of the Insured Person/s thus giving a valid discharge to the insurer on settlement of claim under a Policy.
 10. **Policy**
This Policy Document, the Schedule and the Proposal, declaration and applicable Endorsements under the Policy. The Policy contains the details of the extent of cover available to the Insured Person/s, the Exclusions under the cover and the terms, conditions, warranties and limitations.
 11. **Policy Schedule**
means the Policy Schedule attached to and forming part of the Policy.
 12. **Policy Period**
The period between and including actual departure time to actual arrival time of the train. including 'process of entraining' and 'process of detraining the train'.
 13. **Pre-existing Condition**
means any condition, ailment or injury or related condition(s) for which Insured Person had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, within 48 months prior to the commencement of the first Policy issued the Insurer.
- Sum Insured**
means the sum as specified in the Schedule to this Policy against the name of Insured Person/s, which sum represents the Company's maximum liability for any or all claims under this Policy during the Policy period against the respective Indemnity/benefit(s) for which the sub-limit of Sum Insured is mentioned in the Schedule to this Policy.
14. **Terrorism:** Means an act or thing by any person or group(s) of persons, whether acting alone or on behalf of or in connection with or in connivance with or at the instance or instigation of any person or group(s) or organisation(s) or associations(s), who are committed or proclaimed to be committed for political, religious or ideological purposes, whether such person or group(s) of persons or organisation(s) or association(s) are or are not banned any law, in such a manner or with intent to threaten the unity, integrity, security or sovereignty of India or to strike terror in the people or any section of the people by using bombs, dynamite or other explosive substances or inflammable substances or firearms or other lethal weapons or poisons or noxious gases or other chemicals or by any other substances (whether biological or otherwise) of a hazardous nature or by any other means whatsoever, with intend to cause, or likely to cause, death or, or injuries to any person or persons or loss of, or damage to, or destruction of, property or disruption of any supplies or services essential to the life of the community or causes damage or destruction of any property or equipment used or intended to be used for the defence of India or in connection with any other purposes of the Government of India, any State Government

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or an of their agencies, or detains any person and threatens to kill or injure such person in order to compel the Government or any other person to do or abstain from doing any act. Provided further that for the above acts appropriate criminal prosecution has been initiated by police and charge sheet has been filed in competent court of criminal jurisdiction, either under special law or under general law.

15. **Train Accident** is as defined under section 123 read with Sections 124 and 124A of the Railways Act, 1989 subject to the qualification that the coverage will be valid from the actual departure of train from the originating station to actual arrival of train at the destination station including 'process of entraining ' and process of detraining ' the train.
16. **"Untoward incident "means—**
 - a. The commission of a terrorist act, or
 - b. The making of a violent attack or the commission of robbery or dacoity ;or
 - c. The indulging in rioting , shoot-out or arson, by any person in or any train carrying passengers or, from the actual departure from originating station to actual arrival of train at destination station including 'process of entraining ' and 'process of detraining the train' and Vikalp train, short termination and diverted route
 - d. The accident falling of any passenger from a train carrying passengers.
17. **You, Your, Yourself/ Your Family** named in the schedule means the person or persons that We insure as set out in the Schedule
18. **We, Us, Our, Ours** means the Bajaj Allianz General Insurance Company Limited.

SECTION C) COVERAGE

The benefits under this scheme to be provided to the Insured Person up to the limit specified and subject to terms and conditions outlined herein, are as following:

I. Death

In case of Death due to accident 100% of sum insured will be paid by the Insurance Company.

Coverage: The Insurance Company shall compensate the nominee or deceased passenger's legal heirs as the case may be for any injury (whilst on a trip covered in the Policy) solely and directly caused by accident occurring during the period of insurance resulting death within 12 calendar months of occurrence of the accident . The sum insured as specified above shall be limit per passengers per Policy Period payable only to the nominee/ Insured Person/s legal heirs.

Special Conditions

- A. If the Insured Person/s dies as a result of the Accident within 12 months of its occurrence, or thereafter for any other covered reason, and a claim for permanent impairment [total disability/partial disability, as the case may be] had been made prior to the death, then payment will be made of the Sum Insured less any sum paid for the permanent impairment, and any sum that was due to be paid for the permanent impairment shall not be paid.
- B. If the Insured Person is not found within 7 years of the disappearance, sinking or wrecking of the Scheduled Railway Carrier in which he was travelling as a fare paying passenger, the Insured Person will be presumed to have died as a result of the Accident.

II. Permanent Total Disability

In case of Permanent Total Disability the 100% of sum insured will be paid by the Insurance Company.

Coverage If during the Policy Period, the insured person sustains Accidental Bodily injury which directly and independently of all other causes results in permanent total disability within 12 months from the date of accident. For the purpose of this cover, Permanent Total Disability shall mean either of the following and compensation will be paid as per table below.

Permanent Total Disability Sum Insured Rs. 10,00,000/-

| The Disablement | Compensation Expressed as a Percentage of Total Sum Insured |
|---|---|
| Permanent Total Disablement | 100% |
| Permanent and incurable insanity | 100% |
| Permanent Total Loss of two Limbs | 100% |
| Permanent Total Loss of Sight in both eyes | 100% |
| Permanent Total Loss of Sight of one eye and one Limb | 100% |
| Permanent Total Loss of Speech 100% | 100% |
| Complete removal of the lower jaw | 100% |
| Permanent Total Loss of Mastication | 100% |
| Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance | 100% |
| Permanent disablement not otherwise provided for under above Items inclusive up to a maximum of sum, Insured | 100% |

III. Permanent Partial Disability

In case of Permanent Partial Disability the 75% of Sum Insured will be paid by the Insurance Company.

Coverage

If during the Policy Period, the insured person sustains Accidental Bodily injury which directly and independently of all other causes results in Permanent Partial Disability within 12 months from the date of accident. For the purpose of this cover, Permanent Partial Disability shall mean either of the following and compensation will be paid as per table below.

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Permanent Partial Disability Sum Insured upto Rs. 7, 50,000/

| The Disablement | Compensation Expressed as a Percentage of Total Sum Insured |
|--|---|
| Permanent Total Loss of Hearing in both ears | 100% |
| Permanent Total Loss of one Limb | 67% |
| Permanent Total Loss of Sight of one eye | 67% |
| Permanent Total Loss of Hearing in one ear | 20% |
| Permanent Total Loss of the lens in one eye | 33% |
| Permanent Total Loss of use of four fingers and thumb of either hand | 53% |
| Permanent Total Loss of use of four fingers of either hand | 27% |
| Permanent Total Loss of use of one thumb of either hand | 27% |
| Permanent Total Loss of one finger of either hand | 7% |
| Permanent Total Loss of use of toes | 20% |
| Established non-union of fractured leg or kneecap | 13% |
| Shortening of leg by at least 5 cms. | 10% |
| Any loss is of the elbow, hip or knee | 27% |
| Any other Permanent Partial not included in above items. | % as assessed by Doctor. |

IV. Hospitalization Expenses for Injury

The Insurance Company shall indemnify the Insured for the expenses, upto Rs.2 lakhs, incurred by the Insured Person/s for Hospitalization and medical treatment, taken on account of any Injury sustained by the Insured Person/s whilst on a train journey during the Period of Insurance.

The Medical Expenses incurred for Hospitalization Treatment during the Risk Period for:

- Room rent, boarding expenses, (Room Rent to be capped at 2% of the sum insured and ICU/CCU to be capped at 4% of the sum insured)
- Nursing,
- Intensive care unit,
- Medical Practitioner,
- Anesthesia, blood, oxygen, operation theatre charges, surgical Appliances,
- Medicines, drugs and consumables,
- Diagnostic procedures,
- The cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
- No OPD charges to be covered. However, procedures followed under day care shall also be covered.
- A Hospital means any institution established for inpatient Care and Day Care treatment for illness and/or injuries and which has been registered as a Hospital with the local authorities
- In case happening of an accident, initial treatment be taken from nearest hospital of accident site and upon written referral of this hospital, treatment be taken from any specialized hospital.

V. Transportation of mortal remains:

If the Insured Person dies during the Risk Period solely and directly due to train Accident and untoward incidents as defined under section 123 read with sections 124 and 124A of the Railways Act 1989, then the Insurance Company will reimburse Rs. 10,000 as the cost of either transporting his mortal remains to his usual place of residence or to a cremation or burial ground.

SECTION D) EXCLUSIONS-STANDARD

I. GENERAL EXCLUSION

The insurance company shall not be liable to make any payment under this benefit in respect of the following:

- Accident while crossing the Railway tracks
- Accident due to breach of law with criminal intent
- Accidents due to disturbance of conscious, strokes, fits or convulsions which affect the entire body.
- Damage of health caused by curative measures, radiations, infection, poisoning except where arise from the accident
- From intentional self-injury, suicide or attempted suicide.
- Whilst under the Whilst engaging in any sort or form of adventurous sport
- Committing any breach of law with criminal intent
- Influence of intoxication, liquor or drugs.
- Directly or indirectly caused or contributed by congenital anomaly, venereal disease, sexually transmitted disease, AIDS or insanity caused by, contributed to or aggravated or prolonged by child birth or from pregnancy
- Any natural cause or disease or medical or surgical treatment unless such treatment becomes necessary due to injury caused by the said untoward incident.
- War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
- Nuclear energy, radiation.
- Claim on account of injury due accident prior to the date & time of journey & post the date & time of journey would be excluded from the scope of the Policy, however any delay in the time of departure & arrival of the respective train would be taken into consideration.
- Claim in instances wherein ticket was booked by the insured; however the train was not boarded. This is irrespective of whether the train ticket was cancelled or not.

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15. Claim in instances wherein ticket was booked by the insured; however the ticket was not confirmed but still the passenger boarded the train.

SECTION D) EXCLUSIONS- SPECIFIC

I. HOSPITALIZATION EXPENSES FOR INJURY

1. The treatment of any illness even if caused by the Accident suffered by the Insured Person except any caused by Accident and requiring immediate medical treatment in order to maintain life or relieve immediate pain or distress.
2. Any medical treatment which was not medically necessary.
3. Plastic or cosmetic surgery unless this is certified by the attending Medical Practitioner to be medically necessary for reconstruction following an Accident.
4. Dental treatment or surgery of any kind, unless to sound natural teeth and necessitated by an Accident.
5. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident
6. Any costs relating to physiotherapy unless undertaken while the Insured Person is hospitalized.
7. Any costs or periods of residence incurred in connection with rest cures or recuperation at spas or health resorts, sanatorium, convalescence homes or any similar institution.
8. Any costs relating to the Insured Person's pregnancy, childbirth or the consequences of either.
9. Any congenital internal or external diseases, defects or anomalies.

SECTION E) GENERAL TERMS AND CLAUSES - STANDARD GENERAL TERMS AND CLAUSES

1. Cancellation

In case of cancellation of tickets, then automatic refund of premium after deduction of administrative charges will be made by IRCTC to the Passenger on their same Account Number through which the ticket has been booked. The details of the same will be provided by IRCTC to Insurance Company on daily basis.

2. Dispute Resolution (Applicable only in cases where this Policy is issued under Commercial Lines of Business)

"The Insurer and Insured may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this Policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

Note : 1. Wherever this Policy is issued under retail lines of business, Arbitration clause shall not be applicable.

2. Arbitration clause shall not be applicable in case of Policies issued under commercial lines of business where Insured has specifically consented for no arbitration clause and no arbitration terms have been annexed to the Policy Schedule/Policy.

3. Grievance Redressal Procedure

Welcome to Bajaj Allianz and Thank You for choosing us as Your insurer.

Please read Your policy and Certificate of Insurance.

The policy and Certificate of Insurance set out the terms of Your contract with us. Please read Your policy and Certificate of Insurance carefully to ensure that the cover meets Your needs.

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. If You are dissatisfied We would like to inform You that We have a procedure for resolving issues, as mentioned herein below. Please include our policy number in any communication. This will help us deal with the issue more efficiently. If You don't have it, please call our Branch office.

First Step

Initially, We suggest You contact the Branch Manager / Regional Manager of the local office. The address and telephone number will be available in the policy.

Second Step

Naturally, We hope the issue can be resolved to Your satisfaction at the earlier stage itself. But if You feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Bajaj Allianz General Insurance Co. Ltd
Bajaj Allianz House, Airport Road
Yerawada, Pune 411006
E-mail: bagichelp@bajajallianz.co.in
Call : 1800-225858 (free calls from BSNL/MTNL lines only)
1800-1025858 (free calls from Bharti users – mobile /landline) or 020-30305858

Grievance Redressal Cell for Senior Citizens

Senior Citizen Cell for Insured Beneficiary who are Senior Citizens

'Good things come with time' and so for our customers who are above 60 years of age We have created special cell to address any health insurance related query. Our senior citizen customers can reach us through the below dedicated channels to enable us to service them promptly

Health toll free number: 1800-103-2529

Exclusive Email address: seniorcitizen@bajajallianz.co.in

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Bajaj Allianz General Insurance has always been known as a forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our scheme of things. In order to provide you with top-notch service on all fronts, We have provided you with multiple platforms via which you can always reach one of our representatives.

Level 1

In case you have any service concern, you may please reach out to our Customer Experience team through any of the following options:

- Our website @ <https://general.bajajallianz.com/BagicNxt/misc/iTrack/onlineGrievance.jsp>
- Call us on our Toll Free No. 1800 209 5858
- Mail us on customercare@bajajallianz.co.in,
- Write to: Bajaj Allianz General Insurance Co. Ltd
 GE Plaza, Airport Road, Yerwada
 Pune, 411006

Level 2

In case you are not satisfied with the response given to you by our team, you may write to our Grievance Redressal Officer Mr. Rakesh Sharma at ggro@bajajallianz.co.in.

Level 3

If you are still not satisfied with the resolution provided, you can further escalate to Mr. Hitesh Sindhwani Head, Customer Experience, at email: head.customerservice@bajajallianz.co.in.

Grievance Redressal cell for Senior Citizens

Senior citizen cell for insured person who are senior citizens

'Good thing comes with time' and so for our customers who are above 60 years of age we have created special cell to address any health insurance related query, Our senior citizen customers can reach us through the below dedicated channels to enable us to service them promptly.

Health toll free number: 1800-103-2529

Email address: seniorcitizen@bajajallianz.co.in

In case your complaint is not fully addressed by the Company, You may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI or call 155255. Through IGMS you can register your complain online and track its status. For registration please visit IRDAI website www.irda.gov.in.

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

If You are still not satisfied, You can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned in annexure I. We request you to visit <http://www.cioins.co.in> for updated details.

Note: Address and contact number of Governing Body of Insurance Council

Council For Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.

Tel.: 022 - 69038801/03/04/05/06/07/08/09

Email: inscoun@cioins.co.in

Cashless facility offered through network hospitals of Bajaj Allianz only. Cashless facility at 3300+ Network hospitals PAN India.

Please visit our website for list of network hospitals and network Diagnostic Centres, Website: www.bajajallianz.com or get in touch with 24*7 helpline number: 1800-103-2529 (toll free) / 020-30305858

SECTION E) GENERAL TERMS AND CLAUSES - SPECIFIC TERMS AND CLAUSES

1. Reasonable Care

The Insured person shall take all reasonable steps to safeguard against any accident or injury that may give rise to any claim under this Policy.

2. Observance of terms and conditions

The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured Person, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

3. Electronic Transactions

The Insured Person agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

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4. Laws governing the Contract

1. This contract shall be exclusively governed by the laws of India for the time being in force.
2. Irrespective of the place of performance or place of payment under the contract, the contract shall be deemed to have been made at New Delhi.

5. Jurisdiction of Courts

The Courts of New Delhi shall alone have jurisdiction to decide any dispute arising out of or in respect of the contract.

SECTION E) GENERAL TERMS AND CLAUSES – OTHER TERMS AND CLAUSES

1. CLAIMS SETTLEMENT

I. Claims Settlement process

- a. The insurance company (ies) shall process the claim application submitted by the Insured Person/s or Insured Beneficiaries. The settlement shall be done as per these terms and conditions.

II. Claims intimation:

Claims intimation should be immediate but not later than 4 months after the event has taken place. The intimation can be done through:-

- a. Online through site of Insurance Company
- b. Call centre of Insurance Company or
- c. By registered post or courier

III. Documentation required:

- a. In case of death:
 - Report of the Railway Authority confirming the accident of the train in which the Insured Person/s are travelling.
 - Report of the Railway Authority carrying the details of the passengers declared dead.
 - Duly Completed Personal Accident Claim Form signed by Nominee / Legal Heir along with the NEFT mandate details & cancelled cheque
 - Photo identity proof of nominee
 - For Death Claims, claim will be settled only to nominee declared at the time of buying insurance through IRCTC portal
 - In absence of nominee, claim will be paid to Legal Heir only – as per Legal Heir / Succession Certificate
- b. In case of Permanent Total Disability /Permanent Partial Disability
 - Report of the Railway Authority confirming the accident of the train in which the Insured Person/s are travelling.
 - Report of attending doctor confirming the extent of disability..
 - Medical bills corresponding to doctor's prescription.
 - Duly Completed Personal Accident Claim Form signed by insured / Nominee
 - Attested copy of disability certificate from Civil Surgeon of that Hospital in which the treatment has undergone stating percentage of disability.
 - Attested copy of FIR.
 - All X-Ray / Investigation reports and films supporting to disablement.
 - Claim form with NEFT details & cancelled cheque of the beneficiary
 - Photograph before & after disability
- c. In case of Hospitalization Expenses for Injury
 - Report of the Railway Authority confirming the accident of the train in which the Insured Person/s are travelling.
 - Medical bills corresponding to doctor's prescription.
 - Duly Completed Personal Accident Claim Form signed by insured / Nominee
- d. In case of Transportation of mortal remains
 - Report of the Railway Authority confirming the accident of the train in which the Insured Person/s are travelling.
 - Report of the Railway Authority carrying the details of the passengers declared dead
 - Photo identity proof of nominee.
 - In absence of nominee, claim will be paid to Legal Heir only – as per Legal Heir / Succession Certificate.

All documents related to claims should be submitted to:

Health Administration Team

Bajaj Allianz General Insurance Co. Ltd
2nd Floor, Bajaj Finserv Building
Viman Nagar, Pune 411014
Toll Free no: 1800 209 5858

2. Claim settlement:

After the receipt of documents, Insurance Company should process the claim and send the cheque/pay by electronic payment/NEFT to customer/legal heir within 15 days of the receipt of document. If the documents are incomplete, 2 reminders should be sent to the customer for documents in a span of 1 month.

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If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

| NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES | |
|--|---|
| Office Details | Jurisdiction of Office Union Territory, District) |
| AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in | Gujarat, Dadra & Nagar Haveli, Daman and Diu |
| BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in | Karnataka. |
| BHOPAL - Insurance Ombudsman Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in | Madhya Pradesh Chattisgarh. |
| BHUBANESHWAR - Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in | Orissa. |
| CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in | Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh. |
| CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in | Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh. |
| DELHI - Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in | Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh. |

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| GUWAHATI - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in | Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. |
| HYDERABAD - Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad-500004. Tel.: 040- 23312122 Email: bimalokpal.hyderabad@cioins.co.in | Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry. |
| JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi-II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in | Rajasthan. |
| ERNAKULAM - Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in | Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry. |
| KOLKATA - Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in | West Bengal, Sikkim, Andaman & Nicobar Islands. |
| LUCKNOW - Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in | Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.. |
| MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in | Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane). |

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| NOIDA - Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in | State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur. |
| PATNA - Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in | Bihar, Jharkhand. |
| PUNE - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune-411030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in | Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region). |

“List of Ombudsman offices established by the Central Government for redressal of grievance are also available at <https://www.cioins.co.in/Ombudsman>”

Note: Address and contact number of Governing Body of Insurance Council:

Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe,
 S. V. Road, Santacruz (W), Mumbai - 400 054.

E-mail: inscoun@cioins.co.in, **Tel:** 022 -69038800/69038812, **Website:** <https://www.cioins.co.in>