

EMERGENCYHOTEL ACCOMMODATION FOR FAMILYMEMBER
(Rider in Conjunction with any Bajaj Allianz General Insurance Policy Covering Overseas Travel)

CUSTOMER INFORMATION SHEET
UIN: IRDA/NL-HLT/BAGI/P-T/V.I/60/14-15

S. no.	TITLE	DESCRIPTION	REFER TO
1	Product Name	EMERGENCY HOTEL ACCOMMODATION FOR FAMILY MEMBER	
2	What am I covered for:	<p>In consideration of the payment of additional premium, it is hereby agreed and declared that the Policy to which this rider is attached is extended to reimburse the actual cost of hotel accommodation for one family member of the insured who has traveled from India to attend the insured following the hospitalization of the insured as a result of an accidental injury or sickness covered under the policy to which this rider is attached subject to the following conditions:</p> <p>a) The attending physician in writing has advised the necessary attendance of a Family Member of the Insured b) On the satisfaction of the Insurance company that the attendance of a family Member is necessary c) Provided that no family member has accompanied the insured during his visit abroad or is with the insured at the time of hospitalization. d) The expenses payable in respect of this Rider shall be limited to the actual expenses or the Sum Insured mentioned in the Policy Schedule which ever is less incurred towards the cost of Hotel accommodation of the family member from the date of arrival in the foreign country and until the date of discharge from the hospital of the insured. For this purpose, family member shall mean spouse, parent, children (above 18 years of age) or in-law of the insured.</p>	Rider Wordings
3	What are the major exclusions in the policy:	Exclusions applicable to "Personal Accident" and "Medical Expenses and Medical Evacuation" Section of the Policy to which this rider is attached	
4	Waiting Periods	NA	
5	Survival Period	NA	
6	Payout Basis	Indemnity Basis (The Company's Liability in respect of this Rider shall be limited to the actual expenses of hotel accommodation or the Sum Insured mentioned in the Policy Schedule which ever is less.)	Rider Wordings
7	Cost Sharing	Co-payment of 10% of the admissible claim amount subject to minimum of USD 50 in respect of each and every claim	
8	Renewal Conditions	The Rider can not be renewed however the Rider can be extended as per your requirement only in conjunction with the base policy to which this rider is attached.	
9	Renewal benefits	Not Applicable	
10	Policy Cancellation	Since this Rider is given in conjunction with the base policy covering overseas travel, the cancellation provisions applicable to the Base Policy shall also apply to this Rider. Hence, the minimum cancellation charges mentioned in the Base Policy document shall include the Rider Cancellation. This Rider once opted with the Base Policy	

	cannot be cancelled unless the Base Policy is cancelled.	
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Disclaimer: The information mentioned above is illustrative and not exhaustive. Information must be read in conjunction with the Product Brochure and Policy Document. In case of any conflict between the Customer Information Sheet and the Policy Document, the terms and conditions mentioned in the Policy Document shall prevail.