

EMERGENCY HOTEL EXTENSION FOR INSURED AND FAMILY MEMBERS
(Rider in Conjunction with any Bajaj Allianz General Insurance Policy Covering Overseas Travel

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 EXTENSION FOR INSURED AND FAMILY MEMBERS	
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 pay for the costs of Hotel accommodation of the Insured and his family members under the following circumstances:</p> <p>A) Hospitalization of the Insured arising out of illness or accident during the policy period which is covered under “Personal Accident” and “ Medical Expenses and Medical Evacuation” Sections of the policy to which this rider is attached.</p> <p>B) The Insured and his family members are unable to travel on the Scheduled Date of Departure as the insured is confined to the Hospital and therefore would be required to post pone their date of departure to another date</p> <p>C) Insured and his family members would be required to stay in a Hotel from the date of discharge from the hospital of the insured until the revised Date of Departure.</p> <p>D) Subject to the above conditions, The expenses payable under this clause will be the reasonable expenses incurred towards the cost of Hotel accommodation of the insured and his family members only from the date of discharge from the hospital of the insured until the revised date of departure or the expiry of seven days from the date of discharge of the insured from the hospital whichever is earlier .</p> <p>For this purpose, family member shall mean spouse, parent, children or in-law of the insured.</p>	Rider Wordings
3	What are the major exclusions in the policy:	It is agreed and declared that this benefit shall be extended only if the Hospitalization of the Insured is admissible under the “Personal Accident” and “Medical Expenses and Medical Evacuation” Sections 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.	<i>Caringly yours</i>
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.	

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.