

1. Proposal form is a mandatory document for every travel policy issued even from agents end.
2. This Rider cannot be taken on standalone basis and is to be taken in Conjunction with any Bajaj Allianz Overseas Travel Insurance Policy
3. Sum Insured for this Rider needs to be Opted at the base policy inception and cannot be enhanced or reduced once policy is inceptioned.
4. Sum Insured for this Rider cannot be enhanced or reduced at the time of Extension and shall remain the same as the Originally Opted Sum Insured.
5. This Rider is provided on Indemnity Basis

■ Bajaj Allianz

Bajaj Allianz General Insurance Company Limited 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 in-depth market knowledge and goodwill of Bajaj. Over a period of very short time the Company has earned a reputation of being a "Customer First Company".

■ Who can purchase this Rider?

Indian citizens going overseas who have a valid Indian passport. Please note this Rider cannot be taken on stand alone basis and is to be taken in Conjunction with any Bajaj Allianz Overseas Travel Insurance Policy

■ When can you opt for this Rider?

You can opt for this Rider along with any Bajaj Allianz General Insurance Policy Covering Overseas Travel. This Rider cannot be taken on stand alone basis,

■ What is covered?

This Rider extends to pay the Insured reasonable additional travel and accommodation expenses necessarily incurred for the replacement of the Insured Person if under the following circumstances the Insured Person is unable to carry out his occupational duties for a period of more than 10 days:

- A. Hospitalization of the Insured Person due to Accident or Illness
- B. Disablement of an Insured Person which totally prevents that Insured Person from carrying out his occupational duties
- C. Death of a Spouse, parent, child, brother, sister, parent-in-law,

- D. Compulsory quarantine at the foreign location, jury service or witness call of an Insured Person at the foreign location
- E. Insured Person's presence being required by the police following burglary at the Insured Person's place of residence in India.

It is agreed and declared that the Company's Liability in respect of this Rider shall be limited to following expenses:

- a. The to and fro travel expenses incurred in respect of the employee chosen for the replacement of the Insured Person.
- b. The reasonable expenses incurred for the accommodation of the replacement of the Insured Person which shall cease immediately on resumption of occupational duties by the Insured Person.

The Company's Liability 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.

■ Can this Rider be Opted midterm?

This Rider will have to be Opted at Inception of the base policy and no midterm inclusion is allowed.

■ What are the various Sum Insured options available under this Rider?

USD 1000
USD 2000
USD 3000
USD 4000

■ Can the Sum Insured be increased mid term?

The Sum Insured for this Rider has to be Opted at Inception of the base policy and cannot be revised during the period of insurance.

■ What are the Exclusions applicable to this Rider?

Exclusions applicable to "Personal Accident" and "Medical Expenses and Medical Evacuation" Section of the Policy to which this rider is attached

■ What is the Co-Payment under this Rider?

The Insured shall bear a co-payment of 10% of the admissible claim amount subject to minimum of USD 50 in respect of each and every claim.

■ What is the Cancellation Process for this Rider?

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. But this Rider once opted with the Base Policy cannot be cancelled unless the Base Policy is cancelled.

■ What is the Premium of this Rider?

Per Person Premium Rates:

Sum Insured	1000 USD	2000 USD	3000 USD	4000 USD
Premium Excluding Service Tax and Swachh Bharat Cess	Rs. 1 Per Day / Subject to Minimum of 5 Rs.	Rs. 2 Per Day / Subject to Minimum of 10 Rs.	Rs. 3 Per Day / Subject to Minimum of 15 Rs.	Rs. 4 Per Day / Subject to Minimum of 20 Rs.

■ Is Extension of cover applicable under this Rider?

The period of the Rider can be extended only if the period of the base policy is extended and the period of extension shall be identical to the period of extension of the base policy. Sum Insured during the extension period shall be identical to the Sum Insured of the Rider opted at inception of the base policy and no revision in Sum Insured is allowed.

■ For Extension of the Rider below Per Person Premium Rate is applicable

Sum Insured	1000 USD	2000 USD	3000 USD	4000 USD
Premium Excluding Service Tax and Swachh Bharat Cess	Rs. 2 Per Day / Subject to Minimum of 10 Rs.	Rs. 3 Per Day / Subject to Minimum of 15 Rs.	Rs. 5 Per Day / Subject to Minimum of 25 Rs.	Rs. 6 Per Day / Subject to Minimum of 35 Rs.

■ What is the Policy Buying Process?

1. Discuss the policy benefits, coverage and premium details with your insurance advisor / Insurance Company.
2. Actively seek information on the charges and exclusions under the policy
3. Fill the Proposal Form stating all required details.
4. Ensure that the information given in the Proposal Form is complete, accurate and sign the Proposal Form.
5. Submit all documents which are mandatory such as Proposal Form, Passport Copy etc.
6. In order to avail of the insurance cover, the premium will have to be paid to us before commencement of the risk.
7. The Policy Schedule and Policy Wordings will be sent to your mailing address mentioned on the Proposal Form.

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

Country	Toll Free number
USA (001)	18665876903
Canada (001)	18669143705
Australia (061)	0011+800 10002005
Austria (043)	00+800 10002005
Belgium (032)	00+800 10002005
Denmark (045)	00+800 10002005
Finland (358)-carrier TS	990+800 10002005
Finland (358)-carrier Elisa	999+800 10002005
France (033)	00+800 10002005
Germany (049)	00+800 10002005
Hong Kong (852)	001+800 10002005
Hungary (036)	00+800 10002005
Ireland (353)	00+800 10002005
Israel (972)	014+800 10002005
Italy (039)	00+800 10002005
Malaysia (060)	00+800 10002005
Netherlands (031)	00+800 10002005
New Zealand (064)	00+800 10002005
Norway (047)	00+800 10002005
Philippines (063)	00+800 10002005
Portugal (351)	00+800 10002005
Singapore (065)	001+800 10002005
So. Korea (082)-carrier Telecom	001+800 10002005
So. Korea (082)-carrier Dacom	002+800 10002005
Spain (034)	00+800 10002005
Sweden (046)	00+800 10002005
Switzerland (041)	00+800 10002005
Thailand (066)	001+800 10002005
UK (044)	00+800 10002005

When dialing a universal toll free number the caller must first dial the appropriate country's int'l access(+) as illustrated above.

Fax : 91-20-30512207 | travel@bajajallianz.co.in

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

BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA,
PUNE - 411006. IRDA REG NO.: 113.

FOR ANY QUERY (TOLL FREE)
1800-209-0144 / 1800-209-5858

www.bajajallianz.com

@ bagichelp@bajajallianz.co.in

Policy holders can download Insurance Wallet for one -touch access Available on:  

Bajaj Allianz Replacement and rearrangement of staff



Rider in Conjunction with any
Bajaj Allianz General Insurance
Policy Covering Overseas Travel

