

CUSTOMER INFORMATION SHEET



REPLACEMENT AND REARRANGEMENT OF STAFF

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

UIN: IRDA/NL-HLT/BAGI/P-T/V.I/69/14-15

S. no.	TITLE	DESCRIPTION	REFER TO
1	Product Name	REPLACEMENT AND REARRANGEMENT OF STAFF	
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 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:</p> <ul style="list-style-type: none"> 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. <p>It is agreed and declared that the Company's Liability in respect of this Rider shall be limited to following expenses:</p> <ul style="list-style-type: none"> 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. 	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 for travel and accommodation incurred for the replacement of the Insured Person 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	<p>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.</p>	
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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.