

TRAVEL ACE- DOMESTIC (GROUP)

CUSTOMER INFORMATION SHEET

This document provides key information about your policy. You are advised to go through your policy document

SI No	Title	Description	Policy Clause Number
1	Name of Insurance Product	Travel Ace- Domestic (Group)	
2	Policy Number	Kindly refer to Your Policy schedule	
3	Type of Insurance	Domestic Travel Pay-outs are mixed Indemnity and or Benefit payment basis.	
4	Sum Insured (Basis)	Kindly refer to Your Policy schedule	
5	Policy Coverage (What the Policy Covers)	Coverages	Section C
		PART -1	
		Personal Accident:	Section C Part 1.1
		A. Death Nominee will be paid 100% of the sum assured shown under the schedule, if during the Policy Period the insured meets with Accidental Bodily Injury that causes death within 12 Months.	
		Disappearance- In the event of Insured Beneficiary's disappearance, following a forced landing, stranding, sinking or wrecking of a conveyance in which Beneficiary was known to have been travelling as an occupant, Beneficiary's disappearance shall be deemed as death after Twelve (12) months.	
		B. PERMANENT TOTAL DISABILITY If the insured meets with Accidental Bodily Injury during the Policy Period that causes Permanent Total Disability within 12 months, agrees to pay the Sum Insured.	
C. PERMANENT PARTIAL DISABILITY If the insured meets with Accidental Bodily Injury during the Policy Period that causes Permanent Partial Disability within 12 months, specific percentage of the sums assured will be paid.			
	ACCIDENTAL DEATH & DISABILITY- COMMON CARRIER (AD&D): Insured Beneficiary sustains Accidental Bodily Injury which directly and independently of all other causes within 12 months from the Date of Incident results in Death or Permanent Total Disablement, the Company shall pay the specified Sum Insured.	Section C. Part 1.2	
	REPATRIATION OF MORTAL REMAINS: Insured Beneficiary sustains Accidental Bodily Injury which directly and independently of all other causes results in immediate Death of the Insured Beneficiary, Nominee will receive lump sum amount as specified.	Section C. Part 1.3	
	LIFESTYLE MODIFICATION BENEFIT: Beneficiary sustains Accidental Bodily Injury, specified Sum Insured Benefit will be paid as mentioned in Policy Schedule towards lifestyle modifications caused due to "Permanent Total Disability" and "Permanent Partial Disability".	Section C. Part 1.4	
	CHILDREN EDUCATION BENEFIT:	Section C. Part 1.5	

	Insured Beneficiary sustains Accidental Bodily Injury which directly and independently of all other causes results in Death or Permanent Total Disability within twelve (12) months, Sum Insured stated will be paid.	
	FRACTURE CARE BENEFIT: Insured Beneficiary sustains Accidental Bodily Injury which directly and independently of all other causes results in fracture(s) of bone(s), the Company shall pay a fixed percentage of Fracture Care Sum Insured.	Section C. Part 1.6
	EMERGENCY HOSPITALIZATION EXPENSES FOR INJURY: Insured Beneficiary sustains Accidental Bodily Injury requiring Insured Beneficiary's hospitalization for a minimum period of 24 hours on the advice of a Doctor/ Medical Practitioner, The Company shall indemnify the Insured Beneficiary, for Usual, Reasonable and Customary expenses up to Sum Insured. Extension: Emergency Hospitalization Expenses for Sickness	Section C. Part 1.7
	HOSPITAL DAILY ALLOWANCE FOR INJURY: Insured Beneficiary sustains Accidental Bodily Injury requiring Insured Beneficiary's hospitalization for a minimum period of 24 hours on the advice of a Doctor/ Medical Practitioner, We will pay Insured Beneficiary Daily Allowance as stated in the Certificate of Insurance. Extension: Emergency Hospital Daily Allowance for Sickness	Section C. Part 1.8
	EMERGENCY AMBULANCE COVER: Insured Beneficiary sustains Accidental Bodily Injury or required Emergency Care for Sudden Sickness/Illness, the Company shall indemnify the Insured Beneficiary, for Usual, Reasonable and Customary expenses incurred for air or road ambulance services (as opted).	Section C. Part 1.9
	OPD EXPENSES FOR INJURY: Insured Beneficiary sustains Accidental Bodily Injury, requiring the Insured Beneficiary to immediately consult a Specialist Medical Practitioner on Out-Patient department basis, the Company shall indemnify the Insured Beneficiary up to the Sum Insured. Extension: Emergency OPD Expenses for Sickness	Section C. Part 1.10
	COMPASSIONATE VISIT FOR INJURY: Insured Beneficiary sustains Accidental Bodily Injury which results in Insured Beneficiary's hospitalization, the Company shall reimburse the Insured Beneficiary up to the Sum Insured. Extension: Compassionate Visit for Sickness	Section C. Part 1.11
	REPLACEMENT AND REARRANGEMENT OF STAFF: Insured Beneficiary is unable to carry out his/her occupational duties for a period of more than 10 days. Extension: a. Sporting Activities Cover b. Adventure Sports Cover	Section C. Part 1.12
	PART II. TRIP CONTINGENCIES	
	TRIP CANCELLATION: The Company shall indemnify Insured Beneficiary A. Cancellation by the Travel Operator/ Service Supplier B. Cancellation by Insured Beneficiary due to named perils C. Any Reason Cancellation	Section C. Part 2.13
	TRIP DELAY: Company shall pay fixed benefit per trip and up to number of trips as specified in the Certificate of Insurance. Option 1 – Named Perils Option 2 – Any Reason Trip Delay	Section C. Part 2.14

	<p>DELAY OF CHECKED-IN BAGGAGE: The Company shall pay amount as opted per trip Option 1: Pay-out Fixed Benefit basis Option 2: Indemnity Basis: emergency purchase of toiletries, medication and clothing to replace those contained in the Checked Baggage</p>	Section C. Part 2.15
	<p>TRIP INTERRUPTION: The Company shall indemnify Insured Beneficiary following conditions-</p> <ol style="list-style-type: none"> 1. Death or Serious injury minimum two days of hospitalization. 2. Storm, Flood, Hurricanes, or Natural Disaster at the place of origin or destination. 3. Insured Beneficiary's presence being required by judicial authority. 4. Involuntary loss of Job and or retrenchment. 5. Political Unrest, Travel prohibition at the destination, declared by Government/ Concerned Author 	Section C. Part 2.16
	<p>MISSED CONNECTION: The Company shall pay a fixed benefit as mentioned in Certificate of Insurance in case Insured Beneficiary's failure to board the connecting flight/train as per itinerary, any time during the Trip within the Period of Insurance.</p>	Section C. Part 2.17
	<p>TRIP EXTENSION: This cover will compensate in case Beneficiary's Trip is extended beyond original schedule due to listed reason incurred for accommodation and transportation.</p>	Section C. Part 2.18
	<p>TRAVEL INCONVENIENCE COVER:</p> <ol style="list-style-type: none"> A. MISSED EVENT COVER B. OVERBOOKING COVER C. SERVICE INCONVENIENCE COVER 	Section C. Part 2.19
<p>PART III MISCELLANEOUS CONTINGENCIES</p>		
	<p>LOSS OF PERSONAL BELONGINGS:</p> <ol style="list-style-type: none"> A. LOSS OF PORTABLE EQUIPMENT Extension- Accidental Laptop Damage Cover B. LOSS OF BAGGAGE C. LOSS OF DOCUMENTS AND CARDS D. LOSS OF DOCUMENTS AND CARDS 	Section C. Part 3.20
	<p>PERSONAL LIABILITY: The cover pays for incurred for which Insured Beneficiary is legally liable if He/She has caused loss or damage to property of third party.</p>	Section C. Part 3.21
	<p>LEGAL EXPENSES COVER: The cover pays prosecution cost for claiming damages or compensation against third party.</p>	Section C. Part 3.22
	<p>ALTERNATIVE TRANSPORT AND EMERGENCY ACCOMMODATION EXPENSES COVER: The covers will pay for alternate transportation taken to reach to Your destination or emergency accommodation required due to listed insured perils.</p>	Section C. Part 3.23
	<p>HIJACK COVER: Insured Beneficiary is detained by hijackers following hijacking of any Aircraft in which He/she was travelling, the Company shall pay the Sum Insured specified</p>	Section C. Part 3.24
	<p>EXTENDED PET STAY COVER: This covers expenses incurred by of Insured Beneficiary's for extended stay of their pet in a pet house while Beneficiary is travelling.</p>	Section C. Part 3.25
	<p>HOME BURGLARY AND THEFT: The covers will pay for damages and/or losses caused by Burglary and theft at Insured Beneficiary's home</p>	Section C. Part 3.26
	<p>STANDARD FIRE AND SPECIAL PERILS COVER:</p>	Section C. Part 3.27

		<p>The coverage shall be as per Bajaj Allianz General Insurance Company Ltd. Bharat Griha Raksha Policy Wordings in Annexure available on our website.</p> <p>Extension- Pandemic Cover The Company shall indemnify Insured Beneficiary's Legal Heir(s) on death of Insured Beneficiary due to Pandemic against contingency(ies) covered in Opted Sections after Policy inception date and / or any time during the Trip (Insured Journey) whilst the policy is in force.</p>	
<p>6</p>	<p>Exclusions (What the policy does not cover)</p>	<p>General Exclusions Applicable to All Sections</p> <ol style="list-style-type: none"> 1. The Insured's participation in any naval, military or air force operations. 2. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property. 3. The loss or destruction or damage to any property arising from: <ol style="list-style-type: none"> a. Ionizing radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly. c. Asbestosis or any related Sickness or Disease resulting from the existence. 4. The Insured's actual or attempted engagement in any criminal or other unlawful act. 5. Any consequential losses. 6. In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country. 7. The insured engaging in air travel unless he flies as a passenger on an Airline. <p>EXCLUSION- SPECIFIC</p> <p>Part I - Accidental and Sickness Contingencies</p> <ol style="list-style-type: none"> 1. Any routine physical or other examination, vaccination, vitamins where there is no objective indication. 2. Any routine dental examination, corrective treatment 3. The cost of spectacles, contact lenses, 4. Any medical Evacuation undertaken without the consent of the Insurer. 5. Any Claim arising when You are: <ul style="list-style-type: none"> • Travelling against the advice of a Physician; or • Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by You in Your proposal; or • Travelling for the purpose of obtaining treatment; or • Receiving treatment for a terminal medical condition • Routine medication which commenced before Your trip start 6. Any Pre-existing ailment or disease existing prior to the commencement of the Policy Period or Period of Insurance and or its related complications. 7. Suicide, attempted suicide or willful Self-inflicted injury or Illness. 8. Alcoholism, drunkenness or the abuse of drugs and or intoxicating substances. 9. Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing. 10. Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure. 	<p>Section D.</p>

		<p>11. Whilst You are engaged in adventure sports unless opted for Adventure Sports Cover</p> <p>12. Your participation in any sport activity unless opted for Sporting Activities Cover.</p> <p>13. Expenses incurred due to Accidents as a driver/rider on motorized vehicles unless at the time of the Accident You are in possession of a valid driving license and while riding a two wheeler You are wearing a safety crash helmet.</p> <p>14. Any Accident occurred due to lack of diligence in following the rules & regulations of local government authorities.</p> <p>15. Losses arising directly or indirectly from hazardous activities involving self-exposure to needless peril.</p> <p>16. Cost of Experimental, unproven or non-standard treatment.</p> <p>17. Treatment by any other system other than modern medicine.</p> <p>18. Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.</p> <p>19. Cosmetic surgery unless required due to accidental injuries.</p> <p>20. Costs related to chiropractitioner,</p> <p>21. Pandemic Diseases excluding Epidemic and Endemic. Pandemics are covered only if opted for Extension 8. Pandemic Cover</p> <p>22. Death on account of treatment of any Sickness or disease or surgery of any kind except surgery as a result of accidental bodily injury.</p> <p>23. Death on account of any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.</p> <p>24. Experimental, unproven or non-standard treatment.</p> <p>25. Accidental Bodily Injury that the Insured Beneficiary meets with:</p> <ol style="list-style-type: none"> a. Through deliberate or intentional, unlawful or criminal act, error, or omission. b. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs. c. As a result of any curative treatments or interventions that you carry out or have carried out on your body. d. Arising out of your participation in any naval, military or air force operations. <p>26. Insured Beneficiary's consequential losses of any kind or your actual or alleged legal liability.</p> <p>Applicable to Section 13 of Part II Trip Cancellation Section C. Any reason cancellation):</p> <ol style="list-style-type: none"> 1. Involuntary loss of Job due to any criminal activity, moral hazards, disciplinary action, non-performance and retirement. <p>Applicable to Section 14 of Part II ("Trip Delay") The company will not pay for</p> <ol style="list-style-type: none"> 1. Any delay due to a hazard which was made public or known to the Insured Beneficiary prior to the purchase of this policy or prior to booking of flight ticket. 2. For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked. <p>Applicable to Section 15 of Part II ("Delay of Checked-in Baggage") The company will not pay for "delay of Checked-in Baggage" while returning to "Home".</p> <p>Applicable to Section 20 of Part III ("Loss of Personal Belonging")</p> <ol style="list-style-type: none"> 1. Loss due to Beneficiary's negligence, or acting in a non-prudent manner, or leaving personal belongings unattended 2. Jewelry and Valuables. 	
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7	Waiting Period	Not Applicable	
8	Financial Limits of Coverage	Payouts are mixed Indemnity and or Benefit payment basis. A co-payment/deductible as and mentioned on the policy schedule will be triggered once claim is admissible under policy terms and conditions.	
9	Claims/claims procedure	<p>Claims Procedures Cashless Claims Procedure:</p> <ol style="list-style-type: none"> i. Cashless treatment is only available at Network Hospitals Insured must intimate us before treatment and request pre-authorization by way of the written form. ii. We will review each claim for Medical Expenses, coverage and accordingly issue an authorization letter either to You or the Network Hospital. <p>Reimbursement Claim Procedure of All Sections</p> <ol style="list-style-type: none"> i. You or your representative must provide documentation within 30 days of the loss, including a written claim and all supporting documents listed below. ii. Prompt submission of the required documents will help the claim processing unit assess your claim efficiently iii. In order to expedite processing of the claim you must send the documents immediately via email at travel@bajajallianz.co.in. <p>Turn around time(TAT) for claim settlement: Turnaround time (TAT) for claim settlement:14 days working days of complete set of claim documents</p>	

		<p>Helpline numbers Toll-free: +91 124617472</p> <p>Downloading /getting claim forms Travel Insurance Claim Process Accident Insurance Claim (bajajallianz.com)</p>	
10	Policy Servicing	<p>Call centre number(Toll free): 1800-209-5858</p> <p>Details of Company officials: Branch-wise GRO details can be found on the below link. https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf</p>	
11	Grievances /Complaints	<p>Grievance Redressal Procedure:</p> <ol style="list-style-type: none"> Toll-free number 1-800-209- 5858 or 020-30305858, Say “Hi” on WhatsApp on +91 7507245858 Branches for resolution of your grievances /complaints, the Branch details can be found on our website: www.bajajallianz.com/branch-locator.html Register your grievances / complaints on our website: www.bajajallianz.com/about-us/customer-service.html E-mail <ul style="list-style-type: none"> Level 1: bagichelp@bajajallianz.co.in and for senior citizens to seniorcitizen@bajajallianz.co.in Level 2: In case you are not satisfied with the response given to you at Level 1 you may write to our Grievance Redressal Officer at ggro@bajajallianz.co.in Level 3: If in case, your grievance is still not resolved, and you wish to talk to our care specialist, please give a missed call on +91 8080945060 OR SMS To 575758 and our care specialist will call you back If you are still not satisfied with the decision of the Insurance Company, you may approach the Insurance Ombudsman, established by the Central Government for redressal of grievance. Detailed process along with list of Ombudsman offices are available at www.cioins.co.in/ombudsman 	Section E.7
12	Things to remember	<p>Nomination- The Insured Beneficiary/policyholder is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the Insured Beneficiary/policyholder. Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the Policy is made. In the event of death of the Insured Beneficiary/policyholder, the Company will pay the nominee {as named in the Certificate of Insurance /Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Insured Beneficiary/policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.</p> <p>Free Look Period –</p> <ol style="list-style-type: none"> Single Trip Insurance - Free look period is not applicable. Annual Multi Trip Policy - You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy provided no trip has been commenced. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation and You will be refunded the premium paid by You after adjusting the amounts spent on stamp duty charges and proportionate risk premium. You can cancel Your Policy only if You have not made any claims under the Policy. All Your rights under this Policy will immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy. 	

Bajaj Allianz General Insurance Co. Ltd.

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Call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)
Issuing Office:



13	Your Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement Disclosure of other material information during the policy period.	
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.			

Declaration by policy holder

I have read the above and confirm having noted the details

Place

Date:

Signature of Policy holder

Note: Web link for downloading the product related documents

<https://www.bajajallianz.com/travel-insurance-online/travel-insurance-documents.html>