

TRAVEL ELECT

CUSTOMER INFORMATION SHEET

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

Sl No	Title	Description	Policy Clause Number
1	Name of Insurance Product	Travel Elect	
2	Policy Number	Kindly refer to Your Policy schedule	
3	Type of Insurance	Overseas Travel Insurance 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
		Personal Accident: Covers is the insured sustains accidental bodily injury during the course of insured journey	Section C.1
		Medical Expenses and Medical Evacuation:	Section C.2
		Repatriation:	Section C.3
		Loss of Checked Baggage: Coverage for complete and permanent loss or destruction of the Insured's Checked Baggage	Section C.4
		Accidental Death & Disability (Common Carrier): Covers Death or Permanent Total Disablement due to accidently bodily injury suffered while travelling overseas in common carrier such as rail, bus, tram or aircraft	Section C.5
		Loss of Passport: Covers expenses necessarily incurred by the insured in obtaining a duplicate or fresh passport.	Section C.6
		Personal Liability: Benefit to pay damages to Third Party Civil Claims arising out of Accident Bodily Injury or Accidental Property Damage occurring during overseas trip.	Section C.7
		Hijack cover: For each 24 hour period the insured is detained by hijackers following hi-jacking of any aircraft in which the insured is travelling, the Company will pay the sum specified	Section C.8
		Trip Delay: Company shall indemnify only one event of trip delay during policy period for any trip booked to travel from Republic of India or travel to Republic of India This benefit is payable only for one event of Trip delay during the policy period.	Section C.9
		Hospitalization Daily Allowance: Policy extends daily allowance benefit for an event of hospitalization which is also admissible under medical section of the policy.	Section C.10
		Golfer's Hole-in-one: Policy extends a benefit for celebration on achieving a Golfers hole-in-one at any United States Golfers Association (USGA) recognized golf course anywhere in the world except India during the Insured Journey.	Section C.11
		Trip Cancellation: Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable cancellation of the trip prior to its commencement.	Section C.12
Trip Curtailment: Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable curtailment of Insured Journey.(Cutting Short by early return to India)	Section C.13		

		Delay of checked baggage – Coverage for personal expenses to replace those contained in checked baggage if the arrival of which is delayed for more than 12 hours beyond the time mentioned on the ticket.	Section C.14
		Home Burglary Insurance: Covers loss of or damage to contents of insured's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted Burglary and/or Robbery during the policy period	Section C.15
		Emergency Cash Benefit: Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up.	Section C.16
		Missed Connection: If the air craft on which the insured is booked to travel from India is delayed beyond 12 hours than the original scheduled arrival time at the destination of the connecting flight resulting in the insured missing the connecting flight, the company will pay the sum mentioned in the schedule towards missed connection.	Section C.17
		Difference in airfare due to delayed or early return: The company will pay for the fare difference for economy class return ticket if the insured returns back to India before or after the scheduled date of return, due to illness or accident, and original return date cannot be met	Section C.18
		Bounced hotel: The company will indemnify 90% of the cost of, expenses relating to transportation to the alternative hotel, cost of up gradation to a superior class of hotel if required	Section C.19
		Personal Accident Cover In India: The Company will pay the Sum Assured under Personal Accident cover in India Section if the Insured sustains Accidental Bodily Injury during his travel intended from home to airport on the day of overseas departure from India and on day of his arrival back to India for his travel intended from Airport to home and such Bodily Injury within 12 months of the date upon which it was sustained is the sole and direct cause of the i. Insured's death, ii. Permanent Total Disablement,	Section C.20
		OPTIONAL COVER	
		Trip Delay Delight: If Public Aircraft on which Insured/ Insured Person/Beneficiary is travelling from/to Republic of India and or his/her connecting flight(s) during Insured Journey is delayed beyond the time deductible opted by the Insured from original scheduled departure time for whatsoever reason within Policy Period, the Company will pay the sum as specified	
6	Exclusions (What the policy does not cover)	<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. Ionising 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 	Section D.

- 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.

EXCLUSION- SPECIFIC**SECTION 1: PERSONAL ACCIDENT, SECTION 2: MEDICAL EXPENSES & MEDICAL EVACUATION, SECTION 3: REPATRIATION**

1. The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India same as provided for under Section Medical Expenses & Medical Evacuation.
2. The company shall be under no liability to make payment of any Medical Expenses incurred before the Policy inception and beyond the expiry of Policy Period, same as provided for under Section Medical Expenses & Medical Evacuation.
3. The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:
 - i. Where the Insured Beneficiary is:
 - (a) Travelling against the advice of a Physician; or
 - (b) Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured Person in his proposal; or
 - (c) Travelling for the purpose of obtaining treatment; or
 - (d) In receipt of a terminal prognosis for a medical condition
4. Suicide, attempted suicide or willfully self-inflicted injury or illness, alcoholism, drunkenness or the abuse of drugs.
5. The participation of the Insured Person unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.
6. The participation of the Insured Person in riding or driving in races or rallies.
7. Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the Insured Person is in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet.
8. Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.
9. Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing.
10. Experimental, unproven or non-standard treatment.
11. Treatment by any other system other than modern medicine (also known as Allopathy).
12. The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.
13. Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician.

		<p>14. Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.</p> <p>15. Congenital anomalies or any complications or conditions arising there from.</p> <p>16. Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.</p> <p>SECTION 4: LOSS OF CHECKED BAGGAGE</p> <ol style="list-style-type: none"> 1. The self-carried baggage is specifically excluded from the Policy coverage. 2. Part or partial destruction of baggage or missing of contents from the baggage is not covered under the Policy. 3. The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables. 4. Professional Equipment's, liabilities or instruments in the baggage are excluded from the scope of the Policy. <p>SECTION 6: LOSS OF PASSPORT</p> <p>The Company shall be under no liability to make payment for:</p> <ol style="list-style-type: none"> 1. Loss or damage to the Insured Person's passport as a result of the confiscation or detention by customs, police or any other authority 2. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained. 3. Failure to exercise Reasonable Care by Insured to guard against the loss of the passport. <p>SECTION 7: PERSONAL LIABILITY</p> <ol style="list-style-type: none"> 1. The Insured Person's liability to any employee (whether under a contract of or for services, 2. Bodily Injury to and/or Property Damage to property belonging to the Insured Person's Family, any co-worker of the Insured Person, and any travelling companion of the Insured Person 3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to: <ol style="list-style-type: none"> a. Livestock belonging to the Insured Person or in the Insured Person's care, custody or control; b. Any willful, malicious, criminal or unlawful act, error, or omission; c. The pursuit of any trade, business of profession, employment or occupation; d. The ownership, possession or use of vehicles, aircraft, or watercraft; e. Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity; f. The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction; g. The supply of goods or services; h. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence). i. Any professional liability arising out of the Insured Person's profession/activities. 	
7	Waiting Period	Not Applicable	
8	Financial Limits of Coverage	Missed Connection - Time Deductible of 12 Hours For Scheduled Airlines Delay of Checked Baggage- Time Deductible of 12 Hours	

<p>9</p>	<p>Claims/claims procedure</p>	<p>Claims Procedures If you meet with any Accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to our liability, you must comply with the following.</p> <p>Hospitalization In case of medical sickness/accident you will have to notify us with a missed call at the 24 hours telephone number - +91 124617472 In order to expedite processing of the claim you must send the following documents immediately by and email to us at travel@bajajallianz.co.in.</p> <p>Outpatient Consultation</p> <ul style="list-style-type: none"> - The Insured will have to self-pay and file the claim upon return to India. - If the hospital does not submit a bill to you or insists that they will claim directly from the Insurance Company, Bajaj Allianz consider the bills received by hospital once the claim found admissible. - You or someone claiming on your behalf must give us the claim documentation within 30 days of discharge from a Hospital for faster claim settlement . - In the event of the death of the Insured Person, someone claiming on his behalf must inform Us in writing immediately and send Us a copy of the post mortem report (in case its conducted) along with supporting medical documents and Death certificate within 30 days. - In event of a claim, We will require the original documents to be submitted with us. After assessing the claim, we can return the originals if you request it in writing, however we will retain the Xerox copies of the claim documents. - If the original documents are submitted with the co-insurer, the Xerox copies attested by the co-insurer should be submitted along with the letter confirming the status of the claim & settlement details if any - In order to expedite processing of the claim you must send the documents immediately via email at travel@bajajallianz.co.in. <p>III. Claims Procedures (applicable for all sections)</p> <ol style="list-style-type: none"> a. You or your representative must provide documentation within 30 days of the loss, including a written claim and all supporting documents listed below. b. Prompt submission of the required documents will help the claim processing unit assess your claim efficiently c. 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 <u>Travel Insurance Claim Process Accident Insurance Claim (bajajallianz.com)</u></p>	
<p>10</p>	<p>Policy Servicing</p>	<p>Call centre number(Toll free): 1800-209-5858 Details of Company officials: Branch-wise GRO details can be found on the below link.</p>	

		https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf	
11	Grievances /Complaints	<p>Grievance Redressal Procedure:</p> <p>a) Toll-free number 1-800-209- 5858 or 020-30305858, Say “Hi” on WhatsApp on +91 7507245858</p> <p>b) 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</p> <p>c) E-mail</p> <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 <p>d) 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</p>	Section E.7
12	Things to remember	Condition Precedent to Admission of Liability- The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.	
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>