

TRAVEL COMPANION

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 Companion	
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: The Company will pay the Sum Assured if the Insured sustains Accidental Bodily Injury during the course of The Insured Journey and such Bodily Injury within 12 months of the date results in a. Insured's death b. Permanent Total Disablement c. Total and irrecoverable loss of both eyes or two limbs or of one eye and one limb	Section C.1.A
		Medical Expenses, Medical Evacuation and Repatriation: The Company will indemnify for <ul style="list-style-type: none"> • Medical and related expenses incurred for treatment outside India • Medical Evacuation to a hospital in India required as a result of Accidental Bodily Injury and/or Sickness and/or Disease occurring or having first manifested itself during an Insured Journey • Repatriating the Insured's remains to India, or upto an equivalent amount for the burial or cremation of the Insured in the country where the death occurred 	Section C.2.B
		Loss of Checked Baggage: The company will pay for complete and permanent loss or destruction of the Insured's Checked in Baggage	Section C.3.C
		Delay of checked baggage: The company will pay amount towards the Insured's emergency purchase of toiletries, medication and clothing to replace those contained in Checked Baggage, in case the arrival of which is delayed by more than 12 hours beyond the time of the Insured's arrival at the intended destination outside of India	Section C.4.D
		Loss of Passport: The company will pay for expenses incurred for issuance of duplicate or fresh passport in event of loss of passport.	Section C.5.E
		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.6.F
		Hijack cover: The Company will pay the sum specified, for each 24 hour period the insured is detained by hijackers following hi-jacking of any aircraft in which the insured is travelling.	Section C.7.G
Trip Delay: If the air craft on which the insured has booked his/her ticket/s to travel is delayed beyond 12 hours than the Company will pay the sum mentioned in the schedule for every 12 hours delay in excess of 12 hours, subject to the maximum amount mentioned in the schedule.	Section C.8.H		

	Hospitalization Daily Allowance: The Company will pay, a daily allowance for each continuous and completed period of 24 hours of Hospitalisation necessitated solely by reason of the said Accidental Bodily Injury or Illness	Section C.9.I
	Golfer's Hole-in-one: The Company shall indemnify expenses incurred in celebration of achieving a hole-in-one by the insured during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course	Section C.10.J
	Trip Cancellation: The company will indemnify for loss of personal accommodation or travel charges paid or contracted to be paid by the Insured, which are not recoverable from any other source, following the necessary and unavoidable cancellation of the trip prior to its commencement.	Section C.11.K
	Trip Curtailment: The company will indemnify for loss of personal accommodation or travel charges paid or contracted to be paid by the insured, which are not recoverable from any other source, following the necessary and unavoidable curtailment (the cutting short by early return to India) of the trip	Section C.12.L
	Accidental Death & Disability (Common Carrier): In addition to the Personal Accident cover, The Company will pay additional sum insured if the insured sustains Accidental Bodily Injury during the course of the insured's overseas journey while travelling in a common carrier such as rail, bus, tram or aircraft which solely or directly results in Insured's Death or Loss of Two Eyes and/or loss of Two Limbs or Loss of one limb and one Eye.	Section C.13.M
	Home Burglary Insurance: The company will indemnify the insured for claims made in respect of loss of or damage to contents of the insured's home in India caused by actual or attempted Burglary and/or Robbery during the policy period	Section C.14.N
	Missed Connection: The company will pay the sum mentioned in the schedule 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	Section C.15.O
	Bail bond Insurance: The company would pay the amount towards the bail amount for release, if the insured is arrested for any inadvertent law breaking during his/her travel overseas	Section C.16.P
	Adventure sports Insurance : The Company will pay the amount incurred towards such medical expenses incurred due to injuries as a result of the insured's participation in any adventure sports	Section C.17.Q
	Laptop Insurance : The Company will indemnify the Insured for the loss due to Theft of his/her laptop during the journey abroad and within the Policy Period, subject to the Claim Settlement Criteria	Section C.18.R
	Tuition Fee : The Company shall reimburse the tuition fee paid in advance for the current semester If the insured is unable to continue the school semester due to 1. Serious medical condition of the insured requiring hospitalization covered under the policy 2. Death or serious injury requiring hospitalization of either of the parents of the insured	Section C.19.S
	Accident to sponsor: The Company shall reimburse the remaining school fee, In case the sponsor named in the schedule meets with an accident during the policy period, which results in his death or permanent total disability during the policy period	Section C.20.T
	Family Visit : The Company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier of a family member, In the event if the insured is hospitalized as a result of an accidental injury or sickness covered	Section C.21.U
	Emergency Cash Advance: This is only an assistance service provided where in case insured requires emergency cash flow following incidents like theft/burglary of luggage/money or hold up. We or our Claims Administrator shall co-ordinate with Insureds relatives in India to provide emergency cash or collect the amount & arrange for the transfers up to the limit specified in the Policy Schedule	Section C.22.V

<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. Travel to any country against whom the Republic of India has imposed general or special travel restrictions. 7. The Insured engaging in air travel unless he flies as a passenger on an Airline. <p>Exclusion specific to section A: Personal Accident and Section B: Medical Expenses & Medical Evacuation & Repatriation</p> <ol style="list-style-type: none"> 1. Medical expenses for 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 2. Medical Expenses incurred before the policy inception and beyond the expiry of Policy Period 3. Where the insured is: (a) Travelling against the advice of a Physician; or (b) Receiving or on a waiting list for specified medical treatment ; or (c) Travelling for the purpose of obtaining treatment; or (d) In receipt of a terminal prognosis for a medical condition 4. Medical expenses incurred for Curative treatment in "Emergency Medical Care" incident, non-Emergency treatments or follow-up non-Emergency treatments. 5. Medical and related expenses incurred by the Insured for Curative treatment in "Emergency Medical Care" incident, non-Emergency treatments or follow-up non-Emergency treatments. 6. Suicide, attempted suicide or willfully self-inflicted injury or illness venereal disease, alcoholism, drunkenness or the abuse of drugs. 7. The participation of the Insured in winter sports, mountaineering caving or potholing, hunting or equestrian, skin diving etc. sports or any other hazardous or potentially dangerous sport 8. The participation of the Insured in riding or driving in races or rallies. 9. Losses arising from Accidents as a driver on motorised vehicles unless at the time of the Accident the insured is in possession of a current full international driving licence and while riding a two wheeler is wearing a safety crash helmet. 10. Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless perils or if engaging in any criminal or illegal act. 11. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing even if there is Medical Emergency where "Emergency Medical Care" is required. 12. Experimental, unproven or non-standard treatment. 13. Treatment by any other system other than modern medicine (also known as Allopathy). 	<p>Section D.</p>
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7	Waiting Period	Trip Delay- 12 Hrs Delay of checked baggage- 12 Hrs	Section C- D &Section C-H						
8	Financial Limits of Coverage	<p>Cost Sharing</p> <table border="1" data-bbox="418 1766 1297 1860"> <tr> <td>Medical expenses, Evacuation and repatriation</td> <td>USD 100</td> </tr> <tr> <td>Loss of passport</td> <td>USD 25</td> </tr> <tr> <td>Personal Liability</td> <td>USD 100</td> </tr> </table>	Medical expenses, Evacuation and repatriation	USD 100	Loss of passport	USD 25	Personal Liability	USD 100	
Medical expenses, Evacuation and repatriation	USD 100								
Loss of passport	USD 25								
Personal Liability	USD 100								

9	Claims/claims procedure	<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 email to us at travel@bajajallianz.co.in.</p> <p>Claims Procedures (applicable to all sections) 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 In order to expedite processing of the claim you must send the documents immediately via email at travel@bajajallianz.co.in</p> <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> <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.ciains.co.in/ombudsman</p>	Section E.7

Bajaj Allianz General Insurance Co. Ltd.

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 For more details, log on to: www.bajajallianz.com | E-mail: bagichelp@bajajallianz.co.in or
 Call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)
 Issuing Office:



12	Things to remember	Condition Precedent to Admission of Liability The terms and conditions of the policy must be fulfilled by the insured person For 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>