

■ **What is Travel Prime Family?**

If you are travelling abroad with your family, this package is specially devised for you. It covers the entire family (self & spouse - upto 60 years of age and 2 children - under the age of 21 years) for medical eventualities abroad and provides floater benefit to individual family members.

All the section under Travel Prime family plan shall be on floater sum insured basis except Personal Accident.

This plan shall not be valid for Manasarovar Yatra, any other pilgrimage and any other countries which involve hazards to travel for e.g.: Iran, Iraq, Afghanistan, Pakistan, Certain African countries like Congo etc. The declinature list shall be amended on timely basis, to know the current declinature list you are requested to contact us on our toll free numbers.

Travel Policies cannot be issued more than 30 days in advance. In case if you wish to issue a policy more than 30 days in advance, you shall have to provide us the reason towards the same.

■ **Who can purchase this plan?**

Indian citizens going overseas who have a valid Indian passport
Overseas citizens residing in India and are travelling abroad for a maximum period of 60 days

■ **What does the Travel Prime Family Plan cover for me?**

Personal Accident: Covers Death or Permanent Total Disablement due to accidentally bodily injury. Personal Accident Cover is not on floater basis.

Medical Expenses and Medical Evacuation: Covers Medical Treatment Cost incurred for any illness, injury suffered during overseas trip. Medical Evacuation Covers cost of evacuation to India on advice of treating doctor with prior approval from Bajaj Allianz General Insurance Company Ltd.

Emergency dental Pain Relief: Emergency dental pain relief is extended up to sum insured as stated on policy schedule (USD 500) under section "emergency dental pain relief"

Repatriation: Covers cost of repatriation of mortal remains to India.

Loss of Checked Baggage: Covers complete, permanent loss or destruction of the Insured's Checked Baggage.

Accidental Death & Disability (Common Carrier): Covers Death or Permanent Total Disablement due to accidentally bodily injury suffered while travelling overseas in common carrier such as rail, bus, tram or aircraft.

Loss of Passport: Covers cost of, duplicate passport in event of loss of passport.

Personal Liability: Covers payment of Damages to Third Party Civil Claims arising out of Accident Bodily Injury or Accidental Property Damage occurring during overseas trip.

Hijack cover: If insured is detained by hijackers following hijacking of any aircraft in which the insured is travelling, the Company will pay up to the maximum sum specified in the schedule.

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.

Hospitalization Daily Allowance: Cover extends daily allowance benefit for an event of hospitalization which is also admissible under medical section of

the policy.

Golfer's Hole-in-one: Cover 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.

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.

Company shall indemnify only one event of trip cancellation during policy period for any trip delayed to travel from Republic of India and or to travel to Republic of India.

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)

Delay of Checked Baggage: Covers cost of emergency purchase of toiletries, medication and clothing if the baggage arrival is delayed beyond 12 hours of scheduled arrival

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

Emergency Cash Benefit: Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up

■ **What is the entry age?**

- Entry age for proposer is 6 months – 60 yrs.
- Entry age self & spouse – up to 60 years of age, two children, under 21 years

■ **What is the policy period?**

The maximum policy period including extension is 60 days.

■ **How can I extend my policy?**

Travel Extensions can be granted on the basis of Good Health Declaration form duly signed by you.

You shall have to apply for extension of the policy 7 days prior to the expiry of the existing policy.

Policy can not be extended if the extension request is received 7 days after the expiry of the existing policy.

In case of any major claim under the existing policy, the policy can be extended with exclusion of the ailment/injury on account of which the claim was lodged under the expiring policy.

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

- 50,000 USD
- 100,000 USD

■ **What are various benefits/ coverage under the plans?**

The company agrees subject always to terms, conditions, exclusions, and limitations to indemnify the insured in excess of the amount of the deductible and subject always to the sum assured against such loss which is incurred within the policy period.

TRAVEL PRIME FAMILY			
COVERAGE	Standard 50000 USD	Silver 1 Lakhs USD	Deductible
Personal Accident *	10,000 USD	10,000 USD	Nil
Medical Expenses and Evacuation	50,000 USD	100,000 USD	100 USD
Emergency Dental Pain Relief included under Medical Expenses And Evacuation sum insured.	500 USD	500 USD	100 USD
Repatriation	5,000 USD	5,000 USD	Nil
Loss of Checked Baggage **	250 USD	250 USD	Nil
Accidental Death & Disability (Common Carrier)	2,500 USD	2,500 USD	Nil
Loss of Passport	250 USD	250 USD	25 USD
Personal Liability	100,000USD	100,000USD	100 USD
Hijack cover	USD50 per day to maximum USD 300	USD50 per day to maximum USD 300	Nil
Trip Delay	USD 20 per 12 hours to max USD 120	USD 20 per 12 hours to max USD 120	12 Hours
Hospitalization Daily Allowance	USD 25 per day to max USD 100	USD 25 per day to max USD 100	Nil
Golfer's Hole-in-one	250 USD	250 USD	Nil
Trip Cancellation	500 USD	500 USD	Nil
Trip Curtailment	200 USD	200 USD	Nil
Delay of Checked Baggage	100 USD	100 USD	12 Hours
Home Burglary Insurance	INR 100,000	INR 100,000	Nil
Emergency Cash Benefit ***	500 USD	500 USD	Nil

Note:
This is floater policy where self, spouse up to 60 yrs and two children below age of 21 yrs covered as per the premium mentioned in the premium chart. Maximum number of additional members under this policy is restricted to 2
For each additional child (6 months up to 21 yrs.) 25% extra premium of total arrived premium shall be charged.
e.g Total arrived premium for 15 days plan is 1,140. For inclusion of additional child 25% of 1,410 will be charged i.e INR 349. Hence Total premium will be 1,410+ 353= 1763 (Exclusive of Service Tax)
If any additional adult is to be covered charging 40% extra respectively but the Sum Insured will be the same, without any enhancement.
e.g Total arrived premium for 15 days plan is 1,410. For inclusion of additional adult 40% of 1,410 will be charged i.e INR 558. Hence Total premium will be 1,410+ 564= 1974 (Exclusive of Service Tax)
Abbreviation * • The personal accident cover is not on a floater basis. In event of claim Sum Assured applicable will be as follows:
• for Proposer and Earning Spouse 100 % Sum Assured
• for Non Earning Spouse and additional adult 50% of Sum Assured
• each Child 25 % of Sum Assured
Abbreviation ** Per Baggage maximum 50 % and per item in the baggage 10 %
Abbreviation *** Cash Advance would include delivery charges

■ **What is Special Features of the Travel Prime family Plan?**

Floater benefit- All the sections under this policy shall be on floater sum insured basis except Personal Accident.

In event of a claim under personal accident section the Sum Assured will be applicable as follows:

For Proposer and earning spouse 100% of sum assured

For Non earning spouse and additional adult 50% of Sum Assured

For Child 25% of Sum Assured

■ **Are there any pre policy medical health checkup?**

No pre policy medical health check up is required.

■ **What are exclusions under the policy?**

For detailed explanation of exclusions kindly refer policy wordings. Short description of exclusion is as appended below.

■ **Benefit specific Exclusions applicable to Travel Prime Family Plans-**

Exclusions applicable to Sections
Personal Accident, Medical Expenses & Medical Evacuation & 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 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 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, mental disorder, anxiety / stress / depression / nervousness having no underlying physical illness as a cause, alcoholism, drunkenness or the abuse of drugs.
- 5) Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome), venereal disease and/or any mutant derivative or variation thereof however caused.
- 6) The participation of the Insured 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.
- 7) The participation of the Insured in riding or driving in races or rallies.
- 8) Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the insured is in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet.
- 9) 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.
- 10) Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing
- 11) Experimental, unproven or non-standard treatment.
- 12) Treatment by any other system other than modern medicine (also known as Allopathy).
- 13) The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.
- 14) 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.

- 15) Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.
- 16) Congenital anomalies or any complications or conditions arising there from.
- 17) Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.

■ **Loss of Checked in Baggage**

- 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 plan.
- 3) The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.
- 4) Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.

■ **Delay of Checked Baggage**

- 1) Delay of baggage when the intended destination is in India. Specific Condition
- 2) It is a condition precedent to the Company's Liability hereunder that upon discovering the delay in arrival of the Checked Baggage the Insured shall obtain written non-delivery confirmation from the Airline along with the period of delay, which must be submitted to the Insurance Company / Claims Administrator in the event of a Claim.
- 3) In case of more than one claim during the insured journey the Company's liability in all claim put together will be restricted to the Section E Sum Insured. The time deductible of 12 hrs will apply separately for every claim.

■ **Loss of Passport**

The Company shall be under no liability to make payment for:

1. Loss or damage to the Insured'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. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

■ **Personal Liability**

The Company shall not be under any liability to make payment for Claims arising out of:

1. The Insured'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's Family, any co-worker of the Insured, and any travelling companion of the Insured;
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:

- Livestock belonging to the Insured or in the Insured's care, custody or control;
- Any wilful, malicious, criminal or unlawful act, error, or omission;
- The pursuit of any trade, business of profession, employment or occupation;
- The ownership, possession or use of vehicles, aircraft, or watercraft;
- Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;
- The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
- The supply of goods or services;
- Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- Any professional liability arising out of the insured's profession/activities.

■ Trip Delay

- For any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airline.
- For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
- If the air craft is taken out of service on the instructions of the Civil Aviation Authority or other competent statutory authority except due to bad weather conditions

■ Hospitalization Daily Allowance

Hospitalization Daily Allowance benefit shall be extended only if such hospitalization is admissible under section Medical Expenses under the policy.

■ Golfers Hole In One

Subject to all other terms and conditions, it is hereby agreed that the insurer shall reimburse 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, subject to maximum limit shown in the Schedule against this cover

■ General Exclusions Applicable to All Sections

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:

- The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
- 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 by or under the order of any government or local authority.
- The loss or destruction or damage to any property whatsoever or any loss

or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:

- Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
- Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.
- The Insured's actual or attempted engagement in any criminal or other unlawful act.
- Any consequential losses.
- 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 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.
- The insured engaging in air travel unless he flies as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

■ What are the deductibles under the policy?

- Medical Expenses and Evacuation: 100 USD
- Emergency dental pain relief: 100 USD
- Delay of Checked Baggage: 12 Hours
- Trip delay: 12 hours
- Loss of Passport: 25 USD
- Personal Liability: 100 USD

■ Cancellation

This Policy may be cancelled by the Insured after the expiry of 15 days from the effective date, in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, and this Policy shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.

Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of INR 224 (Excluding Taxes).

In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy

Period on Risk	Rate of Premium Retained by the Company
Above 50% of policy period	100%
Above 40% to 50% of policy period	80%
Above 30% to 40% of policy period	75%
Above 20% to 30% of policy period	60%
Policy Inception 20% of policy period	50%

■ Revision/Modification of the policy:

There is a possibility of revision/ modification of terms, conditions, coverage and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

■ Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking extension of this Policy, You can choose, among Our available similar and closely similar Travel insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for any extension and accordingly upon Your seeking extension of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You.

■ Travel Prime Family Premium Chart

Travel Prime Family Premium Chart				
	Standard USD 50000		Silver USD 1 Lakhs	
	Worldwide	Worldwide	Worldwide	Worldwide
	Excluding USA/	Including USA/	Excluding USA/	Including USA/
	Canada	Canada	Canada	Canada
15 days	1,410	1,690	1,690	2,030
30 days	2,170	2,610	2,610	3,120
60 days	2,990	3,580	3,580	4,290
Premium Rates Indicated above are in Indian National Rupees Only				

For each additional child (6 months up to 21yrs.) 25% extra premium of total arrived premium shall be charged. e.g Total arrived premium for 15 days plan is 1,140. For inclusion of additional child 25% of 1,410 will be charged i.e INR 349. Hence Total premium will be 1,410+ 353= 1763 (Exclusive of Service Tax)

If any additional adult is to be covered charging 40% extra respectively but the Sum Insured will be the same, without any enhancement. e.g Total arrived premium for 15 days plan is 1,410. For inclusion of additional adult 40% of 1,410 will be charged i.e INR 558. Hence Total premium will be 1,410+ 564= 1974 (Exclusive of Service Tax)

Premium Rates Indicated above are exclusive of Service Tax

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

Country	TollFree number
USA(001)	18665876903
Canada(001)	18669143705
Australia(061)	0011+80010002005
Austria(043)	00+80010002005
Belgium(032)	00+80010002005
Denmark(045)	00+80010002005
Finland(358)-carrierTS	990+80010002005
Finland(358)-carrierElisa	999+80010002005
France(033)	00+80010002005
Germany(049)	00+80010002005
HongKong(852)	001+80010002005
Hungary(036)	00+80010002005
Ireland(353)	00+80010002005
Israel(972)	014+80010002005
Italy(039)	00+80010002005
Malaysia(060)	00+80010002005
Netherlands(031)	00+80010002005
NewZealand(064)	00+80010002005
Norway(047)	00+80010002005
Philippines(063)	00+80010002005
Portugal(351)	00+80010002005
Singapore(065)	001+80010002005
So.Korea(082)-carrierTelecom	001+80010002005
So.Korea(082)-carrierDacom	002+80010002005
Spain(034)	00+80010002005
Sweden(046)	00+80010002005
Switzerland(041)	00+80010002005
Thailand(066)	001+80010002005
UK (044)	00+80010002005

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

Insurance Act, 1938 Section 41 - Prohibition of Rebates Insurance Act

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKH RUPEES.

 **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

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For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

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