

TRAVEL PRIME POLICY

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 Prime Policy	
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	Section C.1.
		Medical Expenses and Medical Evacuation: The Company will indemnify 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	Section C.2.
		Repatriation: Covers cost of repatriation of mortal remains to India.	Section C.3.
		Loss of Checked Baggage: The company will pay for complete and permanent loss or destruction of the Insured's Checked in Baggage	Section C.4.
		Accidental Death and 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 Insured's Death or Permanent Total Disablement.	Section C.5.
		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.6.
		Personal Liability: The Company will indemnify the Insured against any legal liability incurred by the Insured, arising out of Accidental Bodily Injury or Accidental Property Damage occurring during an Insured Journey	Section C.7.
		Hijack cover: The Company will pay the sum specified, for each 24hour period the insured is detained by hijackers following hi-jacking of any aircraft in which the insured is travelling.	Section C.8.
		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	Section C.9.
		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.10.
		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.11.
Trip Cancellation: The company will indemnify for loss of personal accommodation or travel charges paid or contracted to be paid by the Insured,	Section C.12.		

	which are not recoverable from any other source, following the necessary and unavoidable cancellation of the trip prior to its commencement.	
	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.13
	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.14
	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.15
	Emergency Cash Assistance Service: 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.16
	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.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
	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.21
	Loss of Laptop: 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.22
	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 Serious medical condition of the insured requiring hospitalization covered under the policy Death or serious injury requiring hospitalization of either of the parents of the insured	Section C.23
	Accident to Sponsor: The Company shall reimburse the remaining school fee, In case the sponsor named in the schedule meets with an accident during	Section C.24

		the policy period, which results in his death or permanent total disability during the policy period	
		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.25
		Suicide: In consideration of the payment of additional premium as specified in the Schedule, it is hereby agreed and declared that in case of death on account of suicide or attempt to suicide, one-time payment as mentioned in policy schedule would be offered as benefit.	Section C.26
6	Exclusions (What the policy does not cover)	<p>General Exclusions Applicable to All Sections</p> <ol style="list-style-type: none"> 1. Insured's participation in any naval, military or air force operations 2. War, invasion, acts of foreign enemy, hostilities etc. 3. The loss or destruction or damage to any property or any loss or expenses arising from 4. Ionising radiation or contamination by radioactivity from any nuclear waste, 5. radioactive, toxic, explosive or other hazardous properties of any explosive 6. Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof 7. Insured's actual or attempted engagement in any criminal or other unlawful act. 8. Any consequential losses. 9. Travel to any country against whom the Republic of India has imposed general or special travel restrictions. <p>Exclusion specific to 1: Personal Accident, Section 2: Medical Expenses & Medical Evacuation And Section 3: 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. Suicide, attempted suicide or willfully self-inflicted injury or illness, alcoholism, drunkenness or the abuse of drugs. 6. 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 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 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 perils or if engaging in any criminal or illegal act. 10. Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or its complications 11. Experimental, unproven or non-standard treatment. 12. Treatment by any other system other than modern medicine (also known as Allopathy). 	Section D.

		<p>13. The cost of external durable aids such as spectacles, contact lenses, and hearing aids, crutches etc.</p> <p>14. Any Medical condition prior to the commencement of the Policy Period</p> <p>15. Weight management services and treatment</p> <p>16. Congenital anomalies or any complications thereof</p> <p>17.) Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure</p> <p>18. The self-carried baggage</p> <p>19. Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.</p> <p>20. Claim for valuables.</p> <p>21. Professional Equipment's, liabilities or instruments in the baggage.</p> <p>Loss of Passport</p> <p>1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority</p> <p>2. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss.</p> <p>3. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.</p> <p>Personal Liability</p> <p>1. The Insured's liability to any employee</p> <p>2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker or travelling companion</p> <p>3. Any liability for Bodily Injury and/or Property Damage arising due to</p> <p>a) Livestock belonging to the Insured or in the Insured's care</p> <p>b) Any willful, malicious, criminal or unlawful act, error, or omission;</p> <p>c) The pursuit of any trade, business of profession, employment or occupation;</p> <p>d) The ownership, possession or use of vehicles, aircraft, or watercraft;</p> <p>e) Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;</p> <p>f) The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or</p> <p>g) drug addiction;</p> <p>h) The supply of goods or services;</p> <p>i) Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).</p> <p>j) Any professional liability arising out of the insured's profession/activities.</p> <p>Delay of checked Baggage: Delay of baggage when the intended travel destination is India</p>	
7	Waiting Period	<p>Trip Delay- 12 Hrs</p> <p>Delay of checked baggage- 12 Hrs</p> <p>Missed Connection - delay beyond 12 Hrs</p> <p>Suicide - 6 month since departure from India</p>	<p>Section 9</p> <p>Section 14</p>
8	Financial Limits of Coverage	<p>Medical expenses, Evacuation - USD 100</p> <p>Emergency Detail Pain relief- USD 100</p> <p>Loss of passport- USD 25</p> <p>Personal Liability- USD 100</p>	<p>Section 2</p> <p>Section 2</p> <p>Section 6</p> <p>Section 7</p>
9	Claims/claims procedure	<p>Claims Procedures</p> <p>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>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>Claims Procedures</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: 1. Turnaround time (TAT) for claim settlement:14 days working days from complete set of claim documents</p> <p>Helpline numbers Tollfree: +91 124617472</p> <p>Downloading /getting claim forms Travel Insurance Claim Process Accident Insurance Claim (bajajallianz.com)</p>	
<p>10</p>	<p>Policy Servicing</p>	<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.</p> <p>https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf</p>	
<p>11</p>	<p>Grievances /Complaints</p>	<p>Grievance Redressal Procedure: Toll-free number 1-800-209- 5858 or 020-30305858, Say "Hi" on WhatsApp on +91 7507245858</p>	<p>Section E.7</p>

Bajaj Allianz General Insurance Co. Ltd.

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. Reg. No.: 113
 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:



		<p>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 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</p>	
12	Things to remember	<p>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.</p>	
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement</p> <p>Disclosure of other material information during the policy period.</p>	
<p>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.</p>			

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>