

TRIP DELAY DELIGHT

This Rider exclusively provide coverage when the flight of Insured/Insured Person/Beneficiary get delayed due to any reason and reimburses him/her for benefit expenses (up to the Sum insured limit).

Policy period will be from 1 day to 365 days (multi-trip policies) as per base travel policy.

Plans:

There are two plans available

- Plan I: Flight Delay for International Travel
- Plan II: Flight Delay for Domestic Travel (Within India Only)

Plan I: Flight Delay for International Travel

Flight Delay for International Travel	
<Insured/Insured Person can opt any slab(s) from below mentioned options>	
Delay exceeding from Schedule departure	Sum Insured
0.5 hour	Insured can opt Sum Insured from \$ 1 to \$ 1000 per slab.
1 hour	
1.5 Hours	
2 Hours	
2.5 Hours	
3 Hours	
3.5 Hours	
4 Hours	
4.5 Hours	
5 Hours	
5.5 Hours	
6 Hours	

Plan II: Flight Delay for Domestic Travel (Within India Only)

Flight Delay for Domestic Travel	
<Insured/Insured Person can opt any slab(s) from below mentioned options>	
Delay exceeding from Schedule departure	Sum Insured
0.5 hour	Insured can opt Sum Insured from ₹ 100 to ₹ 50,000 per slab.
1 hour	
1.5 Hours	
2 Hours	
2.5 Hours	
3 Hours	
3.5 Hours	
4 Hours	
4.5 Hours	
5 Hours	
5.5 Hours	
6 Hours	

Entry age:

- Proposer 18 yrs to Lifetime
- Dependent Children/ Grandchildren: 1 day – Lifetime

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:



- Any Individual or Group holding International and or domestic travel insurance policy can be covered under the policy.

Coverages:

Plan I: Flight Delay for International Travel

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 original scheduled departure time for whatsoever reason within policy period, the Company will pay Sum Insured as per Policy Schedule.

This cover is not extended to pay for any domestic journey i.e travel within India.

e.g In case of Insured Journey from Pune to Delhi to Dubai, if flight delay occurs from Pune will not be covered under the policy.

Options available under flight delay for International Travel (Not available for annual multi-trip plan)

1. One way Journey-
 - i. Insured/ Insured Person/Beneficiary can opt for "Trip Delay Delight" for his/her one way journey only.
 - ii. We shall pay maximum one claim i.e first claim, during his/her one way trip irrespective of number of connecting flights till his final destination.
2. Round trip Journey
 - i. Insured/ Insured Person/Beneficiary can opt for "Trip Delay Delight" for his/her round trip
 - ii. We shall pay maximum first two claims during his/her complete trip irrespective of number of connecting flights till his arrival in country of origin.
3. Multi-trip-

For annual multi-trip policy, we shall pay maximum first two flight delay claims per trip irrespective of number of trips and connecting flights delays incurred within Policy Period.

Plan II: Flight Delay for Domestic Travel (Within India Only)

If Public Aircraft on which Insured/ Insured Person/Beneficiary is travelling within India and or his/her connecting flight(s) during Insured Journey is delayed beyond the original scheduled departure time for whatsoever reason within policy period, the Company will pay the sum as per the below table.

Options available under flight delay for Domestic Travel

3. One way Journey-
 - i. Insured/ Insured Person/Beneficiary can opt for "Trip Delay Delight" for his/her one way journey only.
 - ii. We shall pay maximum one claim i.e first claim, during his/her one way trip irrespective of number of connecting flights till his final destination.
4. Round trip Journey
 - i. Insured/ Insured Person/Beneficiary can opt for "Trip Delay Delight" for his/her round trip
 - ii. We shall pay maximum first two claims during his/her complete trip irrespective of number of connecting flights till his arrival.

Conditions applicable to Plan I and Plan II-

1. These Covers need to be opted in addition to Base travel Insurance policy from Us.
2. Private Aircraft, private air vehicles is excluded from the scope of this Product.
3. In family floater policies, this benefit will be triggered to one person only i.e proposer, for Insured Journey of complete family.

1. Cancellation

1. On receipt of Insured/ Insured Person's/Beneficiary's written request, Company will cancel this add on provided base travel insurance policy is to be cancelled and the Insured journey is not incepted and no any claim has been made. Flight Delay premium shall be refunded in full.

2. Under normal circumstances, Rider will not be cancelled except for reasons of mis-representation, fraud, moral hazard or non-disclosure of material facts or non-cooperation of the Insured/ Insured Person and the premium will be forfeited.

2. Revision/ Modification of the policy:

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

3. Basis of Claims Payment-

1. Claim payments will be in INR only.
2. In case of flight delay, we will pay the claims directly to Insured/ Insured Person/ Beneficiary. For this, accurate flight details and bank account details have to be provided by the customer.
3. For the purpose of claim payment conversion rate for international Travel will be the date of occurrence of the incident.
4. On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per Rider terms and conditions, we shall offer within a period of 30 days a settlement of the claim to the insured. Upon acceptance of an offer of settlement by the insured, the payment of the amount due will be made within 7 days from the date of acceptance of the offer by the insured.
5. In case of Insured/Insured Person/ beneficiary is unable to avail of such automated manner of claims payment, he/she can file the claim by notifying to our call center or sending Us e-mail on the email id mentioned on the policy Schedule.

In order to expedite processing of the claim you must send the following documents immediately by fax to +91-20-30512207 or scan and email to us at travel@bajajallianz.co.in

Trip Delay Delight	i. Claim Form (to be filled and signed by Insured/ Insured Person) ii. Letter from the airlines stating reason and duration of delay. iii. Ticket Itinerary iv. NEFT form and Cancelled cheque stating Insured/Insured Person's / Claimant Indian Bank account details v. Aadhar card & PAN card Copies is as per the IRDAI guidelines read with vi. Passport and Visa copy with Entry Stamp Overseas and exit Stamp from India in case of "Flight Delay for International Travel"	Please contact us on our toll free numbers, or email us at travel@bajajallianz.co.in to obtain a Claim procedure and related documents.
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13. Conditions applicable for Claim Payments -

1. One way Journey-
 - i. First Trip Delay while Your onward journey from India will be payable irrespective of any connecting flight from India where flight is booked to travel to any international destination till your final destination as per ticket itinerary.
 - ii. Only one claim during the Policy Period will be payable as per Sum Insured slab mentioned in Your Policy Schedule.
2. Round trip Journey
 - i. First two Trip Delay while Your complete to and fro journey from India will be payable as per ticket itinerary.
 - ii. Sum Insured will be restored to full for second claim for payable delay as per Rider terms.
 - iii. We shall pay maximum two claims during his/her complete trip irrespective of number of connecting flights till his arrival.
3. Multi-trip- (Not applicable for **Flight Delay for Domestic Travel**)
 - i. For annual multi-trip policy, we shall pay maximum first two flight delay claims per trip up to any number of trips taken within Policy Period within Policy Period.
 - ii. Sum Insured will be restored to full at every payable delay as per Rider terms.

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 Issuing Office:



Please send the documents on below address

Bajaj Allianz General Insurance Company
 2nd Floor, Bajaj Finserv Building,
 Behind Weikfield IT park,
 Off Nagar Road, Viman Nagar
 Pune 411014 | Toll free: 1800-103-2529, 1800-22-5858

All Claims will be settled by In house claims settlement team of the company and no TPA is engaged.

Premium Chart

Premiums (in ₹) for Individual Sum Insured (Exclusive of Service Tax)

Premium will be as per opted slabs and will depend as per Delay from Schedule departure, months of travel and Sum Insured opted. Relativities will be applicable while calculating premium.

Plans will be prepared and offered to Insured as per requirement. Please find below few examples for the plans-

Price of Rider attached to Domestic Travel Insurance Policy

Premiums (in ₹) for Individual Sum Insured (Exclusive of Service Tax)

Cover	Delay Exceeding	Benefit
	A	B
Slab 1	1.5 hour	₹ 300
Slab 2	3 hour	₹ 500
Slab 3	5 hour	₹ 800
Slab 4	6 hour	₹ 1,000
Premium for One Way Journey Cover		₹ 29
Premium for Round trip cover		₹ 58

Cover	Delay Exceeding	Benefit
	A	B
Slab 1	2 hour	₹ 500
Slab 2	4 hour	₹ 700
Slab 3	5 hour	₹ 800
Slab 4	6 hour	₹ 1,200
Premium for One Way Journey Cover		₹ 28
Premium for Round trip cover		₹ 57

Price of Rider attached to International Travel Insurance Policy

Cover	Delay Exceeding	Benefit
	A	B
Slab 1	3 hours	\$ 10
Slab 2	4 hours	\$ 10
Slab 3	5 hours	\$ 10
Premium for One Way Journey Cover		₹ 30
Premium for Round trip cover		₹ 59
Premium for Annual multi-trip Cover		₹ 444

Cover	Delay Exceeding	Benefit
	A	B
Slab 1	2 hours	\$ 10
Slab 2	3 hours	\$ 10
Slab 3	4 hours	\$ 10
Slab 4	5 hours	\$ 10
Slab 5	6 hours	\$ 10
Premium for One Way Journey Cover		₹ 68
Premium for Round trip cover		₹ 136
Premium for Annual multi-trip Cover		₹ 1,016

Cover	Delay Exceeding	Benefit
	Slab 1	2 hours
Slab 2	3 hours	\$ 20
Slab 3	4 hours	\$ 20
Slab 4	5 hours	\$ 25
Slab 5	6 hours	\$ 25
Premium for One Way Journey Cover		₹ 103
Premium for Round trip cover		₹ 207
Premium for Annual multi-trip Cover		₹ 1,549

Cover	Delay Exceeding	Benefit	Delay Exceeding	Benefit
			From February to November	From December and January
Slab 1	2 Hours	\$ 10	2.5 Hours	\$ 10
Slab 2	4 Hours	\$ 15	4 Hours	\$ 15
Slab 3	6 Hours	\$ 20	6 Hours	\$ 20
Premium for One Way Journey Cover				₹ 51
Premium for Round trip cover				₹ 103
Premium for Annual multi-trip Cover				₹ 771

Premiums (in ₹) for Individual Sum Insured (Exclusive of Service Tax)

Cancellation –

1. On receipt of Insured/ Insured Person's/Beneficiary's written request, Company will cancel this add on provided base travel insurance policy is to be cancelled and the Insured journey is not incepted and no any claim has been made. Flight Delay premium shall be refunded in full.
2. Under normal circumstances, Rider will not be cancelled except for reasons of mis-representation, fraud, moral hazard or non-disclosure of material facts or non-cooperation of the Insured/ Insured Person and the premium will be forfeited.

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Issuing Office:

The above information is indicative in nature, please refer the Rider wordings or visit our website / our nearest office for further details.

In case of any claim, please contact our 24 Hour Call centre at 1800-22-5858, 1800-102-5858 (Toll Free) / 91-020-30305858 (chargeable, add area code before this number in case of mobile call) or email us at 'info@bajajallianz.co.in'.

Write to: Bajaj Allianz General Insurance Co. Ltd
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Pune, 411006

