

**(Rider in Conjunction with any Bajaj Allianz Travel Insurance Policy Covering Domestic and International Travel)****RIDER WORDINGS**

In consideration of the payment of additional premium for below mentioned Plan(s) opted by you, it is hereby agreed and declared that terms and conditions of respective Plan will be applicable for Covers displayed on your Policy Schedule:

Plan I: Flight Delay for International Travel

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

**OPERATIVE PART****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 time deductible opted by the Insured from original scheduled departure time for whatsoever reason within policy period, the Company will pay the sum as per the below table.

This cover is not extended to pay for any domestic journey i.e travel within India except from the airport where the Insured/ Insured Person/ Beneficiary finally leaves India for international destination and in case of "Round Trip Journey" the cover will cease on his / her arrival in India

e.g

- One Way Journey: In case of Insured Journey from Pune to Delhi to Dubai, if flight delay occurs from Pune to Delhi will not be covered under the Rider. However if the flight originating from Delhi to Dubai is delayed beyond the opted time deductible from the original scheduled departure time, same shall be covered.
- Round Trip Journey: In case of Insured Journey from Dubai to Delhi to Pune, if flight delay occurs from Delhi to Pune will not be covered under the Rider. However if the flight originating from Dubai to Delhi is delayed beyond the opted time deductible from the original scheduled departure time, same shall be covered

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 claim arising out of first delay, 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 i.e. claims arising out of first two delays, 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 i.e. claims arising out of first two delays per trip, irrespective of number of trips and connecting flights delays incurred within Policy Period.

<b>Flight Delay for International Travel</b> (Insured/Insured Person can opt any time slab(s) from below mentioned options)	
Time Deductible (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)**

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 time deductible opted by the Insured from 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

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 claim arising out of first delay, 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 i.e claim arising out of first two delays, during his/her complete trip irrespective of number of connecting flights till his arrival.

Flight Delay for Domestic Travel (Insured/Insured Person can opt any time slab(s) from below mentioned options)	
Time Deductible (Delay exceeding from Schedule departure)	Sum Insured
0.5 hour	Insured can opt Sum Insured from Rs. 100 to Rs. 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	

#### 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.

#### 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-**
  - 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.

#### Sum Insured Restoration

The Sum Insured provided under the rider will be restored to 100% of the Sum Insured on complete or partial utilization of Your Plan Sum Insured.

- For "One Way Journey" – No Sum Insured restoration benefit
- For "Round Trip Journey" - Sum Insured will be restored to full for second claim.
- For "Multi Trip" - Sum Insured will be restored to full for second claim per trip.

#### What is duration of the Policy Period:

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

#### Definitions applicable to Trip Delay Delight-

1. **"Policy Period"** means period of Insurance mentioned in the base travel Policy Schedule.
2. **"Airline"** means a public airline that holds a proper license for the jurisdiction in which it operates and that operates scheduled flights, through Aircraft, for passengers and cargo.
3. **Insured Journey-** means cover opted by You either for one way or round trip Journey during policy period.
4. **"Aircraft"** means any machine which can derive support in the atmosphere from reactions of the air, [other than reactions of the air against the earth's surface] but excluding balloons, whether fixed or free, airships, kites, gliders and flying machines.
5. **Private Aircraft** is the term for all civil aviation operations other than scheduled air services and non-scheduled air transport operations for remuneration or hire.
6. **Time deductible** refers to the time period which must be/have elapsed beyond the original scheduled departure time for the benefit to become payable under the policy.
7. **You, Your, Yourself, Your Family** named in the schedule means the person or persons that We insure as set out in the Schedule.
8. **We, Our, Ours** means the Bajaj Allianz General Insurance Company Limited.

#### **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. In the cases of delay in the payment, the insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.
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 within 7 days after his/her arrival in India 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](mailto:travel@bajajallianz.co.in)

Documents required in case of manual claim process will be as below-

Trip Delay Delight	i. Claim Form (to be filled and signed by Insured/ Insured Person)	Please contact us on our toll free numbers, or email us at <a href="mailto:travel@bajajallianz.co.in">travel@bajajallianz.co.in</a> to obtain a Claim procedure and related documents.
	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 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"	

#### **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.

#### **Revision/ Modification of the Rider:**

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.

#### **Grievance Redressal Procedure**

Bajaj Allianz General Insurance Company Ltd has always been known as a forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our scheme of things. In order to provide you with top-notch service on all fronts, we have provided you with multiple platforms via which you can always reach one of our representatives.

#### Level 1

In case you have any service concern, you may please reach out to our Customer Experience team through any of the following options:

- Our website @ <https://general.bajajallianz.com/BagicNxt/misc/iTrack/onlineGrievance.jsp>
- Call us on our Toll Free No. 1800 209 5858
- Mail us on [bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in)
- Write to: Bajaj Allianz General Insurance Co. Ltd  
Bajaj Allianz House, Airport Road, Yerwada  
Pune, 411006

#### Level 2

In case you are not satisfied with the response given to you by our team, you may write to our Grievance Redressal Officer Mr. Rakesh Sharma at [ggro@bajajallianz.co.in](mailto:ggro@bajajallianz.co.in).

#### Level 3

If you are still not satisfied with the resolution provided, you can further escalate to Mr. Hitesh Sindhwani Head, Customer Experience, at email: [head.customerservice@bajajallianz.co.in](mailto:head.customerservice@bajajallianz.co.in).

#### Grievance Redressal cell for Senior Citizens

Senior citizen cell for Insured/ Insured person who are senior citizens

'Good thing comes with time' and so for our customers who are above 60 years of age we have created special cell to address any health insurance related query, Our senior citizen customers can reach us through the below dedicated channels to enable us to service them promptly.

Toll free number: 1800-103-2529

Email address: [seniorcitizen@bajajallianz.co.in](mailto:seniorcitizen@bajajallianz.co.in)

In case your complaint is not fully addressed by the insurer, You may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI or call 155255 .

Through IGMS you can register your complain online and track its status. For registration please visit IRDAI website [www.irda.gov.in](http://www.irda.gov.in).

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance. The contact details of the ombudsman offices are mentioned below. However, we request you to visit <http://www.gbic.co.in> for updated details.

#### NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office Union Territory, District)
<b>AHMEDABAD -</b> Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU -</b> Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Karnataka.

<b>BHOPAL -</b> Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
<b>BHUBANESHWAR -</b> Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
<b>CHANDIGARH -</b> Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.
<b>CHENNAI -</b> Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).
<b>DELHI -</b> Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

<p><b>GUWAHATI -</b>  Shri Kiriti .B. Saha  Office of the Insurance Ombudsman,  Jeevan Nivesh, 5th Floor,  Nr. Panbazar over bridge, S.S. Road,  Guwahati – 781001 (ASSAM).  Tel.: 0361 - 2632204 / 2602205  Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam,  Meghalaya,  Manipur,  Mizoram,  Arunachal Pradesh,  Nagaland and Tripura.</p>
<p><b>HYDERABAD -</b>  Shri I. Suresh Babu  Office of the Insurance Ombudsman,  6-2-46, 1st floor, “Moin Court”,  Lane Opp. Saleem Function Palace,  A. C. Guards, Lakdi-Ka-Pool,  Hyderabad - 500 004.  Tel.: 040 - 23312122  Fax: 040 - 23376599  Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh,  Telangana,  Yanam and  part of Union Territory of Puducherry.</p>
<p><b>JAIPUR -</b>  Smt. Sandhya Baliga  Office of the Insurance Ombudsman,  Jeevan Nidhi – II Bldg., Gr. Floor,  Bhawani Singh Marg,  Jaipur - 302 005.  Tel.: 0141 - 2740363  Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan.</p>
<p><b>ERNAKULAM -</b>  Ms. Poonam Bodra  Office of the Insurance Ombudsman,  2nd Floor, Pulinat Bldg.,  Opp. Cochin Shipyard, M. G. Road,  Ernakulam - 682 015.  Tel.: 0484 - 2358759 / 2359338  Fax: 0484 - 2359336  Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala,  Lakshadweep,  Mahe-a part of Union Territory of Puducherry.</p>
<p><b>KOLKATA -</b>  Shri P. K. Rath  Office of the Insurance Ombudsman,  Hindustan Bldg. Annexe, 4th Floor,  4, C.R. Avenue,  KOLKATA - 700 072.  Tel.: 033 - 22124339 / 22124340  Fax : 033 - 22124341  Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal,  Sikkim,  Andaman &amp; Nicobar Islands.</p>

<p><b>LUCKNOW -</b>  Shri Justice Anil Kumar Srivastava  Office of the Insurance Ombudsman,  6th Floor, Jeevan Bhawan, Phase-II,  Nawal Kishore Road, Hazratganj,  Lucknow - 226 001.  Tel.: 0522 - 2231330 / 2231331  Fax: 0522 - 2231310  Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh :  Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazi-pur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santka-birnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p><b>MUMBAI -</b>  Shri Milind A. Kharat  Office of the Insurance Ombudsman,  3rd Floor, Jeevan Seva Annexe,  S. V. Road, Santacruz (W),  Mumbai - 400 054.  Tel.: 022 - 26106552 / 26106960  Fax: 022 - 26106052  Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa,  Mumbai Metropolitan Region  excluding Navi Mumbai &amp; Thane.</p>
<p><b>NOIDA -</b>  Shri Chandra Shekhar Prasad  Office of the Insurance Ombudsman,  Bhagwan Sahai Palace  4th Floor, Main Road,  Naya Bans, Sector 15,  Distt: Gautam Buddh Nagar,  U.P-201301.  Tel.: 0120-2514252 / 2514253  Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh:  Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA -</b>  Shri N. K. Singh  Office of the Insurance Ombudsman,  1st Floor, Kalpana Arcade Building,,  Bazar Samiti Road,  Bahadurpur,  Patna 800 006.  Tel.: 0612-2680952  Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar,  Jharkhand.</p>
<p><b>PUNE -</b>  Shri Vinay Sah  Office of the Insurance Ombudsman,  Jeevan Darshan Bldg., 3rd Floor,  C.T.S. No.s. 195 to 198,  N.C. Kelkar Road, Narayan Peth,  Pune – 411 030.  Tel.: 020-41312555  Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra,  Area of Navi Mumbai and Thane  excluding Mumbai Metropolitan Region.</p>

“List of Ombudsman offices established by the Central Government for redressal of grievance are also available at <https://www.cioins.co.in/Ombudsman>”

**Note:** Address and contact number of Governing Body of Insurance Council  
Secretary General - Governing Body of Insurance Council  
JeevanSevaAnnexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054  
Tel No: 022-2610 6889, 26106245, Fax No. : 022-26106949, 2610 6052, E-mail ID: inscoun@vsnl.net