

Trip Delay Delight

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

CUSTOMER INFORMATION SHEET
UIN: BAJHLIA19077VO11819

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the Product Brochure and Rider Document. In case of any conflict between the Customer Information Sheet and the Policy Document, the terms and conditions mentioned in the Rider Document shall prevail.

S. no.	TITLE	DESCRIPTION	REFER TO
1	Product Name	Trip Delay Delight	
2	What am I covered for:	<p>Plan I: Flight Delay for International Travel</p> <p>If Public Aircraft on which Insured/ Insured Person/Beneficiary is travelling from 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 the sum as per the below table.</p> <p>This cover is not extended to pay for any domestic journey i.e travel within India except from the airport where flight is booked to travel to any international destination.</p> <p>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 Rider. However if the flight originating from Delhi to Dubai is delayed beyond the specified deductible the same shall be covered.</p> <p>Options available under flight delay for International Travel (Not available for annual multi-trip plan)</p> <ol style="list-style-type: none"> 1. One way Journey- <ol style="list-style-type: none"> 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 <ol style="list-style-type: none"> 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. <p>Plan II: Flight Delay for Domestic Travel (Within India Only)</p> <p>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.</p>	Rider Wordings

		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.	
3	What are the major exclusions in the policy:	No any exclusions available for the product	Rider Wording
4	Waiting Periods	Not Applicable	Rider Wording
5	Survival Period	Not Applicable	
6	Payout Basis	Only Assured Benefit basis	File and Use form
7	Cost Sharing	Not Applicable	
8	Renewal Conditions	Not Applicable.	
9	Renewal benefits	Not Applicable	
10	Policy Cancellation	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.	Rider Wording