

## TRAVEL ACE (INTERNATIONAL)

### CUSTOMER INFORMATION SHEET

This document provides key information about Insured's policy. Insured are advised to go through Insured's policy document

Sl No	Title	Description	Policy Clause Number
1	Name of Insurance Product	Travel Ace (International)	
2	Policy Number	Kindly refer to Insured's 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 Insured's Policy schedule	
5	Policy Coverage (What the Policy Covers)	<p><b>Coverages</b></p> <p><b>Personal Accident:</b> This section does not apply to trips within India.</p> <p>A. Death : The Company will pay the Sum Assured if the Insured sustains Accidental Bodily Injury during the course of policy period and such Bodily Injury within 12 months of the date results in Insured's death            Disappearance: In the event of Insured's disappearance, following a forced landing, stranding, sinking or wrecking of a conveyance in which the insured was known to have been travelling as an occupant, Insured's disappearance shall be deemed as death after eightyfour (84) months.</p> <p>B. Permanent Total Disablement : The Company will pay the Sum Assured if the Insured sustains Accidental Bodily Injury during the course of policy period and such Bodily Injury within 12 months of the date results in Insured's permanent disability as specified.</p> <p>C. Permanent Partial Disability: The Company will pay % of sum insured specified in table (included in policy wordings) if the Insured sustains Accidental Bodily Injury during the course of policy period and such Bodily Injury within 12 months of the date results in Insured's permanent partial disability</p>	<p>Section C</p> <p>Section 1</p>
		<p><b>Extensions Available for Section 1 "Personal Accident"</b></p> <p><b>1. Lifestyle Modification Benefit:</b>            The Company shall pay lump sum benefit as mentioned in Policy Schedule towards lifestyle modifications caused due to "Permanent Total Disability" and "Permanent Partial Disability".</p> <p><b>2. Children Education Benefit</b>            The Company shall pay lump sum Benefit as mentioned in Policy Schedule towards the cost of education of dependent children subject to below Specific Conditions:            i. The dependent child or children must be studying at an accredited educational institution on the date of the Accidental Bodily Injury resulting in Death/ Permanent Total Disability.            ii. The Sum Insured is the total amount payable for Dependent Child or Children collectively</p>	<p>Extension 1</p> <p>Extension 2</p>
		<b>Accidental Death &amp; Disability (Common Carrier):</b> 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	Section 2

	overseas journey while travelling in a common carrier which solely or directly results in Insured's Death or Permanent Total Disablement or Permanent Partial Disability	
	<b>Accidental Death &amp; Disability (Common Carrier):</b> 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 which solely or directly results in Insured's Death or Permanent Total Disability, Permanent Partial Disability	Section 2
	<b>Personal Accident Cover In India:</b> The company will pay sum insured specified in schedule, If during the Policy Period, Insured sustain Accidental Bodily Injury during his/her journey which results in Death or Permanent Total Disability or Permanent Partial Disability within twelve (12) months from the Date of Incident. Journey shall include i. Place of Stay to airport provided the domestic travel takes place within 24 hours from time of boarding the overseas transport, or ii. Airport to Place of Stay provided the domestic travel has occurred within 24 hours of Insured's arrival back to India	Section 3
	<b>Disability Benefit Cover:</b> The company shall pay weekly benefit if during the Insured Journey, insured suffers an accidental injury leading to Temporary Total Disablement, provided the disablement period is certified by treating medical practitioner	Section 4
	<b>Sickness Medical Exigencies:</b> The company shall indemnify medical expenses towards medically admissible sickness /illness/disease first sustained or contracted while on the Insured Trip within the Policy Period.	Section 5
	<b>Accidental Medical Exigencies:</b> The company shall indemnify medical expenses towards in the event of medically admissible accidental injury first sustained or contracted while on the Insured Trip within the Policy Period.	Section 6
	<b>Extensions Available For "Sickness Medical Exigencies" And "Accidental Medical Exigencies"</b> <b>3. Pre – Existing Illness and Injury cover –</b> The company shall indemnify for Section "Sickness Medical Exigencies" and "Accidental Medical Exigencies" indemnifying Pre-existing illness/injury and its related complications up to limit specified in Policy Schedule. <b>4. Waiver of Sub limits -</b> Policy shall provide a waiver of sub-limits for age above 50 years applicable for conditions "Sickness Medical Exigencies" and "Accidental Medical Exigencies". <b>5. Sporting Activity Cover -</b> Policy shall indemnify for medical expenses incurred while insured is engaged in any sporting activity for training or participation in professional or semi-professional sports competitions outside of India	Extension 3  Extension 4  Extension 5
	<b>Emergency Dental Pain Relief:</b> The Company shall indemnify for necessary Dental Expenses incurred overseas due to sudden acute pain to one or more teeth, first sustained or contracted whilst on Insured trip and requires immediate medical attention for getting relief from such pain	Section 7
	<b>Hospitalization Daily Allowance:</b> 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 8
	<b>Compassionate Visit:</b> The Company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier of a family member or friend or relative, In the event if the insured is hospitalized as a result of an accidental injury or sickness covered	Section 9
	<b>Compassionate Stay:</b> The Company will reimburse the actual cost of accommodation for one of the family member or friend or relative, In the event if the insured is hospitalized as a result of an accidental injury or sickness covered	Section 10
	<b>Return of Minor child:</b> In the event of Accidental Injury or Sickness requiring Insureds hospitalisation, The company will reimburse for	Section 11

	<ol style="list-style-type: none"> <li>the actual travel expenses excluding refund received on scheduled departure tickets to return Insured's minor child(or children) to India</li> </ol> <p>In addition to this the policy will also reimburse:</p> <ol style="list-style-type: none"> <li>the actual to and fro travel expenses for a relative/ friend to accompany Insured's minor children to India or</li> <li>Services of escort to accompany Insured's minor child(or children) to India</li> </ol>	
	<p><b>Replacement and Rearrangement of Staff:</b> In the event the insured is unable to carry out his/her occupational duties for a period of more than 10 days as a result of following contingencies:</p> <ul style="list-style-type: none"> <li>Accidental Injury or Sickness requiring Insured hospitalisation, or</li> <li>Accidental Injury or Sickness rendering Insured disable, or</li> <li>Death of a Spouse, child, brother, sister, parent, parent-in-law, or</li> <li>Compulsory quarantine at the foreign location, or</li> <li>Insured presence being required by the police following burglary or jury service or witness call in India</li> </ul> <p>The Company will reimburse for following expenses necessarily incurred to replace Insured by an employee or staff of Insured's firm:</p> <ul style="list-style-type: none"> <li>Economy class to and fro travel expenses by the most economical route via Common Carrier</li> <li>The reasonable expenses incurred for the accommodation of Insured's replacement, which shall cease immediately on Insured's resumption of occupational duties or utilisation of sum insured whichever is earlier.</li> </ul>	Section 12
	<p><b>Trip Interruption:</b> The Company will indemnify for the financial losses incurred within the policy period arisen due to Insured's early return, which are paid or payable by Insured and are not recoverable from any source, towards following expenses</p> <ul style="list-style-type: none"> <li>cancellation of accommodation,</li> <li>cancellation of events, tours, excursions and activities,</li> <li>Travel charges including early flight for difference in air fare.</li> <li>En-route emergency accommodation extension</li> </ul>	Section 14
	<p><b>Missed Connection:</b> The Company shall pay a fixed amount, in case Insured is unable to board the connecting flight as per itinerary, any time during the Trip within the Policy Period, arising out of and consequent upon the delayed arrival of the earlier flight caused by reasons beyond Insured's control.</p>	Section 15
	<p><b>Trip Extension:</b> The Company shall indemnify for the costs of Hotel accommodation and difference in Airfare between original return ticket and new ticket of economy class for Insured and Insured's travelling companion insured with us up to the limits mentioned in the Policy Schedule if the trip is extended due to reasons specified.</p>	Section 16
	<p><b>Ticket Over booking:</b> The Company shall pay Insured the Sum Assured mentioned in the Policy Schedule in case of ticket overbooking resulting in Insured being denied to board the scheduled flight. Subject to the overbooking is confirmed by respective airlines authority in writing.</p>	Section 17
	<p><b>Loss of checked in baggage:</b> The company will pay for complete and permanent loss or destruction of the Insured's Checked in Baggage</p>	Section 18
	<p><b>Delay of checked baggage :</b> 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.</p>	Section 19
	<p><b>Loss of Personal Belongings:</b> The Company shall indemnify for the loss or damage to Personal Belongings due to theft, larceny, robbery or hold up at international airport and or anywhere outside India during the Policy Period.</p>	Section 20
	<p><b>Personal Liability:</b> The Company shall indemnify, subject to Sum Insured specified in Policy Schedule against any claim of legal liability</p>	Section 21

	incurred by Insured in his/her private capacity to pay damages for third party Civil Claims arising out of Accidental Bodily Injury or Accidental Property Damage occurring during an Insured Journey in the Policy Period.	
	<b>Loss of Passport/Driving License:</b> In the event of loss of insured's passport / Driving License/ temporary permit, The company will pay expenses necessarily incurred for obtaining a duplicate passport/ Driving License/ temporary permit subject to maximum of Sum insured specified in Policy Schedule.	Section 22
	<b>Care Hire Excess Insurance:</b> The Company will pay Insured up to the Sum Insured specified for the excess / deductible, Insured may have to pay under a car rental agreement and or b) additional costs Insured may be liable to pay over and above the amount. Insured should be covered under the terms of Insured's car rental agreement in the event of an Accident or theft which is further covered by the rental car insurance policy	Section 23
	<b>Alternative Transport expense:</b> The Company will pay Sum Insured stated in Policy Schedule for alternate accommodation and transport taken because of cancelled, delayed, shortened or diverted Scheduled Transport Arrangement Insured had booked to travel to reach on time to any event or prepaid travel/tour arrangements	Section 24
	<b>Legal Expense :</b> We shall indemnify Insured / Insured legal heir for prosecution cost incurred on claiming damages or compensation against third party responsible for Insured's death, illness or injury.	Section 25
	<b>Pre Booked Meal Cover :</b> In case of Insured not getting any Meal or receiving a different meal category from the one, which was Pre-booked on confirmed basis with the airlines, the Company will pay Insured the Sum Insured specified in the Schedule.	Section 26
	<b>Weather Guarantee:</b> In case of unavoidable cancellation of Insured's day(s) itinerary in Insured's Insured trip overseas due to adverse and unpredicted weather conditions which lead to contingency like and not limited to <ul style="list-style-type: none"> <li>• public transport failing,</li> <li>• roads being blocked off en route</li> </ul> and hence mandated Insured to stay in the Hotel for complete day, the Company will pay the Sum Insured specified in the Policy Schedule	Section 27
	<b>Golfer's Hole-in-one:</b> 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 28
	<b>Bounced Hotel:</b> In case of Insured not getting hotel stay booked on confirmed basis with the suppliers, The Company will reimburse Insured for the cost of, expenses relating to transportation to the alternative hotel, Cost of difference in booking alternate hotel stay or one level upgrade in case of non-availability of the equivalent accommodation type, up to the Sum Insured stated on the Policy Schedule.	Section 29
	<b>Hijack Cover:</b> If Insured are detained by hijackers following hijacking of any Aircraft in which Insured were travelling, The Company will pay the Sum Insured specified in the Policy Schedule. This need to confirmed and declared by government and or airlines authority.	Section 30
	<b>Emergency Cash Assistance Service:</b> 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 31
	<b>Extended Pet stay:</b> The Company will reimburse Insured against expenses incurred for extended stay of Insured's pet in the pet house in India as a result of Insured's final booked return journey to India is delayed for more than 24 hrs due to reasons specified	Section 32

	<b>Home Burglary Insurance:</b> 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 33
	<b>Standard Fire and Special Peril:</b> Coverage under this Section shall be as per Bajaj Allianz General Insurance Company Ltd. Bharat Griha Raksha Policy annexure attached.	Section 34
	<b>Cancer screening and Mammography Cover:</b> The Company will reimburse Insured against reasonable charges incurred during the policy period towards Cancer Screening and Mammography as advised by Doctor up to the Sum Insured mentioned on the Policy Schedule. We can cover the expenses incurred under this cover for services if availed in India also.	Section 35
	<b>Alcohol and Substance Abuse :</b> The Company will pay Insured against reasonable expenses, up to the Sum Insured mentioned on the Policy Schedule, incurred during the Policy Period towards treatment including counselling and Rehabilitation for medical complications, emergencies and self-inflicted injuries sustained due to use of Alcohol and Psychoactive Substances, provided, the first diagnosis and the Hospitalization has occurred during the policy period and treatment is medically necessary	Section 36
	<b>Maternity and Baby Cover:</b> The Company will pay Insured against reasonable charges incurred during the policy period towards maternity expenses except pre-natal expenses and post-natal expenses incurred by the Insured and for the medically necessary treatment of the new born baby of the Insured for a maximum period of 30 days from the date of birth in a Hospital outside India provided the Hospitalization of the Insured for Maternity and Child Birth has occurred during the policy period and provided that the maximum liability of the Company will be limited to the amount specified in the Policy Schedule	Section 37
	<b>Bail Bond Insurance:</b> If Insured are arrested for any inadvertent law breaking during Insured's travel overseas, The Company will pay the amount as mentioned in the Policy Schedule towards the bail amount for release. However, the Company will not pay, 1. for any bail amount where Insured have been charged for breaking the law with Criminal Intent 2. for any bail amount where Insured have been charged for over speeding in a vehicle.	Section 38
	<b>Tuition Fee:</b> In the event of Insured being unable to continue the school/college/Universities semester due to any of the following reasons arising during the policy period, the Company shall pay Insured the Sum Insured shown in the Policy Schedule: 1. Insured's serious medical condition requiring hospitalization 2. Death or serious injury requiring hospitalization of either of Insured's parents and Insured's Siblings.	Section 39
	<b>Contingency to Sponsor:</b> In the event of the named sponsor meets with accident or fall sick during the Policy Period, which results in his death or permanent total disability during the policy period, the Company shall reimburse the remaining school fee subject to the maximum limit shown in the Policy Schedule.	Section 40
	<b>I. ALL RISK COVERS</b> <b>SECTION 41- TRIP DELAY DELIGHT</b> Plan I: Flight Delay for International Travel In consideration of the payment of additional premium for below mentioned Plan(s) opted by Insured, it is hereby agreed and declared that terms and conditions of respective Plan will be applicable for Covers displayed on Insured's Policy Schedule: Plan I: Flight Delay for International Travel Plan II: Flight Delay for Domestic Travel (Within India Only)	Section 41
	<b>SECTION 42: ALL RISK TRIP AND EVENT CANCELLATION</b> What is covered: In case of necessary and unavoidable cancellation of Insured's insured trip from India prior to its commencement due to events which are sudden and	Section 42



		unpredicted, The Company will indemnify Insured for the financial losses arising out of following: • cancellation of accommodation, • cancellation of pre-booked events, tours, excursions and activities, • International SIM card charges, Travel charges Which are paid or contracted to be paid by Insured and are not recoverable from any source, subject to limits and co-payment shown in the Policy Schedule.	
6	<b>Exclusions (What the policy does not cover)</b>	<p><b>Exclusions Applicable To I. Accidental Contingencies</b></p> <ol style="list-style-type: none"> <li>1. Accidental bodily injury arising on account of alcoholism, drunkenness or the abuse of drugs.</li> <li>2. Insured's participation in riding or driving in races or rallies unless opted for "Sporting Activities Cover"</li> <li>3. Losses arising directly or indirectly on account of engagement in any criminal or illegal act.</li> <li>4. Whilst Insured are engaged in adventure sports in a non-professional capacity unless under the supervision of a trained professional.</li> <li>5. Insured's participation in any sport activities in a professional capacity unless opted for "Sporting Activities Cover"</li> <li>6. Suicide, attempted suicide or willfully Self-inflicted injury or Illness</li> <li>7. Expenses incurred due to Accidents as while driver/rider on motorized vehicles unless at the time of the Accident he/she is in possession of a current full international driving license and while riding a two wheeler Insured are wearing a safety crash helmets-if this is required by local regulations.</li> </ol> <p><b>Exclusions Applicable To "Sickness Medical Exigencies" And "Accidental Medical Exigencies"</b></p> <ol style="list-style-type: none"> <li>1. Any routine physical or other examination, vaccination, vitamins where there is no objective indication of impairment of normal health</li> <li>2. Any routine dental examination, corrective treatment to previously fitted dental implants, bridge, caps prior to policy inception date, dental pain relief or treatment unless rendered necessary due to accidental injury requiring hospitalization.</li> <li>3. The cost of spectacles, contact lenses,</li> <li>4. Any medical treatment obtained in India except that is covered under sub-section Emergency Medical Evacuation</li> <li>5. Any medical Evacuation undertaken without the consent of the Insurer.</li> <li>6. Any Claim arising when Insured are:                         <ul style="list-style-type: none"> <li>• Travelling against the advice of a Physician; or</li> <li>• Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by Insured in Insured's proposal; or</li> <li>• Travelling for the purpose of obtaining treatment; or</li> <li>• Receiving treatment for a terminal medical condition</li> <li>• Routine medication which commenced before Insured's trip start</li> </ul> </li> <li>7. Any Pre-existing ailment or disease unless opted for "Extension 3: Pre-Existing Illness And Injury Cover"</li> <li>8. Suicide, attempted suicide or willful Self-inflicted injury or Illness. Waiver is provided for student plan if optional cover for the same is availed by Insured Student.</li> <li>9. Any mental retardation.</li> <li>10. Alcoholism, drunkenness or the abuse of drugs and or intoxicating substances. Waiver is provided for student plan if optional cover for the same is opted by Insured Student.</li> <li>11. Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing. Waiver is provided for student plan if optional cover for the same</li> </ol>	Section 1 to 42

	<p>is availed by Insured Student.</p> <ol style="list-style-type: none"> <li>12. Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.</li> <li>13. Whilst Insured are engaged in adventure sports in a non-professional capacity unless under the supervision of a trained professional</li> <li>14. Insured's participation in any sport activity in a professional capacity unless opted for Sporting Activities Cover</li> <li>15. Insured's participation in riding or driving in races or rallies</li> <li>16. Expenses incurred due to Accidents as a driver/rider on motorized vehicles unless at the time of the Accident Insured are in possession of a current full international driving license and while riding a two wheeler Insured are wearing a safety crash helmets-if this is required by local regulations.</li> <li>17. Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save life)</li> <li>18. Losses arising directly or indirectly from engaging in any criminal or illegal activities.</li> <li>19. Cost of Experimental, unproven or non-standard treatment.</li> <li>20. Treatment by any other system other than modern medicine (also known as Allopathy).</li> <li>21. Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.</li> <li>22. Congenital anomalies or any complications or conditions arising there from.</li> <li>23. Cosmetic surgery unless required due to accidental injuries.</li> </ol> <p><b>Exclusions Applicable To Emergency Dental Pain Relief</b></p> <ol style="list-style-type: none"> <li>1. Any routine dental examination</li> <li>2. Any Pre-existing ailment or disease</li> <li>3. Dentures including dental crowns, inlays and onlays</li> <li>4. Dental treatment that goes beyond treatment for pain relief as well as prophylactic dental treatment including plaque removal</li> <li>5. Corrective treatment incurred due to previously fitted dental implants, bridge, caps prior to policy inception date.</li> <li>6. Any cosmetic dental treatment.</li> </ol> <p><b>Exclusions Applicable To Trip And Event Cancellation</b></p> <ol style="list-style-type: none"> <li>1. Involuntary loss of Job due to any criminal activity, moral hazards, disciplinary action, non-performance and retirement.</li> </ol> <p><b>Exclusions Applicable To Loss Of Checked-In Baggage</b></p> <ol style="list-style-type: none"> <li>1. Accompanied or cabin luggage</li> <li>2. Partial destruction of baggage or contents missing from the baggage.</li> </ol> <p><b>Exclusions Applicable To Loss Of Personal Belonging:</b></p> <ol style="list-style-type: none"> <li>1. Loss due to Insured's negligence, or acting in a non-prudent manner, or leaving personal belongings unattended</li> <li>2. Loss to Jewellery, coins or curios, Gold or silver or any precious metals or articles made from any precious metals; bonds, cheques, money, financial loss on account of loss of debit card, credit card, pre- paid/ forex cards or any other negotiable instrument.</li> <li>3. Loss or damage arising for any reason, other than Theft</li> <li>4. Loss or theft which has not been reported to the Police within 24 hours of discovery.</li> <li>5. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or electrical or mechanical derangement of any kind.</li> <li>6. Loss or damage caused by Spilled fluid from cosmetic or beverage</li> </ol>	
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	<p>containers whilst in the baggage.</p> <ol style="list-style-type: none"> <li>7. Loss to Hired or borrowed property or equipment or Personal belongings entrusted to a third party.</li> <li>8. Claims arising from confiscation or detention by customs or other law enforcement officials and authorities.</li> <li>9. Claims in respect of documents of any kind.</li> <li>10. Items which have not been noted on the police report, or Property Irregularity Report</li> <li>11. Liability in respect of a pair or set of articles where we shall be liable only for the value of that part of the pair or set which is lost or damaged.</li> <li>15. Breakage, Cracking or Scratching of Musical Instruments and similar articles of brittle or fragile nature unless caused by the Insured Peril.</li> <li>13. Loss or damage to software or data or any other material including pictures stored in the Laptops, Mobile Phones, Cameras, I-pads, I-pods etc.</li> <li>14. Loss of Checked-in baggage, passport</li> <li>15. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;</li> <li>16. Loss arising out of mysterious disappearance of the personal belongings</li> <li>17. Losses due to Insured's willful acts or willful act of any other person with or without Insured's connivance.</li> </ol> <p><b>Exclusions Applicable To Personal Liability</b></p> <ol style="list-style-type: none"> <li>1. Insured's liability towards Insured's employees (whether under a contract of or for services);</li> <li>2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family or Travelling Companion.</li> <li>3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:             <ol style="list-style-type: none"> <li>i Livestock belonging to Insured or in Insured's care, custody or control;</li> <li>ii Any willful, malicious, criminal or unlawful act, error, or omission;</li> <li>iii The pursuit of any trade, business of profession, employment or occupation;</li> <li>iv Ownership, possession or use of vehicles, aircraft or aerial devices, or watercraft or hovercraft;</li> <li>v Due to Insured's being involved in any other dangerous or hazardous activity;</li> <li>vi Use or misuse of alcohol, any hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;</li> <li>vii Supply of goods or services;</li> <li>viii Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).</li> <li>ix Any professional liability arising out of Insured's professional activities.</li> </ol> </li> </ol> <p><b>Exclusions Applicable To Personal Liability</b></p> <ol style="list-style-type: none"> <li>1. Insured's liability towards Insured's employees (whether under a contract of or for services);</li> <li>2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family or Travelling Companion.</li> <li>3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:             <ol style="list-style-type: none"> <li>i Livestock belonging to Insured or in Insured's care, custody or control;</li> <li>ii Any willful, malicious, criminal or unlawful act, error, or omission;</li> <li>iii The pursuit of any trade, business of profession, employment or occupation;</li> <li>iv Ownership, possession or use of vehicles, aircraft or aerial devices, or watercraft or hovercraft;</li> </ol> </li> </ol>	
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		<p>v Due to Insured's being involved in any other dangerous or hazardous activity;</p> <p>vi Use or misuse of alcohol, any hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;</p> <p>vii Supply of goods or services;</p> <p>viii Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).</p> <p>ix Any professional liability arising out of Insured's professional activities.</p> <p><b>Exclusions Applicable To Loss Of Passport And Driving License</b></p> <ol style="list-style-type: none"> <li>1. Loss or damage to Insured's passport/ Driving License as a result of the confiscation or detention by customs, police or any other authority</li> <li>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.</li> <li>3. Loss caused because of Insured's negligence</li> <li>4. Cost of VISA</li> </ol> <p><b>Exclusions Applicable For Car Hire Excess Insurance –</b></p> <ol style="list-style-type: none"> <li>1. The Company will not pay if       <ol style="list-style-type: none"> <li>i The incident is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law;</li> <li>ii any claim arising from wear and tear, gradual deterioration, insect or vermin attack/infestation, hidden defect or inherent damage of the rental car;</li> <li>iii any claim as a result of mechanical or electrical breakdown, other than towing costs;</li> <li>iv any damage to the rental car's interior unless the damage is as a result of an accidental collision, fire, theft or vandalism;</li> </ol> </li> <li>2. Any loss claimed for vehicle other than the rental car (as specified on the car rental agreement)</li> </ol> <p><b>Exclusion Applicable Alternative Transport Expenses</b></p> <ol style="list-style-type: none"> <li>1. The cancellation, delay, shortening or diversion of Insured's scheduled transport arises from the financial collapse of any transport, tour or accommodation provider</li> <li>2. If Insured failed to check in or reach to the transportation destination/pick up point within stipulated time</li> <li>3. Any action or detention or travel prevention by Airlines Authority.</li> <li>4. Non Scheduled Transport Arrangements which are from unscheduled transport services of passengers which operates without fixed and published Schedule at an hourly/ per mile / kilometer charge.</li> </ol> <p><b>Exclusions Applicable To Legal Expense</b>        Any claim:</p> <ol style="list-style-type: none"> <li>1. Trigger event should not be on account of Insured's involvement.</li> <li>2. Reported to us more than 48 hours after the event giving rise to the claim;</li> <li>3. Where the cost of legal action could be more than the settlement; <b>unless</b> Insured take all necessary measures towards expeditious disposal of the dispute.</li> <li>4. Involving legal action between members of the same household, an immediate relative, a travelling companion or one of Insured's employees;</li> <li>5. Against a travel agent, tour operator or carrier, us, the insurer, another person insured by this policy or our agents.</li> <li>6. Legal costs and expenses incurred in pursuit of any claim against</li> </ol>	
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		<p>us, our Assistance or our agents, someone Insured were travelling with, a person related to Insured, or another Insured.</p> <p><b>Exclusions Applicable To Extended Pet Stay:</b>          Any consequential liability or expenses incurred on account of mishandling and/or improper care of pet.</p> <p><b>Exclusion Applicable To Home Burglary And Robbery Insurance:</b>          No indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following</p> <ol style="list-style-type: none"> <li>1. The deductible of first 5% of each and every claim amount subject to a minimum of INR 1,000 excluding Jewellery, unless specifically revised and altered by the Insurer and mentioned in the Policy Schedule. The deductible shall apply for each and every loss arising out of the perils in respect of which the Insured Beneficiary is indemnified by this section. The deductible shall apply per event per Insured Beneficiary.</li> <li>2. Any loss or damage covered and/or recoverable under other Sections of this Policy.</li> <li>3. Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.</li> <li>4. Any consequential losses of any kind, be they by way of loss of profit, business interruption, market loss or otherwise, and any other legal liability of any kind.</li> <li>5. Contents from any safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to the Insured Beneficiary unless such key has been obtained by Robbery.</li> <li>6. Loss or damage caused by theft.</li> </ol> <p><b>Specific Exclusions Applicable To Standard Fire And Special Perils Cover</b>          This Policy does not cover</p> <ol style="list-style-type: none"> <li>1. The deductible of the first 5% of each and every claim amount subject to a minimum of INR 1,000 excluding Jewellery, unless specifically revised and altered by the Insurer and mentioned in the Policy Schedule. The deductible specified in the Policy Schedule shall apply for each and every loss arising out of the perils in respect of which the Insured Beneficiary is indemnified by this section. The deductible shall apply per event per Insured Beneficiary.</li> <li>2. Loss, destruction or damage caused to the Insured Property by pollution or contamination excluding             <ol style="list-style-type: none"> <li>a) Pollution or contamination which itself results from a peril hereby insured against.</li> <li>b) Any peril hereby insured against which itself results from pollution or contamination.</li> </ol> </li> <li>3. Loss by theft during or after the occurrence of any insured peril except as provided under riot, strike, malicious damage cover.</li> <li>4. Loss or damage to the Insured Property if removed to any building or place other than in which it is herein stated to be insured unless specifically covered by payment of additional premium.</li> <li>5. Any loss or damage covered and/or recoverable under other sections of this Policy.</li> </ol> <p><b>Exclusion Applicable For Alcohol And Substance Abuse -</b></p> <ol style="list-style-type: none"> <li>1. Any treatment taken for de-addiction will not be covered under the policy.</li> <li>2. Medical Emergencies, complications and injuries arising out of use of Psychoactive Substance which do not fall under Exempted substances under local legislation.</li> </ol>	
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7	Waiting Period	Not Applicable	

8	<b>Financial Limits of Coverage</b>	A co-payment/deductible as and mentioned on the policy schedule will be triggered once claim is admissible under policy terms and condition	Section D Conditions Point no. 11
9	<b>Claims/claims procedure</b>	<p><b>Claims Procedures</b>          If Insured meet with any Accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to our liability, Insured must comply with the following.</p> <p><b>I. Hospitalization</b></p> <ul style="list-style-type: none"> <li>- In case of medical sickness/accident Insured will have to call and notify us at the 24 hours telephone number - ++91-20- 30305858.</li> <li>- In order to expedite processing of the claim Insured must send the following documents immediately by fax to +91-20-30512207 or scan and email to us at <a href="mailto:travel@bajajallianz.co.in">travel@bajajallianz.co.in</a>.</li> </ul> <p><b>II. Outpatient Consultation</b></p> <ul style="list-style-type: none"> <li>- For outpatient consultation(s), the Insured Person will have to self-pay and file the claim upon return to India.</li> <li>- If any hospital does not submit a bill to Insured for the treatment /service rendered, please inform us before Insured leave the hospital. If the hospital insists that they will claim directly from the Insurance Company, please inform them that BAJAJ ALLIANZ shall not entertain any such requests from the hospital. Only claims whereby the Insured Person filed directly with all relevant documents on return to India will be considered.</li> <li>- Insured or someone claiming on Insured's behalf must promptly and in any event within 30 days of discharge from a Hospital give us the documentation (written details of the quantum of any claim along with all original supporting documentation as per the claims documents list specified below.</li> <li>- 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) within 30 days.</li> <li>- In event of a claim, the original documents to be submitted &amp; after the completion of the claims assessment process the original documents may be returned if requested by the Insured Person in writing, however The Company will retain the Xerox copies of the claim documents.</li> <li>- 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 &amp; settlement details if any.</li> <li>- In order to expedite processing of the claim Insured must send the following documents immediately by fax to +91-20-30512207 or scan and email to us at <a href="mailto:travel@bajajallianz.co.in">travel@bajajallianz.co.in</a>.</li> </ul> <p><b>III. Claims Procedures – All sections</b></p> <ol style="list-style-type: none"> <li>Insured or someone claiming on Insured's behalf must promptly and in any event within 30 days from date of loss, give us documentation (written details of the quantum of any claim along with all supporting documentation as per the claims documents list specified below.</li> <li>Insured's prompt submission of the required documents/information will enable the claim processing unit for assessment the claim.</li> <li>In order to expedite processing of the claim Insured must send the following documents immediately by fax to +91-20-30512207 or scan and email to us at <a href="mailto:travel@bajajallianz.co.in">travel@bajajallianz.co.in</a></li> </ol> <p><b>Turn around time(TAT) for claim settlement:</b>          Turnaround time (TAT) for claim settlement:14 days working days from complete set of claim documents</p>	

		<b>Helpline numbers</b> Tollfree: +91 124617472 <b>Downloading /getting claim forms</b> <a href="#">Travel Insurance Claim Process   Accident Insurance Claim (bajajallianz.com)</a>	
10	<b>Policy Servicing</b>	Call centre number(Toll free): 1800-209-5858  Details of Company officials: Branch-wise GRO details can be found on the below link. <a href="https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf">https://www.bajajallianz.com/download-documents/other-information/GRO-List.pdf</a>	
11	<b>Grievances /Complaints</b>	<b>Grievance Redressal Procedure:</b> a) Toll-free number 1-800-209- 5858 or 020-30305858, Say "Hi" on WhatsApp on +91 7507245858 b) Branches for resolution of Insured's grievances /complaints, the Branch details can be found on our website: <a href="http://www.bajajallianz.com/branch-locator.html">www.bajajallianz.com/branch-locator.html</a> Register Insured's grievances / complaints on our website: <a href="http://www.bajajallianz.com/about-us/customer-service.html">www.bajajallianz.com/about-us/customer-service.html</a> c) E-mail • Level 1: <a href="mailto:bagichelp@bajajallianz.co.in">bagichelp@bajajallianz.co.in</a> and for senior citizens to <a href="mailto:seniorcitizen@bajajallianz.co.in">seniorcitizen@bajajallianz.co.in</a> • Level 2: In case Insured are not satisfied with the response given to Insured at Level 1 Insured may write to our Grievance Redressal Officer at <a href="mailto:ggro@bajajallianz.co.in">ggro@bajajallianz.co.in</a> • Level 3: If in case, Insured's grievance is still not resolved, and Insured 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 Insured back d) If Insured are still not satisfied with the decision of the Insurance Company, Insured 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 <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a>	Section E.7
12	<b>Things to remember</b>	<b>Condition Precedent to Admission of Liability</b> 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.	
13	<b>Insured's Obligations</b>	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement  Disclosure of other material information during the policy period.	
<b>Legal Disclaimer Note:</b> 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.			

**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>