



Allianz 

*Caringly yours*



Bajaj Allianz

# Travel Ace



The Real Ace in your Travel Pack



## Bajaj Allianz

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and indepth market knowledge and goodwill of “Bajaj” brand in India. Competitive pricing and quick honest response have earned the company the customer’s trust and market leadership in a very short time.

## What is Travel ACE Plan:

Travel ACE is our Modular overseas travel insurance plan. Plan covers all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed, then allows you to select options to suit your specific travel insurance needs.

Choose from any of these below plans:

- Travel Ace Standard - USD 50,000
- Travel Ace Silver - USD 1,00,000
- Travel Ace Gold - USD 200,000
- Travel Ace Platinum - USD 500,000
- Travel Ace Super Age - USD 50,000
- Travel Ace Corporate Lite - USD 250,000
- Travel Ace Corporate Plus - USD 500,000

## Are there any pre policy medical health check up?

No pre policy medical health check up is required

## Choose the best plan for your Travel needs

Summary of Coverage:

Section	Coverage   Plan	Standard USD 50,000	Silver USD 1Lakhs	Gold USD 2Lakhs	Platinum USD 5Lakhs	Super Age USD 50,000	Corporate Lite USD 2.5Lakhs	Corporate Plus USD 5Lakhs	Deductible
Age		0-70 yrs	0-70 yrs	0-70 yrs	0-70 yrs	70 +	0-120 yrs	0-70 yrs	
Section 1	Personal Accident (International)	10000	12000	15000	25000	10000	10000	10000	
Extn. 1 for Section 1	Lifestyle Modification Benefit	3000	5000	6000	10000	NA	Optional	Optional	
Extn. 2 for Section 1	Child Education Benefit	2000	3000	4000	8000	NA	Optional	Optional	
Section 2	Accidental Death & Disability- Common Carrier (AD&D)	5000	6000	7000	10000	2000	5000	6000	
Section 3	Personal Accident Cover in India (INR)	100000	200000	500000	1000000	100000	100000	200000	
Section 5	Sickness Medical Exigencies	50000	100000	200000	500000	50000	250000	500000	USD100
Extn. 3 for Section 5	Pre- Existing Illness Cover	NA	NA	NA	5000	NA	NA	NA	USD100

Section	Coverage   Plan	Standard USD 50,000	Silver USD 1Lakhs	Gold USD 2Lakhs	Platinum USD 5Lakhs	Super Age USD 50,000	Corporate Lite USD 2.5Lakhs	Corporate Plus USD 5Lakhs	Deductible
Section 6	Accidental Medical Exigencies	50000	100000	200000	500000	50000	250000	500000	USD100
Section 7	Emergency Dental Pain Relief	500	500	500	500	500	500	500	USD 25
Section 8	Hospitalization Daily Allowance	50/7 days	50/7 days	75/7 days	100/7 days	50/7 days	50/7 days	50/7 days	
Section 13	Trip and Event Cancellation	1000	1500	2000	5000	1000	1000	2000	
Section 14	Trip Interruption	500	750	1000	2000	500	500	750	
Section 18	Loss of Checked-in Baggage	500	500	750	1000	500	500	750	
Section 19	Delay of Checked-in Baggage								
	Geography - Abroad	100/10 hrs	100/10 hrs	200/8 hrs	300/6 hrs	200/8 hrs	100/10 hrs	100/10 hrs	6/8/10 hrs
	Geography - India (INR)	1000/10 hrs	1000/10 hrs	2000/8 hrs	3000/6 hrs	2000/8 hrs	1000/10 hrs	1000/10 hrs	6/8/10 hrs
Section 21	Personal Liability	50000	100000	150000	200000	100000	100000	100000	
Section 22	Loss of Passport and Driving License	300	300	400	500	250	300	400	
Section 28	Golfers Hole-in-one	300	300	500	1000	Optional	300	300	
Section 30	Hijack Cover	2000	3000	5000	10000	3000	2000	3000	
Section 33	Home Burglary and Robbery Insurance (INR)								
Sub Section 1	Portable Equipments other than Laptop	100000	150000	200000	500000	100000	100000	150000	
Sub Section 2	Laptop	100000	100000	100000	100000	100000	100000	150000	
Sub Section 4	Others	100000	150000	200000	400000	100000	100000	150000	
Section 34	Standard Fire and Special Perils Cover (INR)								
Sub Section 1	Portable Equipments other than Laptop	100000	150000	200000	500000	100000	100000	150000	
Sub Section 2	Laptop	100000	100000	100000	100000	100000	100000	150000	
Sub Section 4	Others	100000	150000	200000	500000	100000	100000	150000	
Section 41	Trip Delay Delight	80/6 hrs	100/6 hrs	120/5 hrs	150/4 hrs	80/6 hrs	80/6 hrs	80/6 hrs	4/5/6 hrs
Section 31	Emergency Cash Assistance Service	500	1000	1000	1500	1000	1000	1000	
Section 15	Missed Connection	250	300	300	300	300	Optional	Optional	
Section 29	Bounced Hotel	Optional	400	500	500	500	500	500	
Section 16	Trip Extension	Optional	750	1000	1500	1000	750	750	
Section 25	Legal Expenses	Optional	Optional	1000	1000	Optional	Optional	Optional	

Section	Coverage   Plan	Standard USD 50,000	Silver USD 1Lakhs	Gold USD 2Lakhs	Platinum USD 5Lakhs	Super Age USD 50,000	Corporate Lite USD 2.5Lakhs	Corporate Plus USD 5Lakhs	Deductible
Section 27	Weather Guarantee	Optional	Optional	200	500	Optional	NA	NA	
Section 32	Extended Pet Stay (INR)	Optional	Optional	3000	3000	Optional	Optional	Optional	
Section 20	Loss of Personal Belonging including Mobile, Laptop, Ipad, E-Reader	Optional	Optional	Optional	1500	Optional	Optional	Optional	
Section 23	Car Hire Excess Insurance	Optional	Optional	Optional	50	100	Optional	Optional	
Section 24	Alternative Transport Expenses	Optional	Optional	Optional	200	1000	Optional	Optional	
Section 9	Compassionate Visit	Optional	Optional	Optional	1000	1000	Optional	Optional	
Section 10	Compassionate Stay	Optional	Optional	Optional	1000	1000	Optional	Optional	
Section 11	Return of Minor Child	Optional	Optional	Optional	1000	NA	NA	NA	
Section 17	Ticket Overbooking	Optional	Optional	Optional	200	200	Optional	Optional	
Extn. 5 for Section 5 & 6	Sporting Activities Cover	Optional	Optional	Optional	Optional	NA	NA	NA	
Section 4	Disability Benefit Cover	Optional	Optional	Optional	Optional	NA	Optional	Optional	
Section 12	Replacement and Rearrangement of Staff	Optional	Optional	Optional	Optional	4000	Optional	Optional	
Extn. 3 for Section 6	Pre- Existing Injury Cover	NA	NA	NA	Optional	NA	NA	NA	
Extn. 4 for Section 5 & 6	Waiver of Sub-limits	Optional	Optional	Optional	Optional	Optional	Optional	Optional	

Sub limits as shown below will be applicable for the ages above 50 years. The sub-limits will apply per hospitalization/ OPD under Section “Sickness Medical Exigencies” and “Accidental Medical Exigencies”

\*Emergency medical treatment for life-threatening conditions arising out of any pre-existing medical condition upto USD 3000 is covered under medical expenses \*Refer policy wordings for T&C

Benefit(in USD)	Standard USD 50,000	Silver USD 1Lakhs	Gold USD 2Lakhs	Platinum USD 5Lakhs	Super Age USD 50,000	Corporate Lite USD 2.5Lakhs	Corporate Plus USD 5Lakhs
Hospital Room, Emergency Room, Board and hospital miscellaneous	1200 / day	1500 / day	1500 / day	1700 / day	1200 / day	1700 / day	1700 / day
Intensive Care Unit	2000 / day	2500 / day	2500 / day	2500 / day	2000 / day	2500 / day	2500 / day
Surgical Treatment	8000	9000	9000	11500	8000	11500	11500
Anesthetist Services	25% of Surgical treatment						
Consultation Charges	150 / Visit	200 / Visit	200 / Visit	200 / Visit	150 / Visit	200 / Visit	200 / Visit
Diagnostic and Testing	1000	1250	1250	1500	1000	1500	1500
Ambulance Services	300	400	400	500	300	500	500

Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel ACE plans

#### Travel Ace Premium (Excl. GST) with Medical Sub-limit:

	Standard/Super Age USD 50,000								Silver USD 1Lakhs					
	Excl USA & Canada				Incl USA & Canada				Excl USA & Canada			Incl USA & Canada		
Travel Days	0-50	51-60	61-70	70+	0-50	51-60	61-70	70+	0-50	51-60	61-70	0-50	51-60	61-70
1-15	718	1142	1611	3867	1402	2126	2831	6631	863	1336	1860	1658	2476	3273
16-30	1169	2017	2955	7346	2537	3986	5395	12858	1387	2332	3380	2962	4598	6191
31-45	1620	2891	4299	10826	3672	5845	7959	19085	1910	3328	4900	4267	6721	9110
46-60	2071	3766	5643	14306	4807	7704	10523	25312	2433	4325	6420	5571	8843	12028
61-75	2522	4641	6987	17785	5942	9563	13087	31539	2956	5321	7941	6875	10965	14947
76-90	2973	5515	8331	21265	7077	11422	15651	37766	3480	6317	9461	8179	13088	17866
91-120	3875	7265	11019	28224	9347	15140	20778	50221	4526	8309	12501	10788	17332	23703
121-150	4777	9014	13707	35183	11617	18859	25906	62675	5573	10302	15541	13396	21577	29540
151-180	5679	10764	16395	42142	13888	22577	31034	75129	6619	12294	18581	16005	25821	35377

	Gold USD 2Lakhs						Platinum USD 5Lakhs					
	Excl USA & Canada			Incl USA & Canada			Excl USA & Canada			Incl USA & Canada		
Travel Days	0-50	51-60	61-70	0-50	51-60	61-70	0-50	51-60	61-70	0-50	51-60	61-70
1-15	1072	1607	2200	1977	2908	3814	2768	3814	4996	4227	6298	8246
16-30	1681	2751	3937	3474	5336	7148	4776	6867	9232	7644	11787	15683
31-45	2290	3895	5674	4972	7765	10483	6783	9921	13468	11062	17275	23120
46-60	2899	5039	7411	6469	10193	13817	8791	12974	17704	14480	22764	30557
61-75	3509	6184	9148	7966	12622	17152	10799	16028	21940	17898	28253	37994
76-90	4118	7328	10886	9464	15050	20486	12807	19081	26176	21316	33742	45431
91-120	5336	9616	14360	12459	19907	27155	16822	25188	34648	28152	44720	60305
121-150	6555	11905	17835	15453	24764	33824	20837	31295	43120	34987	55697	75179
151-180	7773	14194	21309	18448	29621	40493	24853	37401	51591	41823	66675	90053

### Travel Ace Premium (Excl. GST) without Medical Sublimit:

	Standard/Super Age USD 50,000						Silver USD 1Lakhs				Gold USD 2Lakhs				Platinum USD 5Lakhs			
	Excl USA & Canada			Incl USA & Canada			Excl USA & Canada		Incl USA & Canada		Excl USA & Canada		Incl USA & Canada		Excl USA & Canada		Incl USA & Canada	
Travel Days	51-60	61-70	70+	51-60	61-70	70+	51-60	61-70	51-60	61-70	51-60	61-70	51-60	61-70	51-60	61-70	51-60	61-70
1-15	1298	1857	4243	3870	5251	10867	1511	2136	4456	6020	1803	2510	5149	6925	4044	5359	8932	11903
16-30	2328	3447	8100	7472	10235	21330	2681	3931	8557	11687	3144	4559	9820	13372	7327	9958	17056	22998
31-45	3358	5036	11956	11075	15219	31793	3852	5727	12659	17353	4486	6607	14490	19818	10610	14557	25180	34092
46-60	4388	6626	15812	14678	20203	42256	5022	7522	16761	23019	5827	8655	19160	26264	13893	19156	33303	45187
61-75	5419	8216	19668	18280	25187	52719	6193	9318	20862	28685	7168	10703	23830	32710	17176	23755	41427	56281
76-90	6449	9806	23524	21883	30171	63182	7363	11114	24964	34352	8509	12751	28500	39156	20460	28354	49551	67376
91-120	8509	12985	31236	29088	40139	84109	9705	14705	33167	45684	11191	16847	37840	52048	27026	37552	65798	89565
121-150	10570	16164	38949	36293	50107	105035	12046	18296	41371	57017	13873	20943	47180	64940	33593	46749	82045	111754
151-180	12630	19344	46661	43498	60076	125961	14387	21887	49574	68349	16555	25040	56520	77832	40159	55947	98293	133943

	Multi Trip- With MedicaSublimit						
	Corporate Lite USD 2.5Lakhs				Corporate Plus USD 5Lakhs		
	Incl USA & Canada				Incl USA & Canada		
Stay Overseas	0-50	51-60	61-70	70+	0-50	51-60	61-70
30	3462	5380	7248	12137	3929	6087	8189
60	6621	10457	14192	23970	7495	11811	16014
90	9704	15458	21060	35728	10969	17444	23748
120	12786	20458	27928	47485	14444	23076	31482
150	15869	25459	34796	59243	17918	28709	39216
180	18952	30460	41665	71000	21393	34342	46950

Premiums in INR (excl. GST)

	Multi Trip- Without MedicaSublimit				
	Corporate Lite USD 2.5Lakhs			Corporate Plus USD 5Lakhs	
	Incl USA & Canada			Incl USA & Canada	
Stay Overseas	51-60	61-70	70+	51-60	61-70
30	10047	13726	23475	11357	15504
60	19790	27148	46647	22350	30644
90	29458	40494	69743	33253	45693
120	39125	53840	92839	44155	60742
150	48792	67186	115935	55057	75791
180	58460	80532	139031	65959	90840

Premiums in INR (excl. GST)

Travelling Companion Discount: Below mentioned discount on published premium rates will be provided in case policy is taken by more than 1 travelling companions. Travelling Companion discount applicable only for Travel Ace Standard, Silver, Gold, Platinum and Super Age plan only. This is applied only for the same plan and same trip duration.

Travelling Member(s)	Discount %
Self	0%
Self + 1 or 2 travel Partner	5%
Self + 3 or more travel partner (max 8 partners in one policy)	10%

### Policy Cancellation:

You may terminate this Policy at any time before the commencement of the Risk Period, by giving Us written notice and the Policy shall terminate. If no claim has been made under the Policy, We will deduct INR 250 + applicable tax as cancellation charges and will refund the premium paid. In case of any early return of the insured person prior to expiry of the Policy Period, We will refund premium at the following rates subject to no claims being incurred on the policy.

For Policies with Term upto 1 year	
Period in Risk	Refund Rounded
Within 20% of the policy period	65%
Exceeding 20% but less than 30% of the policy period	55%
Exceeding 30% but less than 40% of the policy period	50%
Exceeding 40% but less than 50% of the policy period	40%
Exceeding 50% of the policy period	0%

No claim will be considered under this policy once cancelled on the request of Insured.

### General Exclusions Applicable to All Sections

The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: 1. The Insured Person's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic. 2. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority. 3. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to or arising from: Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof. 4. The Insured Person's actual or attempted engagement in any criminal or other unlawful act. 5. Any consequential losses. 6. In respect of travel by the Insured Person to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country. 7. The Insured Person engaging in air travel unless he flies as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an Aircraft for the purpose of flying therein or alighting there from following a flight.



BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.  
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA, PUNE - 411006.  
IRDA REG NO.: 113.



FOR ANY QUERY (TOLL FREE)  
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For more details on risk factors, Terms and Conditions, please read the policy wording before concluding a sale.

CIN: U66010PN2000PLC015329, UIN: BAJTIOP24008V022324  
BJAZ-B-0321/22-Jun-21

Policy holders can download Caringly Yours app for one -touch access Available on:

