

## **Overview of Bajaj General Insurance Travel Insurance**

Bajaj General Insurance offers travel insurance policies for both domestic (within India) and international travel. These plans are designed for a wide range of travellers including leisure tourists, business travellers, students, families, senior citizens, and groups. The purpose of these policies is to protect travellers against a variety of risks such as medical emergencies, trip cancellations, baggage loss, travel delays, and personal liability.

### **Affordability and Accessibility**

Premiums start at approximately ₹13 per day, which is around ₹201 for a 15-day trip. No medical check-up is required at the time of purchase. Policies can be bought instantly online through the website or app, and claims can be submitted through a paperless, smartphone-enabled process. Customers also receive 24×7 support during their travels.

### **What the Coverage Includes**

Travel insurance from Bajaj General Insurance typically provides the following types of protection. Coverage may vary depending on the chosen plan and add-ons.

#### **Personal Accident Cover**

Provides a lump-sum benefit in the event of death, permanent total disability, or permanent partial disability resulting from an accident during the journey.

#### **Medical Treatment and Emergency Evacuation**

Covers hospitalization, medical treatment for illness or injury, outpatient care, dental treatment, and emergency medical evacuation or repatriation. Certain plans may allow continuation of treatment even after the policy expires, provided hospitalization began during the policy period.

#### **Trip Cancellation, Interruption, or Extension**

Reimburses non-refundable prepaid travel expenses if the trip is cancelled before departure or interrupted midway due to covered reasons such as medical emergencies or natural calamities.

#### **Missed Connections and Travel Delay**

Compensates travellers who miss connecting flights or experience significant travel delays that disrupt their journey.

#### **Loss or Delay of Checked-In Baggage and Personal Belongings**

Covers loss, damage, or destruction of checked-in baggage as well as personal belongings such as passports, cameras, laptops, or mobile phones due to theft or other covered risks.

#### **Adventure and Sports Cover (Optional)**

If selected, covers injuries arising from adventure sports or professional/semi-professional sporting activities undertaken during the trip.

#### **Additional Optional Protections**

Plans may include optional covers such as pre-existing medical condition coverage, emergency cash advance, compassionate visit, escort for a minor child, home burglary cover during travel, personal liability, and protection for lost passports or other travel documents.

### **Geographical and Duration Scope**

International plans generally provide worldwide coverage, although some may exclude the United States and Canada by default. Eligibility typically ranges from 3 months of age to 70 years. Policies are available for single trips or multiple trips through annual multi-trip options. Modular international plans offer flexible sums insured, deductibles, and pre-existing disease coverage options.

### **What's Not Covered (Exclusions)**

Like any insurance policy, Bajaj General Insurance travel plans have exclusions. Common exclusions include:

Pre-existing medical conditions, unless an add-on is purchased to cover them.

Claims arising from intoxication or substance abuse.

Routine health check-ups, vaccinations, or preventive treatments.

Self-inflicted injuries, suicide, or involvement in criminal activities.

Travel as a non-passenger or unapproved air travel.

Activities, destinations, or conditions that fall outside the scope of the chosen plan.

Since benefits vary across plans, customers should review the policy wording thoroughly before purchase.

### **Benefits of Bajaj General Insurance Travel Insurance**

#### **Affordable and Flexible Premiums**

Entry-level plans start at ₹13 per day, making them suitable for budget travellers and frequent flyers.

#### **Convenience and Easy Access**

Policies can be purchased online without medical tests. Claims can be submitted digitally using a mobile device.

#### **Comprehensive and Customizable Coverage**

Plan benefits range from medical emergencies to baggage loss and trip disruption. Add-ons allow travellers to customise coverage based on their risk profile and travel needs.

#### **Global Reach**

Plans offer extensive international coverage across many countries, beneficial for tourists, students, and business travellers.

#### **Support and Cashless Facilities**

24×7 support is available, and many plans offer cashless hospitalization at network hospitals worldwide.

### **Suitable for All Types of Travellers**

Options include single-trip plans, multi-trip annual plans, modular plans, student policies, group policies, and add-on protections.

### **Key Insurance Terminology (Simplified)**

#### **Premium**

The amount paid to purchase the insurance policy. For Bajaj General Insurance, premiums may start as low as ₹13 per day.

#### **Sum Insured**

The maximum financial protection available under the policy. Some international travel plans specify this amount in USD.

#### **Deductible**

The portion of expenses that the policyholder must pay before the insurance cover becomes active.

#### **Cashless Hospitalisation**

A facility where medical bills are directly settled between the insurer and the hospital, reducing the need for upfront payment.

#### **Trip Cancellation / Interruption Cover**

Reimburses non-refundable costs when a trip is cancelled or cut short due to covered events.

#### **Add-on Covers**

Additional optional benefits such as coverage for pre-existing conditions, adventure sports, passport loss, and more.

#### **Pre-existing Condition**

An illness or medical condition that existed before purchasing the policy.

#### **Repatriation / Medical Evacuation**

Emergency transport to the home country or to an appropriate medical facility in case of severe illness or injury abroad.

#### **Important Considerations Before Buying**

Travellers should evaluate the following before choosing a plan:

Purpose of travel and destination (some plans exclude specific countries).

Single-trip vs. multi-trip policies based on travel frequency.

Adequacy of the sum insured and deductibles.

Required add-ons such as pre-existing condition coverage or adventure sports cover.

Policy duration and whether extensions are allowed.

Claim process, 24×7 support, and availability of cashless facilities.

Review of exclusions and fine print to understand limitations.

## **Conclusion**

Bajaj General Insurance offers a well-rounded and flexible travel insurance portfolio suitable for both occasional travellers and frequent international flyers. The ability to customize coverage, affordable premiums, and user-friendly digital processes make it an attractive choice. However, customers should carefully read policy terms — especially around pre-existing conditions, exclusions, and adventure activities — to ensure the plan fits their needs. Corporate clients can also benefit from group or business travel insurance options that enhance safety and reduce financial risks for travelling employees.