

**Travel Insurance Claim Process for IRCTC Tejas Trains Passengers**  
**(Indian National)**  
**LJN-NDLS-LJN/ ADI-MMCT-ADI**

**Coverages:**

Coverages will remain same across the class of passengers. List mentioned below for coverages mentioned under the policy.

Sections	Scope of Cover	Sum Insured-INR
Section 1	Accidental Death	2,500,000
Section 2	Permanent Total Disablement	2,500,000
Section 3	Permanent Partial Disablement	Up to 1,500,000
Section 4	Emergency Accidental Hospitalization	Max upto 500,000
Section 5	Transportation of Mortal Remains	Max upto 10,000
Section 6	Train Delay (At Destination)	Delay of > 1 hour: INR 100/- OR Delay of > 2 hours: INR 250/-

**Beneficiary:**

The scheme is intended to benefit all the passengers travelling by IRCTC operated Tejas Express Train at following two circuits:

- i. Lucknow – New Delhi- Lucknow and
- ii. Ahmedabad- Mumbai Central- Ahmedabad

Irrespective of the class of the ticket and the benefit will be only against the accident and untoward incident that takes place during actual departure to actual arrival of the train. Including 'process of entraining 'and 'process of detraining the train' and Vikalp train, short termination and diverted route.

**EXCLUSIONS:**

**1 General Exclusion:**

The insurance company shall not be liable to make any payment under this benefit in respect of the following:

1. Accident while crossing the Railway tracks
2. Accident due to breach of law with criminal intent.
3. Accidents due to mental disorders or disturbance of conscious, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.

4. Damage of health caused by curative measures, radiations, infection, poisoning except where arise from the accident.
5. From intentional self-injury, suicide or attempted suicide.
6. Whilst under the Whilst engaging in any sort or form of adventurous sport.
7. Committing any breach of law with criminal intent.
8. Influence of intoxication, liquor or drugs.
9. Directly or indirectly caused or contributed by congenital anomaly, venereal disease, sexually transmitted disease, AIDS or insanity caused by, contributed to or aggravated or prolonged by child birth or from pregnancy
10. Any natural cause or disease or medical or surgical treatment unless such treatment becomes necessary due to injury caused by the said untoward incident.
11. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
12. Nuclear energy, radiation.
13. Claim on account of injury due accident prior to the date & time of journey & post the date & time of journey would be excluded from the scope of the policy, however any delay in the time of departure & arrival of the respective train would be taken into consideration
14. Claim in instances wherein ticket was booked by the insured; however the train was not boarded. This is irrespective of whether the train ticket was cancelled or not.
15. Claim in instances wherein ticket was booked by the insured; however the ticket was not confirmed but still the passenger boarded the train.

## **2 Exclusion for hospital expenses:**

1. The treatment of any illness suffered by the Insured Person except any caused by Accident and requiring immediate medical treatment in order to maintain life or relieve immediate pain or distress.
2. Any medical treatment, which was not medically necessary.
3. Plastic or cosmetic surgery unless this is certified by the attending Medical Practitioner to be medically necessary for reconstruction following an Accident.
4. Dental treatment or surgery of any kind, unless to sound natural teeth and necessitated by an Accident.
5. Any health check-ups or examinations or measures primarily carried out for diagnostic or investigative reasons for any purpose other than treatment related to an Accident
6. Any costs relating to physiotherapy unless undertaken while the Insured Person is hospitalized.
7. Any costs or periods of residence incurred in connection with rest cures or recuperation at spas or health resorts, sanatorium, convalescence homes or any similar institution.
8. Any costs in any way related to psychiatric or mental disorders.
9. Any costs relating to the Insured Person's pregnancy, childbirth or the consequences of either.
10. Any congenital internal or external diseases, defects or anomalies.

**Mandatory Documents for all Benefits:**

- Completely filled NEFT details stating Branch, Branch IFSC Code, Account type, Complete Account Number duly signed by Nominee / Claimant with original pre-printed cancel cheque if pre-printed cheque is not available, kindly provide 1st Page of Bank Pass Book/ Bank statement Attested by the Bank which clearly indicates Beneficiary Name & Complete Account no as well IFSC code. (All Fields in the form are mandatory to process).
- Passenger Name under the COI and details of Ticket.
- KYC Details: Aadhaar Card & Pan card details of Passenger / Claimant (in case of Death claim)

**Documentation required:****a. In case of death**

- Report of the Railway Authority confirming the accident of the train
- Ticket copy
- Duly filled Group Personal Accident Claim Form with NEFT details & cancelled cheque of the Claimant
- Attested copy of Death certificate
- Attested copy of FIR / Panchanama / Inquest
- Attested copy of Post Mortem Report
- Attested copy of Viscera /Chemical analysis Report if any
- Hospitalization documents, if any
- In case of Death if Nominee is not defined on the policy copy then we will require the below documents
- Legal heir certificate containing affidavit and indemnity bond on 200 INR. The same should be duly signed by all legal heirs, notarized.
- If Nominee is minor then we will require Decree Certificate from Court stating the guardian of the insured

**b. In case of Permanent Total Disability /Permanent Partial Disability**

- Report of the Railway Authority confirming the accident of the train
- Ticket Copy
- Report of attending doctor confirming the extent of disability
- Permanent Total Disability and Permanent Partial Disability Certificate from the Government authority certifying the disability of the insured as per the 2001 disability guidelines
- Medical bills corresponding to doctor's prescription
- Duly Completed Personal Accident Claim Form signed by insured / Nominee
- Attested copy of disability certificate from Civil Surgeon of that Hospital in which the treatment has undergone stating percentage of disability
- Attested copy of FIR
- All X-Ray / Investigation reports and films supporting to disablement
- Claim form with NEFT details & cancelled cheque of the beneficiary
- Photograph before & after disability

**c. In Case of Hospitalization Expenses for Injury**

- Report of the Railway Authority confirming the accident of the train
- Ticket Copy
- Original Discharge Summary
- All the previous Consultation Papers
- Investigation Reports supporting the diagnosis
- Operation Theatre Notes
- Original Final Bill with detailed bill break up and Paid Receipts
- Original Pharmacy and Investigation Bills
- Duly Completed Personal Accident Claim Form signed by insured / Nominee with NEFT details & cancelled cheque of the beneficiary

**d. In case of Transportation of mortal remains**

- Report of the Railway Authority confirming the accident of the train
- Report of the Railway Authority carrying the details of the passengers declared dead
- Photo identity proof of nominee
- In absence of nominee, claim will be paid to Legal Heir only – as per Legal Heir / Succession Certificate
- Ticket copy
- Original Paid Receipts for transportation of mortal remains

**e. In case of delay in arrival**

- Update your account details and claim through the link on Portal

**Contact Centre in case of any Query or Claims Intimation:**

- For claim intimation, access Bajaj Allianz General Insurance's link:  
<https://irctctejas.bajajallianz.com/claims/>
- To Check claims status please follow the following link:  
<https://general.bajajallianz.com/BagicNxt/InHouseSP/hm/externalUserCC.jsp>
- Bajaj Allianz General Insurance 24X7 Call Centre – 1800 103 2529, STD – 020 30305858
- E-mail – bagichelp@bajajallianz.co.in; hat@bajajallianz.co.in