

#### ■ Premium Excluding Service Tax and Swachh Bharat Cess:

Coverage	Standard 50,000 USD		Silver 1 Lakh USD		Gold 2 Lakhs USD		Platinum 3 Lakhs USD		Super Gold 5 Lakhs USD		Super Platinum USD 7.5 Lakhs USD		Maximum 10 Lakhs USD	
Travel Days	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
1-30	112	233	140	293	177	380	225	483	262	564	309	663	330	708
31-60	195	410	248	521	352	740	448	941	523	1,098	615	1,291	657	1,380
61-90	303	636	354	703	512	1,052	652	1,339	761	1,562	894	1,836	955	1,962
91-120	357	729	433	813	623	1,251	792	1,591	924	1,856	1,087	2,182	1,161	2,331
121-180	453	950	523	1,100	752	1,584	957	2,015	1,117	2,351	1,313	2,764	1,403	2,953
181-240	588	1,230	636	1,428	965	2,095	1,228	2,665	1,432	3,109	1,684	3,655	1,799	3,905
241-270	677	1,424	788	1,626	1,136	2,377	1,445	3,023	1,686	3,527	1,982	4,146	2,117	4,430
271-366	1,013	1,868	1,182	2,126	1,688	3,044	2,148	3,872	2,506	4,517	2,946	5,310	3,148	5,674

#### ■ Extension Premium Excluding Service Tax and Swachh Bharat Cess:

Coverage	Standard 50,000 USD		Silver 1 Lakh USD		Gold 2 Lakhs USD		Platinum 3 Lakhs USD		Super Gold 5 Lakhs USD		Super Platinum USD 7.5 Lakhs USD		Maximum 10 Lakhs USD	
Travel Days	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
1-30	123	256	154	322	195	418	248	531	288	620	340	729	363	779
31-60	244	513	310	651	440	925	560	1,176	654	1,373	769	1,614	821	1,725
61-90	409	859	478	949	691	1,420	880	1,808	1,027	2,109	1,207	2,479	1,289	2,649
91-120	536	1,094	650	1,220	935	1,877	1,188	2,387	1,386	2,784	1,631	3,273	1,742	3,497
121-180	793	1,663	915	1,925	1,316	2,772	1,675	3,526	1,955	4,114	2,298	4,837	2,455	5,168
181-240	1,029	2,153	1,113	2,499	1,689	3,666	2,149	4,664	2,506	5,441	2,947	6,396	3,148	6,834
241-270	1,185	2,492	1,379	2,846	1,988	4,160	2,529	5,290	2,951	6,172	3,469	7,256	3,705	7,753
271-366	1,773	3,269	2,069	3,721	2,954	5,327	3,759	6,776	4,386	7,905	5,156	9,293	5,509	9,930

#### ■ Optional Cover 5: Pre Existing Illness Coverage

By opting for this Optional Cover the coverage under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan is extended to cover the Medical and related expenses incurred by the Insured in a Hospital outside India for medical treatment of Pre-Existing Illnesses provided the Hospitalization has occurred during the policy period and provided that maximum liability of the Company will be limited to the amount specified in the Schedule under the Optional Cover Pre existing Illness Coverage..

**Deductible:** As Applicable under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan.

#### ■ Limit for Pre-Existing Illness:

Coverage Under Travel Prime Student Plan	Standard 50,000 USD	Silver 1 Lakh USD	Gold 2 Lakhs USD	Platinum 3 Lakhs USD	Super Gold 5 Lakhs USD	Super Platinum USD 7.5 Lakhs USD	Maximum 10 Lakhs USD
Pre Existing illness Coverage	5,000 USD	7500 USD	10000 USD	20000 USD	30000 USD	40000 USD	50000 USD

#### ■ Premium Excluding Service Tax and Swachh Bharat Cess:

Coverage	Standard 50,000 USD		Silver 1 Lakh USD		Gold 2 Lakhs USD		Platinum 3 Lakhs USD		Super Gold 5 Lakhs USD		Super Platinum USD 7.5 Lakhs USD		Maximum 10 Lakhs USD	
Travel Days	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
1-30	252	525	316	661	398	855	507	1,088	591	1,269	695	1,492	742	1,594
31-60	438	924	558	1,173	792	1,665	1,008	2,119	1,176	2,471	1,383	2,905	1,478	3,105
61-90	682	1,431	797	1,583	1,153	2,368	1,467	3,013	1,712	3,515	2,012	4,131	2,150	4,415
91-120	803	1,642	976	1,829	1,402	2,814	1,783	3,580	2,080	4,176	2,446	4,909	2,613	5,246
121-180	1,020	2,138	1,177	2,476	1,693	3,565	2,154	4,535	2,513	5,291	2,954	6,219	3,156	6,646
181-240	1,323	2,767	1,431	3,213	2,172	4,714	2,763	5,997	3,223	6,996	3,789	8,224	4,048	8,788
241-270	1,524	3,204	1,773	3,658	2,556	5,348	3,251	6,803	3,793	7,936	4,459	9,329	4,765	9,969
271-366	2,279	4,203	2,659	4,785	3,799	6,849	4,833	8,712	5,638	10,164	6,628	11,947	7,083	12,766

#### ■ Extension Premium Excluding Service Tax and Swachh Bharat Cess:

Coverage	Standard 50,000 USD		Silver 1 Lakh USD		Gold 2 Lakhs USD		Platinum 3 Lakhs USD		Super Gold 5 Lakhs USD		Super Platinum USD 7.5 Lakhs USD		Maximum 10 Lakhs USD	
Travel Days	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
1-30	277	578	348	727	438	941	558	1,197	650	1,396	765	1,641	816	1,753
31-60	548	1,155	698	1,466	990	2,081	1,260	2,649	1,470	3,089	1,729	3,631	1,848	3,881
61-90	921	1,932	1,076	2,137	1,557	3,197	1,980	4,068	2,311	4,745	2,716	5,577	2,903	5,960
91-120	1,205	2,463	1,464	2,744	2,103	4,221	2,675	5,370	3,120	6,264	3,669	7,364	3,920	7,869
121-180	1,785	3,742	2,060	4,333	2,963	6,239	3,770	7,936	4,398	9,259	5,170	10,883	5,523	11,631
181-240	2,315	4,842	2,504	5,623	3,801	8,250	4,835	10,495	5,640	12,243	6,631	14,392	7,084	15,379
241-270	2,667	5,607	3,103	6,402	4,473	9,359	5,689	11,905	6,638	13,888	7,803	16,326	8,339	17,446
271-366	3,988	7,355	4,653	8,374	6,648	11,986	8,458	15,246	9,867	17,787	11,599	20,907	12,395	22,341

#### ■ What are the Exclusions applicable to the Optional Covers under Student Plan?

Exclusions applicable to "Medical Expenses and Medical Evacuation" Section of the Travel Prime Policy except those exclusions for which the coverage is given under specific Optional Cover as mentioned in the respective Optional Cover Wordings

#### ■ What is the Cancellation Process for this Rider?

The cancellation of the Optional Covers shall be as per the cancellation conditions applicable to the Travel Prime Policy.

#### ■ What is the Policy Buying Process?

1. Discuss the policy benefits, coverage and premium details with your insurance advisor / Insurance Company.
2. Actively seek information on the charges and exclusions under the policy
3. Fill the Proposal Form stating all required details.
4. Ensure that the information given in the Proposal Form is complete, accurate and sign the Proposal Form.
5. Submit all documents which are mandatory such as Proposal Form, Passport Copy etc.
6. In order to avail of the insurance cover, the premium will have to be paid to us before commencement of the risk.

The Policy Schedule and Policy Wordings will be sent to your mailing address mentioned on the Proposal Form.

#### In case of any claim or assistance abroad call Toll-Free Numbers:

Country	Toll Free number
USA (001)	18665876903
Canada (001)	18669143705
Australia (061)	0011+800 10002005
Austria (043)	00+800 10002005
Belgium (032)	00+800 10002005
Denmark (045)	00+800 10002005
Finland (358)-carrier TS	990+800 10002005
Finland (358)-carrier Elisa	999+800 10002005
France (033)	00+800 10002005
Germany (049)	00+800 10002005
Hong Kong (852)	001+800 10002005
Hungary (036)	00+800 10002005
Ireland (353)	00+800 10002005
Israel (972)	014+800 10002005
Italy (039)	00+800 10002005
Japan (081)-carrier Tele	0041-010+800 10002005
Japan (081)-carrier IDC	0061-010+800 10002005
Japan (081)-carrier KDD	001-010+800 10002005
Japan (081)-carrier NTT	0033-010+800 10002005
Malaysia (060)	00+800 10002005
Netherlands (031)	00+800 10002005
New Zealand (064)	00+800 10002005
Norway (047)	00+800 10002005
Philippines (063)	00+800 10002005
Portugal (351)	00+800 10002005
Singapore (065)	001+800 10002005
So. Korea (082)-carrier Telecom	001+800 10002005
So. Korea (082)-carrier Dacom	002+800 10002005
Spain (034)	00+800 10002005
Sweden (046)	00+800 10002005
Switzerland (041)	00+800 10002005
Thailand (066)	001+800 10002005
UK (044)	00+800 10002005

When dialing a universal toll free number the caller must first dial the appropriate country's int'l access(+) as illustrated above.

Fax: **91-20-30512207** | [travel@bajajallianz.co.in](mailto:travel@bajajallianz.co.in)

**Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.**

This Policy of Insurance is a Contract between the Company and the Insured Person. The Insured Person shall not transfer, assign, alienate or in any way pass the benefits and/or liabilities to any other person, Institution, Hospital, Company or Body Corporate without specific prior approval in writing by a duly authorized officer of the Company.

However, if the Insured Person(s) is permanently incapacitated or deceased, the legal heirs of the Insured may represent him in respect of Claim under the Policy



Bajaj Allianz  
OPTIONAL COVERS  
Travel Prime Policy

Bajaj Allianz General Insurance Co. Ltd.  
G.E. Plaza, Airport Road, Yerawada,  
Pune - 411006. IRDA Reg No.: 113.

For Any Query (toll Free)  
**1800-209-0144 / 1800-209-5858**

[www.bajajallianz.com](http://www.bajajallianz.com)

[customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in)

**BAJAJ Allianz**

Relationship Beyond Insurance

CIN: U66010PN2000PLC015329  
UIN: IRDA/NL-HLT/BAG/P-T.V.II/37/14-15.

**■ Bajaj Allianz**

Bajaj Allianz General Insurance Company Limited 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 in-depth market knowledge and goodwill of Bajaj. Over a period of very short time the Company has earned a reputation of being a “Customer First Company”.

**■ Who can opt for the Optional Covers?**

**Students Travelling Outside India can opt for below mentioned Optional Covers under the Travel Prime Student Plan:**

- Cancer Screening and Mammography Cover
- HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome) Cover.
- Pre-existing illness Coverage
- Maternity and Baby Cover from Day One Coverage
- Mental illness and Alcohol related Disorder Cover

Please note these Optional Cover cannot be taken on stand alone basis and is to be taken in Conjunction with Travel Prime Insurance Policy.

**■ What will be the Period of Insurance for these Optional Covers?**

The period of insurance of these Optional Covers will be identical to the period of insurance of the base plan under Travel Prime Policy.

**■ Can these Optional Covers be Opted midterm?**

This Optional Cover will have to be opted at Inception of the base policy and no midterm inclusion is allowed.

**■ Can the Sum Insured be increased mid term for the Optional Covers under Student Plan?**

The Sum Insured for these Optional Covers has to be Opted at Inception of the base policy and cannot be revised during the period of insurance.

Is Extension of cover applicable under these Optional Covers?

The period of the Optional Cover can be extended only if the period of the base plan under Travel Prime Policy is extended and the period of extension shall be identical to the period of extension of the base plan under Travel Prime Policy.

Sum Insured during the extension period shall be identical to the Sum Insured of the Optional Cover opted at inception of the base plan under Travel Prime Policy and no revision in Sum Insured is allowed.

What is the Scope of Cover and Premium?

**OPTIONAL COVER 1: CANCER SCREENING AND MAMMOGRAPHY**

By opting for this Optional Cover, the coverage under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan is extended to cover the reasonable charges incurred during the policy period towards Cancer Screening and Mammography undergone by the Insured Person on medical advice.

The Company shall not be liable under this Optional Cover for any medical expenses related to treatment of Cancer.

**Deductible:** As Applicable under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan.

**■ Premium Excluding Service Tax and Swachh Bharat Cess:**

Travel Days	Sum Insured : 1000 USD	
	Excluding USA / Canada	Including USA / Canada
1-30	180	180
31-60	541	541
61-90	901	901
91-120	1,261	1,261
121-180	1,802	1,802
181-240	2,523	2,523
241-270	3,063	3,063
271-366	3,604	3,604

**■ Extension Premium Excluding Service Tax and Swachh Bharat Cess:**

Travel Days	Sum Insured : 1000 USD	
	Excluding USA / Canada	Including USA / Canada
1-30	198	198
31-60	676	676
61-90	1,216	1,216
91-120	1,892	1,892
121-180	3,153	3,153
181-240	4,415	4,415
241-270	5,360	5,360
271-366	6,306	6,306

**■ Optional Cover 2 : Hiv (Human Immunodeficiency Virus) and Aids (Acquired Immune Deficiency Syndrome)**

By opting for this Optional Cover, the coverage under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan is extended to cover the reimbursement of Medical Expenses for treatment of HIV and AIDS incurred in a Hospital outside India provided the first diagnosis and hospitalization has occurred during the policy period..

The Company’s Liability in respect of this Optional Cover shall be limited to the actual expenses or the Sum Insured mentioned in the Policy Schedule which ever is less.

**Deductible:** As Applicable under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan.

**■ Premium Excluding Service Tax and Swachh Bharat Cess:**

Travel Days	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
<b>Sum Insured</b>	<b>1000 USD</b>		<b>2000 USD</b>		<b>2500 USD</b>		<b>3000 USD</b>	
1-30	18	27	38	57	48	72	58	87
31-60	54	81	114	171	144	216	174	261
61-90	90	135	190	285	240	360	290	435
91-120	126	189	266	399	336	505	406	610
121-180	180	270	380	571	480	721	581	871
181-240	252	378	533	799	673	1009	813	1219
241-270	306	459	647	970	817	1225	987	1481
271-366	360	541	761	1141	961	1441	1161	1742

**■ Extension Premium Excluding Service Tax and Swachh Bharat Cess:**

Travel Days	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
<b>Sum Insured</b>	<b>1000 USD</b>		<b>2000 USD</b>		<b>2500 USD</b>		<b>3000 USD</b>	
1-30	20	30	42	63	53	79	64	96
31-60	68	101	143	214	180	270	218	326
61-90	122	182	257	385	324	486	392	587
91-120	189	284	399	599	504	758	609	915
121-180	315	473	665	999	840	1262	1017	1524
181-240	441	662	933	1398	1178	1766	1423	2133
241-270	536	803	1132	1698	1430	2144	1727	2592
271-366	630	947	1332	1997	1682	2522	2032	3049

**■ Optional Cover 3: Maternity and Baby Cover from Day One Coverage**

By opting for this Optional Cover the coverage under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan is extended to cover the maternity expenses except pre-natal expenses and post-natal expenses incurred by the Insured in a **Hospital outside India provided the Hospitalization of the Insured for Maternity and Child Birth has occurred during the policy period.**

The Company will also pay for the medical and related expenses incurred 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 of the new born baby of the Insured and up to the amount specified in the Schedule.

**For the purpose of this Rider “Newborn Baby” means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.**

**Deductible:** As Applicable under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan.

**■ Combined Limit for Maternity and Baby Cover from Day one Coverage:**

Coverage Under Travel Prime Student Plan	Standard 50,000 USD	Silver 1 Lakh USD	Gold 2 Lakhs USD	Platinum 3 Lakhs USD	Super Gold 5 Lakhs USD	Super Platinum USD 7.5 Lakhs USD	Maximum 10 Lakhs USD
Maternity and Baby Cover from Day One Coverage	2,500 USD	5,000 USD	7500 USD	10000 USD	12500 USD	20000 USD	25,000 USD

**■ Premium Excluding Service Tax and Swachh Bharat Cess:**

Coverage	Standard 50,000 USD		Silver 1 Lakh USD		Gold 2 Lakhs USD		Platinum 3 Lakhs USD		Super Gold 5 Lakhs USD		Super Platinum USD 7.5 Lakhs USD		Maximum 10 Lakhs USD	
Travel Days	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
1-30	112	233	140	293	177	380	225	483	262	564	309	663	330	708
31-60	195	410	248	521	352	740	448	941	523	1,098	615	1,291	657	1,380
61-90	303	636	354	703	512	1,052	652	1,339	761	1,562	894	1,836	955	1,962
91-120	357	729	433	813	623	1,251	792	1,591	924	1,856	1,087	2,182	1,161	2,331
121-180	453	950	523	1,100	752	1,584	957	2,015	1,117	2,351	1,313	2,764	1,403	2,953
181-240	588	1,230	636	1,428	965	2,095	1,228	2,665	1,432	3,109	1,684	3,655	1,799	3,905
241-270	677	1,424	788	1,626	1,136	2,377	1,445	3,023	1,686	3,527	1,982	4,146	2,117	4,430
271-366	1,013	1,868	1,182	2,126	1,688	3,044	2,148	3,872	2,506	4,517	2,946	5,310	3,148	5,674

**■ Extension Premium Excluding Service Tax and Swachh Bharat Cess:**

Coverage	Standard 50,000 USD		Silver 1 Lakh USD		Gold 2 Lakhs USD		Platinum 3 Lakhs USD		Super Gold 5 Lakhs USD		Super Platinum USD 7.5 Lakhs USD		Maximum 10 Lakhs USD	
Travel Days	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
1-30	123	256	154	322	195	418	248	531	288	620	340	729	363	779
31-60	244	513	310	651	440	925	560	1,176	654	1,373	769	1,614	821	1,725
61-90	409	859	478	949	691	1,420	880	1,808	1,027	2,109	1,207	2,479	1,289	2,649
91-120	536	1,094	650	1,220	935	1,877	1,188	2,387	1,386	2,784	1,631	3,273	1,742	3,497
121-180	793	1,663	915	1,925	1,316	2,772	1,675	3,526	1,955	4,114	2,298	4,837	2,455	5,168
181-240	1,029	2,153	1,113	2,499	1,689	3,666	2,149	4,664	2,506	5,441	2,947	6,396	3,148	6,834
241-270	1,185	2,492	1,379	2,846	1,988	4,160	2,529	5,290	2,951	6,172	3,469	7,256	3,705	7,753
271-366	1,773	3,269	2,069	3,721	2,954	5,327	3,759	6,776	4,386	7,905	5,156	9,293	5,509	9,930

**■ OPTIONAL COVER 4: Mental Illness and Alcohol Related Disorder**

By opting for this Optional Cover the coverage under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan is extended to cover the reimbursement of Medical Expenses for treatment of Mental and Alcohol Related Disorder incurred in a Hospital Outside India provided the first diagnosis and the Hospitalization has occurred during the policy period.

**Deductible:** As Applicable under Section 2 “Medical Expenses & Medical Evacuation” of the Travel Prime Student Plan.

**■ Limit for Mental illness and Alcohol related disorder :**

Coverage Under Travel Prime Student Plan	Standard 50,000 USD	Silver 1 Lakh USD	Gold 2 Lakhs USD	Platinum 3 Lakhs USD	Super Gold 5 Lakhs USD	Super Platinum USD 7.5 Lakhs USD	Maximum 10 Lakhs USD
Mental illness and Alcohol related disorder	5,000 USD	7500 USD	10000 USD	20000 USD	30000 USD	40000 USD	50000 USD