

- **Who can opt for “Bajaj Allianz Bharat Bhraman Insurance Policy”?**
All Individuals travelling within India either for holiday or personal trips or business trips by Common Carrier/own vehicle/private vehicle including bicycles can opt for “Bajaj Allianz Bharat Bhraman Insurance Policy”

- **What is the Min and Max Age of Entry?**
Minimum Age: 1 Day
Maximum Age: No Restrictions

- **Where Can You buy this Policy?**
You can buy this policy directly from any of our offices across the country or from any one of our licensed intermediaries or from our websites.

- **Can You cover your family members also?**
You can cover your family members separately provided their age is of one day to hundred years.

- **What are the various plans that you can opt for?**
PLAN A for Travel by E-Commerce Cabs Only
PLAN B for Travel by Bus only
PLAN C for Travel by Train only
PLAN D for Travel by Scheduled Airlines only
PLAN E for Travel by Other Modes/Multiple Modes of Transport

Example 1: If the proposer travels by e-commerce cab like ola, uber etc. and wants to insure his/her trip for less than 24hrs, he/she can opt for Plan A. The cover will commence from the time he boards the cab and will cease as soon as he alights from the cab.

Example 2: If the proposer travels by a bus and wants to insure his trip of less than 24hrs, he/she can opt for plan B. The cover will commence from the time he boards the bus and will cease as soon as he alights from the bus.

Example 3: If the proposer travels by train, he/she can opt for Plan C, for journeys less than 24 hours the premium applicable for 1-2 Days banding will be charged. For journeys more than 1 day the premium applicable for the opted days banding will be charged. During the policy period, the insured may travel by other modes of transport and shall be protected by the insurance cover.

The cover will commence from the time he boards the train and will cease as soon as the policy period ceases.

Example 4: If the proposer travels by scheduled airlines, he/she can opt for Plan D. For journeys less than 24 hours the premium applicable for 1-2 Days banding will be charged. For journeys more than 1 day the premium applicable for the opted days banding will be charged. During the policy period, the insured may travel by other modes of transport and shall be protected by the insurance cover.

Example 5: If the proposer wants to avail of the insurance cover during the policy period whilst traveling by other modes/multiple modes of transport, he can opt for plan E. For example 1) A proposer who travels in his own car shall be covered for the entire policy period depending upon the days banding opted

2) Person who travels by a bicycle shall be covered for the entire policy period depending upon the days banding opted

3) Person who travels by a private cab shall be covered for the entire policy period depending upon the days banding opted.

4) Person who travels by a Bus for more than 24 hours shall be covered for the entire policy period depending upon the days banding opted

5) Person who commences his travel by a Bus/ private cab or any other modes of transport except a train or a scheduled airline and later on uses other modes of transport including train and airlines shall be covered for the entire policy period depending upon the days banding opted.

- **What is the Policy period that you can opt for under various plans?**
You can opt for per trip basis and/or on a per day basis upto 365 days depending upon your travel itinerary

- **What are the benefits available under various plans?**

Please refer Annexure 1. Only Base Cover is mandatory for all plans. The optional covers available for various plans have been mentioned in the Annexure 1. You may opt for any one or more of the optional covers available under the plan. You may also opt for a sum insured within the minimum and maximum range mentioned in the Annexure against the opted benefits in the plan chosen by you.

- **Details of the benefit available under**

1. BASE COVER:
It is mandatory to opt for the base cover (Section I: Personal Accident Cover) and below terms and conditions will be applicable for the Base Cover.

What we will pay for

SECTION I: PERSONAL ACCIDENT COVER

A. DEATH
If during the Policy Period, the Insured Person sustains Accidental Bodily Injury which directly and independently of all other causes results in Death of the insured person within twelve (12) months from the Date of accident, then the Company agrees to pay the Sum Insured stated in the Section I of the Policy Schedule, to the Insured Person's Nominee or legal representative..

B. PERMANENT TOTAL DISABILITY
If during the Policy Period, the Insured Person sustains Accidental Bodily Injury which directly and independently of all other causes results in permanent total disability within twelve (12) months from the Date of accident, then the Company agrees to pay the sum insured stated in the Section I of the Policy Schedule, to the Insured Person's Nominee or legal representative.

For the purpose of this cover, Permanent Total Disability shall mean either of the following:
i. loss of the sight of both eyes
ii. physical separation of or the loss of ability to use both hands or both feet
iii. physical separation of or the loss of ability to use one hand and one foot
iv. loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot

Additional Benefits:
If claim under Section I (A): Death or Section I (B): Permanent Total Disability of the insured person is accepted, then the company will pay the following additional benefits which will be over and above the Sum Insured specified under the respective sections:

- i. **CHILD EDUCATION BONUS**
If the Company has accepted a claim under Section I (A): Death or Section I (B): Permanent Total Disability then the company will make an additional onetime payment of 2% of Sum Insured specified under Section I, per dependent child towards the Cost of Education of up to two of your dependent children who were under the age of 21 and who were studying at the date you met with the Accidental Bodily Injury.

Specific Conditions:
The dependent child/children must be studying at an accredited educational institution on the date the Insured met with an Accidental Bodily Injury.
b. The age of dependent child or children should not exceed 21 years.

Our liability to make payment to you for one or more of the events described under Section I : Personal Accident Cover (A): Death due to accidental bodily injury, or B): Permanent Total Disability due to accidental bodily injury), would be limited to the sum insured as specified under Section I.

- 2. **OPTIONAL COVERS:**

On payment of additional premium The Insured may opt for any one or more of the following optional covers available under the plan chosen by him .

1. OPTIONAL COVER I: ACCIDENTAL HOSPITALIZATION EXPENSES

In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to cover the insured Person, if he/ she is Hospitalized for a minimum period of 24 hours on the advice of a Doctor/ Medical Practitioner because of Accidental Bodily Injury sustained during the Policy Period, then the Company will pay the In-patient Treatment- Medical Expenses for the below listed items up to the Sum Insured stated under the heading 'Accidental Hospitalization Expenses', in the Policy Schedule, subject otherwise to all other terms, conditions and exclusions of the Policy.

- Room rent, boarding expenses
- Nursing
- Intensive care unit
- Consultation fees
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Medicines, drugs and consumables,
- Diagnostic procedures,
- The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure.
- Physiotherapy expenses as recommended by the treating Doctor

Day Care procedure coverage:
Waiver of 24hours hospitalization would be considered under Accidental Hospitalization Expenses for the surgeries/procedures due to technological advancement provided such procedures comply with the standard definition of Day Care Centre and Day Care treatment mentioned in the Policy definitions.

If the claim under Accidental Hospitalization Expenses (including day care procedure) due to Accident of the Insured Person is accepted, then the Company will also pay below expenses:

- i. **Pre Hospitalization**
If the Company has accepted an inpatient Hospitalization claim under Accidental Hospitalization Expenses then the Company will also reimburse the Medical Expenses incurred during the 5 days immediately before the Insured Person was hospitalized for Accidental Bodily Injury, provided that such Medical Expenses were incurred for the same injury for which subsequent Hospitalization was required.

- ii. **Post-Hospitalization**
If the Company has accepted an inpatient Hospitalization claim under Accidental Hospitalization Expenses then the Company will also reimburse the Medical Expenses incurred during the 30 days immediately after the Insured was discharged post Hospitalization provided that, such costs are incurred in respect of the same injury for which the earlier Hospitalization was required.

ADDITIONAL BENEFIT:

24 HOURS ASSISTANCE
If we have accepted a claim under Accidental Hospitalization Expenses then we will provide assistance to you for arranging the following services, the cost of which shall be borne directly by you:

- Medical Referrals
- Medical Evacuation
- Medical Advises
- Arrangement for Ambulance

Specific Exclusion Applicable to Accidental Hospitalization Expenses Cover:

- 1. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy.

- 2. Any stay in Hospital for an Injury due to Accident without undertaking any treatment.
- 3. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness /condition/ injury.
- 4. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self-medication or any treatment that is not scientifically recognized.

- 5. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
- 6. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
- 7. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury.

- 8. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils..
- 9. Any other medical or surgical treatment except as may be necessary solely as a result injury.
- 10. Any treatment taken outside India.
- 11. Whilst engaged in adventure sports unless opted for adventure sports benefit.
- 12. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.
- 13. Experimental, unproven or non-standard treatment.

- 14. Note: If You have opted for adventure sports benefit optional cover, the Accidental Hospitalization Expenses Optional Cover can be extended to cover accidental hospitalization expenses incurred due to injuries sustained whilst engaged in adventure sports resulting in death or permanent total disablement. No claim shall be payable under this optional cover if the hospitalization is for treatment of injuries sustained whilst engaged in adventure sports which results in permanent partial disablement or temporary total disablement.

- 3. **OPTIONAL COVER III: EMERGENCY MEDICAL EVACUATION**
Note: Emergency Medical Evacuation can be opted only if Accidental Hospitalization Expenses optional cover has also been opted.

In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Policy is extended to cover the following:
a. If due to an Accidental Bodily Injury sustained by the Insured Person during the Policy Period, the Insured Person has been transferred to the nearest hospital from the spot of Accident by an ambulance service offered by a healthcare or ambulance service provider, the Company will reimburse the actual expenses incurred for air or road ambulance services.

- b. The Company will also reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring the Insured Person from the Hospital where he/ she was admitted initially to another hospital with higher medical facilities in the same city/town/village and/or to a hospital in the Insured's hometown or place of residence provided the treating doctor certifies that the severity or the nature of insured's injury warrants his/her transfer to another hospital and provided such transfer has been prior approved by the company.

- c. Provided that the maximum amount payable by the Company in respect of (a) and (b) together or singly shall not exceed the Sum Insured stated in the Policy Schedule against this cover, subject otherwise to all other terms, conditions and exclusions of the Policy.

Specific condition:

- a. Claim for Hospital Daily Allowance shall be considered only if claim under Accidental Hospitalization Expenses is admissible.

Specific Exclusion Applicable to Hospital Daily Allowance:

- 1. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy.
- 2. Any stay in Hospital for an Injury due to Accident without undertaking any treatment.
- 3. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness /condition/ injury.
- 4. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self-medication or any treatment that is not scientifically recognized.

- 5. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
- 6. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.
- 7. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury.

- 4. **OPTIONAL COVER IV: PERSONAL LIABILITY**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify the insured up to the Sum Insured specified in the Schedule against any legal liability incurred by the insured in his/her private capacity to pay Damages for third party civil claims arising out of Accidental Bodily Injury or

- 8. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils.
- 9. Any other medical or surgical treatment except as may be necessary solely as a result of Injury.
- 10. Any treatment taken outside India.
- 11. Whilst engaged in adventure sports unless opted for adventures sports benefit.
- 12. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.
- 13. Experimental, unproven or non-standard treatment.

- Note: If You have opted for adventure sports benefit optional cover, the Hospital Daily Allowance Optional Cover can be extended to cover hospital daily allowance incurred due to hospitalization for treatment of injuries sustained whilst engaged in adventure sports resulting in death or permanent total disablement. No claim shall be payable under this optional cover if the hospitalization is for treatment of injuries sustained whilst engaged in adventure sports which results in permanent partial disablement or temporary total disablement.

- 3. **OPTIONAL COVER III: EMERGENCY MEDICAL EVACUATION**
Note: Emergency Medical Evacuation can be opted only if Accidental Hospitalization Expenses optional cover has also been opted.

In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Policy is extended to cover the following:
a. The Company shall not settle any claim without the express consent of the Insured, but if the Insured refuses an available settlement recommended by the Company then the Company's liability shall thereafter be restricted to the amount by which the claim could have been settled.

Specific Exclusion Applicable to Personal Liability

- 1. The Insured's liability to any employee (whether under a contract of or for services);
- 2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker of the Insured, and any travelling companion of the Insured;
- 3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
 - i. Livestock belonging to the Insured or in the Insured's care, custody or control;
 - ii. Any willful, malicious, criminal or unlawful act, error, or omission;
 - iii. The pursuit of any trade, business of profession, employment or occupation;
 - iv. The ownership, possession or use of vehicles, aircraft, or watercraft;
 - v. Whilst engaged in adventure sports unless insured has taken the adventure sports optional cover
 - vi. The use of firearms or any other dangerous or hazardous activity;
 - vii. The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
 - viii. The supply of goods or services;
 - ix. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
 - x. Any professional liability arising out of the insured's profession/activities.

Specific Exclusion Applicable to Trip Cancellation

- 1. A deductible of Rs.500 for each and every claim.
- 2. Any trip which is cancelled as a result of the insured or any other person with whom he/she have arranged to travel with failing to check-in in time as required by the airline or report in time at the place of departure of the common carrier due to which the Insured is unable to undertake the journey.
- 3. Any trip cancellation caused by strike or industrial action known to exist or was anticipated at the time the trip was booked

- 7. **OPTIONAL COVER VII: EMERGENCY HOTEL EXTENSION**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify for claims made in respect of the cost of emergency hotel

- 6. **OPTIONAL COVER VI: TRIP CANCELLATION**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify the insured, subject to Sum Insured shown in the schedule and subject to all other terms and conditions, limitations and exceptions for the difference between the cost of original ticket and the refund amount received, following the necessary and unavoidable cancellation of the Journey during policy period. Because of:
 - i. Death of insured or his/her family member 7 days prior to the trip start date
 - ii. Serious injury or sudden sickness resulting in hospitalization of insured or his/her family member 2 days prior to the trip start date.
 - iii. Inclement Weather conditions like Storm, flood, Hurricanes, or Natural Disaster on the trip start date at the place of origin of travel or the place of destination.

- For the purpose of this Section Family means Spouse, Children, Parents, Parents in Law, Grand Parents, Brothers, Sisters residing with the Insured at the address stated in the Schedule.

Specific Exclusion Applicable To Trip Cancellation

- 1. However, the company will not pay for any loss of ticket charges in respect of:
 - 1. A deductible of Rs.500 for each and every claim.
 - 2. Any trip which is cancelled as a result of the insured or any other person with whom he/she have arranged to travel with failing to check-in in time as required by the airline or report in time at the place of departure of the common carrier due to which the Insured is unable to undertake the journey.
 - 3. Any trip cancellation caused by strike or industrial action known to exist or was anticipated at the time the trip was booked

- 7. **OPTIONAL COVER VII: EMERGENCY HOTEL EXTENSION**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify for claims made in respect of the cost of emergency hotel

Specific Conditions

- a. All Repatriation of Remains arrangements must be approved in advance by Us.
- b. Reasonable expenses include, but are not limited to, expenses for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation.

Specific Exclusion Applicable To Repatriation of Remains

- 1. Death on account of all injuries that are existing at the time of commencement of this policy or any medical condition or complication arising directly or indirectly from it or disablement that existed before the commencement of the policy period (even if unknown to the insured) or for which care, treatment or advice was sought, recommended by or received from a Doctor.
- 2. Death on account of treatment of any Sickness or disease or surgery of any kind except surgery as a result of accidental bodily injury.
- 3. Death on account of Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
- 4. Death on account of any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.
- 5. Experimental, unproven or non-standard treatment.
- 6. Treatment for any other system other than modern medicine (also known as Allopathy)
- 7. Accidental Bodily Injury that the Insured meets with:
 - a. Through deliberate or intentional, unlawful or criminal act, error, or omission.
 - b. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
 - c. As a result of any curative treatments or interventions that you carry out or have carried out on your body.
 - d. Arising out of your 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.
 - 8. Insured's consequential losses of any kind or your actual or alleged legal liability.

- 8. **OPTIONAL COVER VIII: MISSED CONNECTION**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify the insured for Reasonable Additional Expenses for Missed Connection during the policy period, subject to the maximum Sum Insured shown in the Policy Schedule, if
 - A) The aircraft on which You have booked to travel within India is delayed beyond 6 hours than the original scheduled arrival time at the destination of the connecting flight/train resulting in You missing the connecting flight/train.
 - B) The train on which You have booked to travel within India is delayed beyond 12 hours than the original scheduled arrival time at the destination of the connecting train/ flight resulting in You missing the connecting train/ flight

- Provided the missed connection should have occurred due to the following reasons:
 - 1. Delay of a Scheduled Aircraft or train caused by inclement Weather; or
 - 2. Delay due to a Strike or other job action by employees of Airlines or railways scheduled to be used by the Insured during his/her Trip; or
 - 3. Delay caused by Equipment Failure of a Scheduled Aircraft or train including derailment of train.
 - 4. Delay caused if the Scheduled Aircraft or train is taken out of service due to technical reasons on the instructions of the civil aviation authority or railway authority or similar authority.
 - 5. Delay of scheduled aircraft or train caused by an act of terrorism

- For the purpose of this Section Family means Spouse, Children, Parents, Parents in Law, Grand Parents, Brothers, Sisters residing with the Insured at the address stated in the Schedule.

- 6. **OPTIONAL COVER VI: TRIP CANCELLATION**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify the insured, subject to Sum Insured shown in the schedule and subject to all other terms and conditions, limitations and exceptions of the Policy.

- 10. **OPTIONAL COVER X: BOUNCED HOTEL**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to reimburse the cost of Additional expenses incurred on account of denial of hotel services by the suppliers with whom the insured had booked the hotel services on confirmed basis during the policy period. The additional expenses shall include:
 - 1. Transportation to the alternative hotel,
 - 2. Cost of up gradation to a superior class of hotel if required,

- 11. **OPTIONAL COVER XI: COMPASSIONATE VISIT BY A FAMILY MEMBER**
Note: This optional cover can be availed of only if the accidental hospitalization expenses optional cover has also been opted.

- In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to provide the actual cost of economy class transportation by the most direct route via a common carrier of a family member to the city/town/village where the insured person has been hospitalized following an accident during the during the policy period subject to the maximum of the Sum Insured stated in the

- 11. **OPTIONAL COVER XI: COMPASSIONATE VISIT BY A FAMILY MEMBER**
Note: This optional cover can be availed of only if the accidental hospitalization expenses optional cover has also been opted.

- In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to provide the actual cost of economy class transportation by the most direct route via a common carrier of a family member to the city/town/village where the insured person has been hospitalized following an accident during the during the policy period subject to the maximum of the Sum Insured stated in the

- 11. **OPTIONAL COVER XI: COMPASSIONATE VISIT BY A FAMILY MEMBER**
Note: This optional cover can be availed of only if the accidental hospitalization expenses optional cover has also been opted.

- In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to provide the actual cost of economy class transportation by the most direct route via a common carrier of a family member to the city/town/village where the insured person has been hospitalized following an accident during the during the policy period subject to the maximum of the Sum Insured stated in the

- a. All Repatriation of Remains arrangements must be approved in advance by Us.
- b. Reasonable expenses include, but are not limited to, expenses for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation.

Specific Exclusion Applicable To Repatriation of Remains

- 1. Death on account of all injuries that are existing at the time of commencement of this policy or any medical condition or complication arising directly or indirectly from it or disablement that existed before the commencement of the policy period (even if unknown to the insured) or for which care, treatment or advice was sought, recommended by or received from a Doctor.
- 2. Death on account of treatment of any Sickness or disease or surgery of any kind except surgery as a result of accidental bodily injury.
- 3. Death on account of Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
- 4. Death on account of any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.
- 5. Experimental, unproven or non-standard treatment.
- 6. Treatment for any other system other than modern medicine (also known as Allopathy)
- 7. Accidental Bodily Injury that the Insured meets with:
 - a. Through deliberate or intentional, unlawful or criminal act, error, or omission.
 - b. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
 - c. As a result of any curative treatments or interventions that you carry out or have carried out on your body.
 - d. Arising out of your 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.
 - 8. Insured's consequential losses of any kind or your actual or alleged legal liability.

- 8. **OPTIONAL COVER VIII: MISSED CONNECTION**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify the insured for Reasonable Additional Expenses for Missed Connection during the policy period, subject to the maximum Sum Insured shown in the Policy Schedule, if
 - A) The aircraft on which You have booked to travel within India is delayed beyond 6 hours than the original scheduled arrival time at the destination of the connecting flight/train resulting in You missing the connecting flight/train.
 - B) The train on which You have booked to travel within India is delayed beyond 12 hours than the original scheduled arrival time at the destination of the connecting train/ flight resulting in You missing the connecting train/ flight

- Provided the missed connection should have occurred due to the following reasons:
 - 1. Delay of a Scheduled Aircraft or train caused by inclement Weather; or
 - 2. Delay due to a Strike or other job action by employees of Airlines or railways scheduled to be used by the Insured during his/her Trip; or
 - 3. Delay caused by Equipment Failure of a Scheduled Aircraft or train including derailment of train.
 - 4. Delay caused if the Scheduled Aircraft or train is taken out of service due to technical reasons on the instructions of the civil aviation authority or railway authority or similar authority.
 - 5. Delay of scheduled aircraft or train caused by an act of terrorism

- For the purpose of this Section Family means Spouse, Children, Parents, Parents in Law, Grand Parents, Brothers, Sisters residing with the Insured at the address stated in the Schedule.

- 6. **OPTIONAL COVER VI: TRIP CANCELLATION**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify the insured, subject to Sum Insured shown in the schedule and subject to all other terms and conditions, limitations and exceptions of the Policy.

- 10. **OPTIONAL COVER X: BOUNCED HOTEL**
In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to reimburse the cost of Additional expenses incurred on account of denial of hotel services by the suppliers with whom the insured had booked the hotel services on confirmed basis during the policy period. The additional expenses shall include:
 - 1. Transportation to the alternative hotel,
 - 2. Cost of up gradation to a superior class of hotel if required,

- 11. **OPTIONAL COVER XI: COMPASSIONATE VISIT BY A FAMILY MEMBER**
Note: This optional cover can be availed of only if the accidental hospitalization expenses optional cover has also been opted.

- In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to provide the actual cost of economy class transportation by the most direct route via a common carrier of a family member to the city/town/village where the insured person has been hospitalized following an accident during the during the policy period subject to the maximum of the Sum Insured stated in the

- 11. **OPTIONAL COVER XI: COMPASSIONATE VISIT BY A FAMILY MEMBER**
Note: This optional cover can be availed of only if the accidental hospitalization expenses optional cover has also been opted.

- In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to provide the actual cost of economy class transportation by the most direct route via a common carrier of a family member to the city/town/village where the insured person has been hospitalized following an accident during the during the policy period subject to the maximum of the Sum Insured stated in the

- 11. **OPTIONAL COVER XI: COMPASSIONATE VISIT BY A FAMILY MEMBER**
Note: This optional cover can be availed of only if the accidental hospitalization expenses optional cover has also been opted.

- In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to provide the actual cost of economy class transportation by the most direct route via a common carrier of a family member to the city/town/village where the insured person has been hospitalized following an accident during the during the policy period subject to the maximum of the Sum Insured stated in the

- a. All Repatriation of Remains arrangements must be approved in advance by Us.
- b. Reasonable expenses include, but are not limited to, expenses for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation.

Specific Exclusion Applicable To Repatriation of Remains

- 1. Death on account of all injuries that are existing at the time of commencement of this policy or any medical condition or complication arising directly or indirectly from it or disablement that existed before the commencement of the policy period (even if unknown to the insured) or for which care, treatment or advice was sought, recommended by or received from a Doctor.
- 2. Death on account of treatment of any Sickness or disease or surgery of any kind except surgery as a result of accidental bodily injury.
- 3. Death on account of Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
- 4. Death on account of any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.
- 5. Experimental, unproven or non-standard treatment.
- 6. Treatment for any other system other than modern medicine (also known as Allopathy)
- 7. Accidental Bodily Injury that the Insured meets with:
 - a. Through deliberate or intentional, unlawful or criminal act, error, or omission.
 - b. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
 - c. As a result of any curative treatments or interventions that you carry out or have carried out on your body.
 - d. Arising out of your 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,

ownership our liability will be restricted to 10% of Sum Insured against this Optional Cover specified in the policy schedule or actual cost of the item(s) whichever is lower.

- The Company's liability to make payment shall not arise until liability is admitted and compensation is given by the Airline.
- The Company's payment to the Insured will be reduced by any sum for which the Airline is liable to make payment.

Specific Exclusion Applicable to Loss Of Checked Baggage

- The Hand baggage / cabin baggage stored in the cabin hold is specifically excluded from the policy coverage.
- Damages to baggage or missing of contents from the baggage is not covered under the policy.
- The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables, Equipments, instruments in the baggage.

14. OPTIONAL COVER XIV: TRIP CURTAILMENT

In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to indemnify You the reasonable additional expenses incurred following necessary curtailment (Shortening and / or alteration) of the journey during the policy period resulting in your having to directly return to the hometown, where he/she started his/her Journey, subject to the maximum Sum Insured shown in the Policy Schedule, due to:

- The aircraft which the Insured boarded as a passenger is hijacked.
- Death of the Insured's spouse, parents, parent in laws or child residing with you and who is not travelling with the Insured during policy period
- Serious injury or sudden sickness of Insured's spouse, parents, parent in laws or child residing with the Insured and who is not travelling with the Insured on the insured journey, leading to Emergency Hospitalization in any Critical Care Units of Hospital within policy period.
- Due to natural disaster which has prevented the Insured from continuing with the scheduled trip not known to exist or in public prior booking of trip within policy period
- Due to unexpected strike, riot or Civil commotion at place of visit other than the Insured's hometown which leads to the curtailment of the trip within policy period
- Sickness or accidental Injury of the Insured or Insured's Traveling Companion warranting minimum 48 hours of hospitalization at any place other than Insured's hometown resulting in the curtailment of the trip under medical advice of the attending Physician within policy period
- Death of the Insured or Insured's Traveling Companion at any place other than Insured's hometown resulting in the curtailment of the trip within policy period

For the purpose of this Cover Travelling Companion shall be a Family Member and shall include Spouse, Children, Parents, Parents in Law, Grand Parents, and siblings.

Specific Conditions:

- This coverage is effective if the incident occurs within the Operative Time mentioned in the Policy Schedule and only if the Insured was unaware of any circumstances that could lead to disruption of his/her trip at the time of purchasing this policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

15. OPTIONAL COVER XV: TRIP DELAY BY SCHEDULED AIRCRAFT

In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to reimburse the reasonable charges incurred for meals and lodging which are not provided by the Airline free of charge, if the aircraft on which You have

booked to travel with in India is the delayed beyond 6 hours than the original scheduled departure time during the policy period due to the following perils:

- Delay of a Scheduled Aircraft caused by Inclement Weather; or
- Delay due to a Strike or other job action by employees of Aircraft scheduled to be used by the Insured during his/her Insured Journey; or
- Delay caused by Equipment Failure of a Scheduled Aircraft.
- Delay caused if the Scheduled Aircraft is taken out of service due to technical reasons on the instructions of the civil aviation authority.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Specific Exclusion Applicable to Trip Delay By Scheduled Aircraft

- However, the company will not pay for
- Any delay due to an insured peril which was made public or known to the Insured prior to the purchase of this Policy.
 - For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.

16. OPTIONAL COVER XVI: LOSS OF BAGGAGE

In consideration of payment of additional premium by the Insured to the Company, it is hereby agreed and declared that Bajaj Allianz Bharat Bhraman Insurance Policy is extended to cover loss of baggage of the Insured due to theft, larceny, robbery or hold up during the journey during policy period.

Specific Condition:

- It also hereby agreed and declared that the Insured shall bear a co-payment of 10% of the admissible claim amount in respect of each and every claim.

Specific Exclusions applicable to Loss of Baggage

- Any event occurring from the Insured Person's negligence, or acting in a non-prudent manner, or leaving personal belongings unattended in a public place.
- Jewellery and Valuables
- Loss or theft which has not been reported to the Police within 24 hours of discovery of loss.
- Loss or damage caused by delay, wear and tear, mold, vermin, atmospheric or climatic conditions, deterioration or electrical or mechanical derangement of any kind. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.
- Hired or borrowed property or equipment.
- Property of the Insured Person which has been entrusted to a third party.
- Claims relating to loss, damage or theft/burglary from an unattended vehicle.
- Claims arising from confiscation or detention by customs or other lawful officials and authorities.
- Claims in respect of documents of any kind.
- Loss or damage to or theft of spectacles, sunglasses, contact lenses, suitcases and umbrellas.
- Items which have not been noted on the police report, or Property Irregularity Report
- 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.
- Breakage, Cracking or Scratching of Cameras, Binoculars, Lenses, Musical Instruments and similar articles of brittle or fragile nature unless caused by the Insured Peril.
- Loss or damage to Personal belongings left in a vehicle overnight.
- Loss or damage to laptops and mobile phones.
- 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.
- 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; Loss arising out of mysterious disappearance of the personal belongings
- Loss occasioned through the willful act of the Insured or any willful act of any other person with a connivance of the Insured.

- Loss occasioned through the willful act of the Insured or any willful act of any other person with a connivance of the Insured.
- Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

17. OPTIONAL COVER XVII: ADVENTURE SPORTS BENEFIT

In consideration of payment of an additional premium at the inception of the Bajaj Allianz Bharat Bhraman Insurance Policy by the Insured to the Company, it is hereby agreed and declared, Section I of the policy is extended to cover Accidental Bodily Injury sustained during the policy period whilst the Insured is engaged in adventure sports in a non-professional capacity and under the supervision of a trained professional which directly and independently of all other causes results in Death or Permanent Total Disability within twelve (12) months of the Date of Injury. In consequence where of the exclusion no 4 (general exclusions applicable to base cover and optional covers) of the policy stands amended to read as under:

- Whilst engaging in Adventure Sports except mountaineering, trekking, skiing, water rafting, rappelling, sky diving, parachuting, ballooning, scuba diving and whilst engaged in amusement park rides, amusement park activities, water park activities

It is hereby agreed and declared that in event of a claim under this optional cover the liability of the company shall be limited to the sum insured under section I. Subject to all other terms, conditions, exclusions and definitions of the Policy.

Specific Exclusion applicable to Adventure Sports Benefit

- No benefit shall be payable under this optional cover in the event of accidental bodily injury sustained whilst engaged in adventure sports activity resulting in Permanent Partial Disability or Temporary Total Disability.

Special Condition

- It is hereby agreed and declared that the insured shall follow/adhere to all safety measures and guidelines laid down by the instructors/trainers/ coaches/ the organization conducting the adventure sports while engaged in the adventure sports.

A. GENERAL EXCLUSIONS APPLICABLE TO BASE COVER AND OPTIONAL COVERS

We will not be liable to make any payment under this Policy under any circumstances, for any claim directly or indirectly attributable to, or based on, or arising out of, or connected with any of the following:

- Any Pre-existing Condition(s) and complications arising out of or resulting therefrom;
- Through suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness,
- Mental or nervous disorder, anxiety, stress or depression,
- Whilst engaging in Adventure Sports unless specifically insured,
- While under the influence of liquor or drugs, alcohol or other intoxicants,
- Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony, riot, crime, misdemeanour, civil commotion,
- Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the India, Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs,
- As a result of any curative treatments or interventions that you carry out or have carried out on your body,
- Arising out of your participation in any police, naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic,
- Your consequential losses of any kind or your actual or alleged legal liability,
- Veneral or sexually transmitted diseases,

- HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these,
- 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, or ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel,
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment,
- operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines;
- Any Claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date,
- No benefit under this policy would be paid under this policy, unless the nature & extent of injury is established medically with appropriate investigation reports & certified by the treating doctor
- Expenses incurred on neck belts, wrist bandages, walking sticks, abdomen belts, CPAP and any other similar external aid /devices, the use of which has been necessitated following an accident.
- Medical Expenses relating to any hospitalization primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.
- Medical expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock.

What is the premium rate under this Policy?

Please refer to Annexure 2

Can I Extend the policy period?

The policy cannot be extended. However you may avail of a fresh policy for a duration of the extended period provided the original policy period is less than 12 months.

SPECIAL CONDITIONS

What is the Cancellation Process?

- Policies taken for short period duration of less than 12 months can be cancelled prior to start date of the policy. It cannot be cancelled after the start date. Upon cancellation, the Company shall deduct 10% of the premium amount received as administration charges and refund the balance amount.
- Annual policies, may be cancelled any time by the Insured by giving 15 days' notice to the company in which case the insured would be entitled for refund of premium on short period basis as per the following scale:

Period in Risk	Premium Refund
Within 15 Days	Pro Rate Refund
Exceeding 15 days but less than 2 months	70.00%
Exceeding 2 months but less than 4 months	55.00%
Exceeding 4 months but less than 6 months	40.00%
Exceeding 6 months but less than 8 months	25.00%
Exceeding 8 months but less than 10 months	10.00%
Exceeding 10 months but less than 12 months	0.00%

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.

- The Company may cancel this insurance by giving at least 15 days written notice, and if no claim has been made then the Company shall refund a pro-rata premium thereof however caused.
- Under normal circumstances, Policy will not be cancelled except for reasons of misrepresentation, fraud, non-disclosure of material facts or non-cooperation of the insured.
- However, if any claim has been made then no refund will be given for cancellation of policy.

1. Submission of Claim

Reimbursement Claim Procedure of All Sections
If the Insured Person meets with any Accidental Bodily Injury that may result in a claim, then as a condition precedent to our liability:

- Polyholder or the Insured Person or someone claiming on his/her behalf must inform us in writing immediately and in any event within 30 days from the date of the accident and submit all documents to us within 30 days from the date of intimation.
- Insured Person must immediately consult a Doctor and follow the advice and treatment that the recommends.
- Insured Person must take reasonable steps to lessen the consequence of Bodily injury.
- Insured Person should allow examination by our medical advisors if we ask for this.
- Polyholder or Insured Person or someone claiming on his/her behalf must promptly give us documentation and other information we ask for to investigate the claim or our obligation to make payment for it.
- In case of the Insured Person's death, someone claiming on his/her behalf must inform us in writing immediately and send us a copy of the post mortem report (if conducted) within 30 days.

*Note: Waiver of conditions (a) and (f) may be considered in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which the Insured Person was placed, it was not possible for the Insured Person or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit.

List of Claim documents:

- List of Claim documents for Death**
- Duly Completed Claim Form signed by Nominee of the Insured Person.
- Copy of address proof (Ration card or electricity bill copy).
- Attested copy of Death Certificate.
- Burial Certificate (wherever applicable).
- Attested copy of Statement of Witness, if any lodged with police authorities.
- Attested copy of FIR / Panchanama / Inquest Panchanama.
- Attested copy of Post Mortem Report (only if conducted).
- Attested copy of Viscera report if any (Only if Post Mortem is conducted).
- NEFT details & cancelled cheque of the Nominee/Claimant
- Original Policy copy

List of Claim documents for Permanent Total Disability

- Duly Completed Claim Form signed by Insured Person.
- Attested copy of disability certificate from Civil Surgeon of Government Hospital stating percentage of disability.
- Attested copy of FIR. (If required)
- All X-Ray / Investigation reports and films supporting to disability.
- NEFT details & cancelled cheque of Insured Person.
- Original Policy copy.

List of Claim Document Specific to Children's Education Benefit

- Bonafide certificate from school / college or certificate from the educational institution

List of Claim Documents Specific for Accidental Hospitalization Expenses

- First Consultation letter from the Doctor

- Duly completed claim form signed by the Claimant
- Hospital Discharge Card
- Hospital Bill giving detailed break up of all expense heads mentioned in the bill. Clear break ups have to be mentioned for OT Charges, Doctor's Consultation and Visit Charges, OT Consumables, Transfusions, Room Rent, etc.
- Proof of Payment to hospital.
- All original Laboratory and Diagnostic Test Reports. Eg. X-Ray, E.C.G, USG, MRI Scan, Haemogram etc.
- Other documents as may be required by the Company to process the claim

List of Claim Documents Specific to Hospital Daily Allowance

- First Consultation letter from the Doctor
- Duly completed claim form signed by the Claimant
- Hospital Discharge Card

List of Claim Documents Specific to Personal Liability

- Claim Form (to be filled and signed by insured)
- Detailed self explanatory note stating scenario arises in to third party loss
- Court order or any judicial order received against the compensation.
- Invoices / Bills supporting the claim amount
- Original Paid receipts (if paid (hardcopy)) in case of reimbursement claim
- NEFT Form and Cancelled cheque stating insured's / Claimant Indian Bank account details

List of Claim Documents Specific to Repatriation of Remains

- Claim Form (to be filled and signed by Noinee)
- Original Paid receipts (hardcopy) in case of reimbursement claim
- Death certificate/Post Mortem report/ Certificate of embalmment in case its conducted
- Medical records/ indoor cash paper summary in case of accidental hospitalization.
- NEFT Form and Cancelled cheque stating nominee's Indian Bank account details (for reimbursement claim.)

List of Claim Documents Specific to Trip Cancellation

- Claim Form (to be filled and signed by insured)
- Hospitalization discharge summary/consultation papers of insured/family members (if applicable)
- All bills and payment receipts towards cancellation of ticket.
- NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details.
- Death certificate in case of death if applicable

List of Claim Documents Specific to Emergency Hotel Extension

- Documents proving the reasons for cancellation of the Extension of hotel stay
- Receipt showing amount paid for extension of hotel stay.
- Duly Completed Claim Form signed by Insured Person
- Original Policy copy

List of Claim Documents Specific to Missed Connection

- Claim Form (to be filled and signed by insured)
- Letter from the airlines/railways stating reason for delay and duration of delay.
- Ticket Itinerary
- NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details
- Bills/invoices and receipt raised against the Meals and Lodging.

List of Claim Documents Specific to Home Burglary Insurance

- Claim Form (to be filled and signed by insured)
- Covering Letter detailing full statement of the facts of the incidence of theft.
- Copy of FIR (filed with the local police authorities)
- Details of local investigation and survey of loss in case carried out by insured.
- Details of any insurance covering same loss
- In case the Claim exceeding Rs.7500/- or other currency equivalent per article must be supported by documentation evidencing the Insured's ownership of the same.

- NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details

List of Claim Documents Specific to Bounced Hotel

- Claim Form (to be filled and signed by insured)
- Proof of confirmed hotel booking Details
- Letter from Hotel mentioning reason for non-accommodation and compensation received if any
- Bills/Invoices and receipt raised against the accommodation or transportation
- NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details

List of Claim Documents Specific to Compassionate Visit by a Family Member

- Original travel tickets / bills and receipts mentioning the actual expenses of the travel with the date of booking & date of travel
- Duly completed claim form signed by the Claimant
- Hospital Discharge summary

List of Claim Documents Specific to Delay of checked baggage

- Claim Form (to be filled and signed by insured)
- Copies of Boarding Pass/Ticket/Baggage Tags.
- Copies of correspondence with the Airline authorities/others certifying the delay & actual date and time of delivery of baggage.
- PIR report (Property Irregularity Report) (to be obtained from the airline authorities).
- Ticket Itinerary

List of Claim Documents Specific to loss of checked baggage

- Claim Form (to be filled and signed by insured)
- PIR report (Property Irregularity Report) (to be obtained from the airline authorities)
- Letter from the airlines accepting the liability for loss
- Proof of compensation received from airlines
- Proof of items valued more than 50% of the Sum Insured per Baggage.
- NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details

List of Claim Documents Specific to Trip Curtailment

- Claim Form (to be filled and signed by insured)
- Hospitalization discharge summary/consultation papers of insured/family member if applicable.
- All bills and payment receipts.
- NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details.
- Death certificate in case of death

List of Claim Documents Specific to Trip Delay by Scheduled Aircraft

- Claim Form (to be filled and signed by insured)
- Letter from the airlines stating reason and duration of delay.
- Ticket Itinerary
- NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details
- Bills/Invoices and receipt raised against the Meals and Lodging.

List of Claim Documents Specific to Loss Of Baggage

- Duly completed claim form signed by the insured, detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and;
- Police report (FIR) for Theft, Larceny, Robbery and hold up Claims (Kindly note that the loss has to be reported to the police authorities within 24 hours of discovery)
- Police Final Investigation Report for Theft, Larceny, Robbery and hold up Claims
- Bills and invoices etc required to support and substantiate the claim amount
- "Property Irregularity Report" from the Carrier Airline.
- Any other document deemed necessary to establish the loss or its quantum

depending upon the nature of claim.

List of Claim Documents Specific to Adventure Sport Benefit

- Certificate of participation from Sports event organizer/service provider
- Amusement Park or Water Park tickets wherever applicable
- Pre participation fitness certificate/Registration form/tickets for Mountaineering, skiing, rock climbing, sky diving and parachuting
- Certificate from the treating physician mentioning the nature of the Injury,
- All Investigation reports
- Discharge summary (If hospitalized)
- Documents as listed for claim under Death / Permanent Total Disability / Accidental Hospitalization

All documents related to claims should be submitted to:

Health Administration Team
Bajaj Allianz General Insurance Co. Ltd
2nd Floor, Bajaj Finserv Building
Viman Nagar, Pune 411014
Toll Free no: 1800 209 5858

Note: If the original documents are submitted with the other insurer, the Xerox copies attested by the other insurer should be submitted.

Cashless Claims Procedure:

Applicable only for Optional Cover I: Accidental Hospitalization Expenses
Cashless treatment is only available at Network Hospitals. In order to avail of cashless treatment, the following procedure must be followed by You:

- Prior to taking treatment and/or incurring Medical Expenses out of any Accidental Injury, at a Network Hospital, the Insured must call Us and request pre-authorization by way of the written form which the Company will provide. Waiver of this condition shall be considered by the company in the event of emergency hospitalization arising out of accidental bodily injury.
- After considering the Insured's request and after obtaining any further information or documentation We have sought, the Company may if satisfied send to the Insured or the Network Hospital, an authorization letter. The authorization letter, the ID card issued to the Insured along with this Policy and any other information or documentation that the Company has specified must be produced to the Network Hospital identified in the pre-authorization letter at the time of Insured's admission to the same.
- If the procedure above is followed, the Insured will not be required to directly pay for the Medical Expenses raised out of Accidental Bodily Injury, in the Network Hospital that the Company is liable to indemnify under Accidental Hospitalization Expenses Section and the original bills and evidence of treatment in respect of the same shall be left with the Network Hospital. Pre-authorization does not guarantee that all costs and expenses will be covered. We reserve the right to review each claim for Medical Expenses and accordingly coverage will be determined according to the terms and conditions of this Policy. You shall, in any event, be required to settle all other expenses directly.

What is the Policy Buying Process?

- Discuss the policy benefits, coverage and premium details with your insurance advisor/Insurance Company.
- Actively seek information on the charges and exclusions under the policy
- Fill the Proposal Form stating all required details.
- Ensure that the information given in the Proposal Form is complete, accurate and sign the Proposal Form.
- Submit all documents which are mandatory such as Proposal Form etc.
- 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.



depending upon the nature of claim.

Health Administration Team
Bajaj Allianz General Insurance Co. Ltd
2nd Floor, Bajaj Finserv Building
Viman Nagar, Pune 411014
Toll Free no: 1800 209 5858

Note: If the original documents are submitted with the other insurer, the Xerox copies attested by the other insurer should be submitted.

Cashless Claims Procedure:

Applicable only for Optional Cover I: Accidental Hospitalization Expenses
Cashless treatment is only available at Network Hospitals. In order to avail of cashless treatment, the following procedure must be followed by You:

- Prior to taking treatment and/or incurring Medical Expenses out of any Accidental Injury, at a Network Hospital, the Insured must call Us and request pre-authorization by way of the written form which the Company will provide. Waiver of this condition shall be considered by the company in the event of emergency hospitalization arising out of accidental bodily injury.
- After considering the Insured's request and after obtaining any further information or documentation We have sought, the Company may if satisfied send to the Insured or the Network Hospital, an authorization letter. The authorization letter, the ID card issued to the Insured along with this Policy and any other information or documentation that the Company has specified must be produced to the Network Hospital identified in the pre-authorization letter at the time of Insured's admission to the same.
- If the procedure above is followed, the Insured will not be required to directly pay for the Medical Expenses raised out of Accidental Bodily Injury, in the Network Hospital that the Company is liable to indemnify under Accidental Hospitalization Expenses Section and the original bills and evidence of treatment in respect of the same shall be left with the Network Hospital. Pre-authorization does not guarantee that all costs and expenses will be covered. We reserve the right to review each claim for Medical Expenses and accordingly coverage will be determined according to the terms and conditions of this Policy. You shall, in any event, be required to settle all other expenses directly.

What is the Policy Buying Process?

- Discuss the policy benefits, coverage and premium details with your insurance advisor/Insurance Company.
- Actively seek information on the charges and exclusions under the policy
- Fill the Proposal Form stating all required details.
- Ensure that the information given in the Proposal Form is complete, accurate and sign the Proposal Form.
- Submit all documents which are mandatory such as Proposal Form etc.
- 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.

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

Insurance is the subject matter of the solicitation

ADCODE

CIN: U66010PN2000PLC015329

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

CIN: U66010PN2000PLC015329

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

CIN: U66010PN2000PLC015329

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

CIN: U66010PN2000PLC015329

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

CIN: U66010PN2000PLC015329

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

CIN: U66010PN2000PLC015329

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

CIN: U66010PN2000PLC015329

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17

CIN: U66010PN2000PLC015329

UIN:IRDA/HLT/BAGI/P-T/V/137/16-17