

Bajaj Allianz Bharat Bhraman Insurance Policy

CUSTOMER INFORMATION SHEET

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the Product Brochure and Policy Document. In case of any conflict between the Customer Information Sheet and the Policy Document, the terms and conditions mentioned in the Policy Document shall prevail.

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER										
1	Product Name	Bajaj Allianz Bharat Bhraman Insurance Policy											
2	What am I covered for	<p>Bajaj Allianz Bharat Bhraman Insurance Policy comprises of Personal Accident Cover as mandatory cover For Plan A(E-commerce Cab), Plan B(Bus), Plan C(Train), Plan D(Airlines) and Plan E(Other Modes/Multiple Modes) and Seventeen optional covers which enables the customers to choose a Plan as per his/ her requirement:</p> <p>BASE COVER:</p> <p>It is mandatory to opt for the base cover (Section I: Personal Accident Cover) under all the plans and below terms and conditions will be applicable for the Base Cover.</p> <p>What we will pay for SECTION I: PERSONAL ACCIDENT COVER</p> <p>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.</p> <p>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:</p> <ol style="list-style-type: none"> loss of the sight of both eyes physical separation of or the loss of ability to use both hands or both feet physical separation of or the loss of ability to use one hand and one foot loss of sight of one eye and the physical separation of or the loss of ability to use either one hand or one foot <p>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 benefit which will be over and above the Sum Insured specified under the respective sections:</p> <p>i) CHIILD 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.</p> <p>Specific Conditions:</p> <ol style="list-style-type: none"> The dependent child/children must be studying at an accredited educational institution on the date the Insured met with an Accidental Bodily Injury. The age of dependent child or children should not exceed 21 years. <p>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.</p> <p>OPTIONAL COVERS</p> <p>On payment of additional premium the insured may opt for any one or more of the following optional covers available under the plan as mentioned below:</p> <table border="1"> <tr> <td>Plan A (E-commerce cab)</td> <td>Optional Cover I,II,III,IV,V AND XVI</td> </tr> <tr> <td>Plan B (Bus)</td> <td>Optional Cover I,II,III,IV,V,VI AND XVI</td> </tr> <tr> <td>Plan C (Train)</td> <td>Optional Cover I,II,III,IV,V,VI,VII,VIII,IX,X,XI AND XVI</td> </tr> <tr> <td>Plan D (Scheduled Airline)</td> <td>Optional Cover I,II,III,IV,V,VI,VII,VIII,IX,X,XI,XII,XIII,XIV AND XV</td> </tr> <tr> <td>Plan E(Other Modes/ Multiple Modes)</td> <td>Optional Cover I,II,III,IV,V,VI,VII,VIII,IX,X,XI, XII,XIII,XVI XV,XVI AND XVII</td> </tr> </table>	Plan A (E-commerce cab)	Optional Cover I,II,III,IV,V AND XVI	Plan B (Bus)	Optional Cover I,II,III,IV,V,VI AND XVI	Plan C (Train)	Optional Cover I,II,III,IV,V,VI,VII,VIII,IX,X,XI AND XVI	Plan D (Scheduled Airline)	Optional Cover I,II,III,IV,V,VI,VII,VIII,IX,X,XI,XII,XIII,XIV AND XV	Plan E(Other Modes/ Multiple Modes)	Optional Cover I,II,III,IV,V,VI,VII,VIII,IX,X,XI, XII,XIII,XVI XV,XVI AND XVII	<p>Base Cover Section I;</p> <p>Optional Cover Wordings</p>
Plan A (E-commerce cab)	Optional Cover I,II,III,IV,V AND XVI												
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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

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.

OPTIONAL COVER II: HOSPITAL DAILY ALLOWANCE

Note: Hospital Daily Allowance 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 Insurance Policy is extended to cover the Insured Person's sustained Accidental Bodily Injury during policy period which directly and independently of all other causes results in Hospitalization then the Company will pay per day benefit amount for the period of Hospitalization and the per day benefit would be as specified under the Policy Schedule for a maximum period of 5 days per Policy Period, 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.

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.

	<p>OPTIONAL COVER III: EMERGENCY MEDICAL EVACUATION</p> <p>Note: Emergency Medical Evacuation can be opted only if Accidental Hospitalization Expenses optional cover has also been opted.</p> <p>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:</p> <ol style="list-style-type: none"> 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. <p>Specific Conditions:</p> <ol style="list-style-type: none"> a. Expenses for Road and air ambulance transportation are restricted within India Only. b. Return transportation to the Insured's home by ambulance After the discharge from hospital is excluded c. All Transportation arrangements made for evacuating insured must be by the most direct and economical route possible. d. Claim under Emergency Medical Evacuation shall be considered only if claim under Accidental Hospitalization Expenses is admissible. e. Claim under Emergency Medical Evacuation arising out of accidental hospitalization for treatment of injuries sustained whilst engaged in adventure sports will be admissible only if the adventure sports benefit optional cover and accidental hospitalization expenses cover has been opted by the insured. <p>OPTIONAL COVER IV: PERSONAL LIABILITY</p> <p>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 Accidental Property Damage occurring during the journey undertaken during policy period .Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p> <p>Specific Conditions</p> <ol style="list-style-type: none"> 1. No Deductible shall be applicable in respect of the legal liability incurred by the Insured in his/her private capacity to pay Damages for third party Accidental Bodily Injury. 2. The Insured shall: <ol style="list-style-type: none"> i. Give immediate written notice to the Company to the address specified in the Schedule, and ii. Not incur any defense costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without the prior written consent of the Company, which shall be entitled (but in no case obligated) at any time to take over and conduct in the name of the Insured the defense and/or settlement of any action or claim and shall be entitled at all times to receive the Insured's cooperation and assistance and to appoint lawyers on the Insured's behalf. Any and all costs and expenses incurred by the Company or the lawyers appointed by the Company shall be a first charge on the Sum Insured hereunder. 3. 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. <p>OPTIONAL COVER V: REPATRIATION OF REMAINS</p> <p>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 claimant reasonable expenses, in event of the Insured's Death as a result of accidental injury occurring during the Policy Period, for repatriation of the remains of the insured's body to the place of residence in India stated in the policy document or the expenses incurred for the burial or cremation of the Insured in the place where the death has occurred subject to a maximum of the Sum Insured as stated in the policy schedule and Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p> <p>Specific Conditions</p> <ol style="list-style-type: none"> 1. All Repatriation of Remains arrangements must be approved in advance by Us. 2. Reasonable expenses include, but are not limited to, expenses for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation 	
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		<p>OPTIONAL COVER VII: EMERGENCY HOTEL EXTENSION</p> <p>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 extension of the Insured and his/her family members during the policy period under the following circumstances:</p> <ol style="list-style-type: none"> A. The Insured and his family members are unable to travel on the Scheduled Date of Departure from the destination place to the place of origin as the insured or his family member has sustained an accidental injury during the policy period which requires hospitalization due to which the date of departure from the destination place to the place of origin has been postponed to another date. B. The expenses payable under this clause will be the reasonable expenses incurred towards the cost of Hotel accommodation of the insured and his family members only from the date of original departure to the revised date of departure or the expiry of three days from the date of original departure of the insured whichever is earlier. <p>For the purpose of this Section, family member shall mean parents, spouse and children. Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p> <p>Specific Conditions</p> <p>It is agreed and declared that this benefit shall be extended only if the Insured or his family member is hospitalized due to accidental bodily injury during the insured journey. The Company's Liability in respect of this cover shall be limited to the actual expenses of Hotel accommodation or the Sum Insured mentioned in the Policy Schedule whichever is less.</p>	
		<p>OPTIONAL COVER VIII: MISSED CONNECTION</p> <p>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</p> <ol style="list-style-type: none"> 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 <p>Provided the missed connection should have occurred due to the following reasons:</p> <ol style="list-style-type: none"> 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 <p>For the purpose of this optional cover, train shall mean only super-fast express trains.</p>	

	<p>OPTIONAL COVER IX: HOME BURGLARY INSURANCE</p> <p>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 you for claims made in respect of loss of or damage to contents of your home in India located at the address mentioned in the policy schedule caused by actual or attempted Burglary and/or Robbery after the commencement of the Journey during the policy period.</p> <p>The cover incept from the date you leave for the Journey and ends on the expiry date of the policy or date of return whichever is earlier as mentioned in the schedule.</p> <p>Our liability will be limited to the Sum Insured specified in the schedule.</p> <p>Specific condition</p> <p>a. Insured should intimate the company within 48 hours of the Burglary and/or Robbery incident.</p> <p>Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p>	
	<p>OPTIONAL COVER X: BOUNCED HOTEL</p> <p>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:</p> <ol style="list-style-type: none"> 1. Transportation to the alternative hotel, 2. Cost of up gradation to a superior class of hotel if required, <p>Provided the company's liability shall not exceed the Sum Insured stated in the policy schedule in respect of the optional cover.</p> <p>Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p>	
	<p>OPTIONAL COVER XI: COMPASSIONATE VISIT BY A FAMILY MEMBER</p> <p>Note: This optional cover can be availed of only if the accidental hospitalization expenses optional cover has also been opted.</p> <p>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 policy schedule against this cover.</p> <p>For this purpose, family member shall mean spouse, parent, Children above age of 18 years, sibling and in laws of the insured.</p> <p>The claim would be triggered under this section provided we have paid the claim for Accidental hospitalization Expenses for the insured person.</p> <p>Subject otherwise to all other terms, conditions and Exclusions of the Policy.</p>	
	<p>OPTIONAL COVER XII: DELAY OF CHECKED BAGGAGE</p> <p>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 in respect of his/her emergency purchase of toiletries, medication and clothing to replace those contained in the Checked Baggage, the arrival of which is delayed by more than 6 hours beyond the time of your arrival at the intended destination within India during the policy period.</p> <p>Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p> <p>Specific Conditions</p> <ol style="list-style-type: none"> 1. In the event of a claim, you have to submit the Invoice for the Items Purchased. 2. All claims must be verified by the Airline who must certify the delay or misdirection. 3. It is a condition precedent to the Company's Liability hereunder that upon discovering the delay in arrival of the Checked Baggage you shall obtain written non-delivery confirmation from the Airline along with the period of delay, which must be submitted to the Insurance Company / Claims Administrator in the event of a Claim. 4. In case of more than one claim during the journey, the Company's liability in all claim put together will be restricted to the Sum Insured specified in the Policy Schedule. The time deductible of 6 hrs will apply separately for every claim. 	

	<p>OPTIONAL COVER XIII: LOSS OF CHECKED BAGGAGE</p> <p>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 upto the Sum Insured specified in the Schedule in respect of the complete and permanent loss or destruction of your Checked Baggage during the policy period, save that the company may, in its sole and absolute discretion, opt to reinstate or replace the Checked Baggage as an alternative to making payment to the Insured hereunder. Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p> <p>Specific Conditions</p> <ol style="list-style-type: none"> i. It is a condition precedent to the Company's Liability hereunder that upon discovering the loss of Checked Baggage the Insured shall obtain a relevant property irregularity report from the Airline and submit the same to the Claims Administrator in the event of a Claim. ii. Maximum Liability per baggage is 50 % of Sum Insured specified against this Optional Cover in the policy schedule. iii. Any one item lost in respect of which the Claim exceeds 50% of the Sum Insured per Baggage must be supported by documentation evidencing the Insured's ownership of the same, and such documentation to be submitted to the Claims Administrator in the event of a Claim. In absence of documentation evidencing the Insured's 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. iv. The Company's liability to make payment shall not arise until liability is admitted and compensation is given by the Airline. v. The Company's payment to the Insured will be reduced by any sum for which the Airline is liable to make payment. <p>OPTIONAL COVER XIV: TRIP CURTAILMENT</p> <p>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:</p> <ol style="list-style-type: none"> 1. The aircraft which the Insured boarded as a passenger is hijacked. 2. 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 3. 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. 4. 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 5. 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 6. 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 7. 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 <p>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.</p> <p>Specific Conditions:</p> <p>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.</p> <p>Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p> <p>OPTIONAL COVER XV: TRIP DELAY BY SCHEDULED AIRCRAFT</p> <p>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:</p> <ol style="list-style-type: none"> 1. Delay of a Scheduled Aircraft caused by Inclement Weather; or 2. 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 3. Delay caused by Equipment Failure of a Scheduled Aircraft. 4. Delay caused if the Scheduled Aircraft is taken out of service due to technical reasons on the instructions of the civil aviation authority. <p>Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy.</p>	
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		<p>OPTIONAL COVER XVII: ADVENTURE SPORTS BENEFIT</p> <p>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.</p> <p>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:</p> <p>a. 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</p> <p>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.</p> <p>Subject to all other terms, conditions, exclusions and definitions of the Policy.</p> <p>Special Condition</p> <p>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</p>	
3		<p>SPECIFIC EXCLUSIONS APPLICABLE TO RESPECTIVE SECTIONS</p> <p>Specific Exclusion Applicable to Accidental Hospitalization Expenses Cover:</p> <ol style="list-style-type: none"> Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy. Any stay in Hospital for an Injury due to Accident without undertaking any treatment. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury. 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. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils. Any other medical or surgical treatment except as may be necessary solely as a result Injury. Any treatment taken outside India. Whilst engaged in adventure sports unless opted for adventure sports benefit. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization. Experimental, unproven or non-standard treatment. <p>Specific Exclusion Applicable to Hospital Daily Allowance:</p> <ol style="list-style-type: none"> Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the first inception of this Policy. Any stay in Hospital for an Injury due to Accident without undertaking any treatment. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury. 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. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils. Any other medical or surgical treatment except as may be necessary solely as a result of Injury. Any treatment taken outside India. Whilst engaged in adventure sports unless opted for adventure sports benefit. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization. Experimental, unproven or non-standard treatment. 	General Exclusions Applicable to all sections

	<p>Specific Exclusion Applicable to Personal Liability The Company shall not be under any liability to make payment for Claims arising out of:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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. 4. We shall not be liable for any payment under this cover until the Indian court provides judgment or awards with regards to third party civil claims arising out of Accidental Bodily Injury or Accidental Property Damage. <p>Specific Exclusion Applicable To Repatriation of Remains</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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. <p>Specific Exclusion Applicable To Trip Cancellation However, the company will not pay for any loss of ticket charges in respect of:</p> <ol style="list-style-type: none"> 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 <p>Specific Exclusion Applicable to Missed Connection However, the company will not pay for</p> <ol style="list-style-type: none"> 1. Any missed connection due to above reasons which was made public or known to the Insured prior to the purchase of this Policy. 2. For any missed connection as a result of the insured or any other person who have arranged to travel with failing to check-in in time as required by the airlines or report in time at the place of departure of the common carrier 3. For any missed connection caused by strike or industrial action known to exist or was anticipated at the time the trip was booked 	
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	<p>Specific Exclusion Applicable to Home Burglary Insurance The Company shall not be liable for any loss or damage:</p> <ol style="list-style-type: none"> 1. If Insured's Home is occupied by the Insured's and/or his Family's power of attorney /care taker/ employee and/ or his Domestic Staff during the policy period. 2. If the insured's home mentioned in the policy schedule is rented to others or used by other. 3. If the Insured , his Family and/or his Domestic Staff is directly and / or indirectly in any way involved in or concerned with the actual or attempted Burglary. 4. If any loss or damage is caused to livestock, motor vehicles, pedal cycles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, ATM or credit cards <p>For the purpose of this Section Family shall mean the Insured, Spouse, Children, Parents, Parents in Law, Grand Parents, Brothers and Sisters and other near relatives residing with the Insured at the premises stated in the Schedule.</p> <p>Specific Exclusion Applicable to Delay of Checked Baggage</p> <ol style="list-style-type: none"> 1. The Hand baggage/ cabin baggage stored in the cabin hold is specifically excluded from the policy coverage. 2. Damages to baggage or missing of contents from the baggage is not covered under the policy. 3. The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables, Equipments, instruments in the baggage are excluded from the scope of the policy. <p>Specific Exclusion Applicable to Loss Of Checked Baggage</p> <ol style="list-style-type: none"> 1. The Hand baggage / cabin baggage stored in the cabin hold is specifically excluded from the policy coverage. 2. Damages to baggage or missing of contents from the baggage is not covered under the policy. 3. The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables, Equipments, instruments in the baggage. <p>Specific Exclusion Applicable to Trip Delay By Scheduled Aircraft However, the company will not pay for</p> <ol style="list-style-type: none"> 1. Any delay due to an insured peril which was made public or known to the Insured prior to the purchase of this Policy. 2. For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked. <p>Specific Exclusions applicable to Loss of Baggage</p> <ol style="list-style-type: none"> 1. 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. 2. Jewellery and Valuables 3. Loss or theft which has not been reported to the Police within 24 hours of discovery of loss. 4. Loss or damage caused by delay, wear and tear, moth, 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. 5. Hired or borrowed property or equipment. 6. Property of the Insured Person which has been entrusted to a third party. 7. Claims relating to loss, damage or theft/burglary from an unattended vehicle. 8. Claims arising from confiscation or detention by customs or other lawful officials and authorities. 9. Claims in respect of documents of any kind. 10. Loss or damage to or theft of spectacles, sunglasses, contact lenses, suitcases and umbrellas. 11. Items which have not been noted on the police report, or Property Irregularity Report 12. 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. 13. Breakage, Cracking or Scratching of Cameras, Binoculars, Lenses, Musical Instruments and similar articles of brittle or fragile nature unless caused by the Insured Peril. 14. Loss or damage to Personal belongings left in a vehicle overnight. 15. Loss or damage to laptops and mobile phones. 16. 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. 17. 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; 18. Loss arising out of mysterious disappearance of the personal belongings 19. Loss occasioned through the willful act of the Insured or any willful act of any other person with a connivance of the Insured. <p>Specific Exclusion applicable to Adventure Sports Benefit</p> <ol style="list-style-type: none"> 1. 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. 	
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4	Waiting Periods	NA	
5	Survival Period	NA	
6	Payout Basis	<p>Base Cover Section I : Personal Accident Cover- Benefit Basis</p> <p>Optional Cover Optional Cover I: Accidental Hospitalization Expenses- Indemnity Basis Optional Cover II: Hospital Daily Allowance- Benefit Basis Optional Cover III: Emergency Medical Evacuation- Indemnity Basis Optional Cover IV: Personal Liability- Indemnity Basis Optional Cover V: Repatriation Of Remains- Indemnity Basis Optional Cover VI: Trip Cancellation- Benefit Basis Optional Cover VII: Emergency Hotel Extension- Indemnity Basis Optional Cover VIII: Missed Connection- Indemnity Basis Optional Cover IX: Home Burglary Insurance- Indemnity Basis Optional Cover X: Bounced Hotel- Indemnity Basis Optional Cover XI: Compassionate Visit By A Family Member- Indemnity Basis Optional Cover XII: Delay Of Checked Baggage - Benefit Basis Optional Cover XIII: Loss Of Checked Baggage- Indemnity Basis Optional Cover XIV: Trip Curtailment- Benefit Basis Optional Cover XV: Trip Delay By Scheduled Aircraft- Benefit Basis Optional Cover XVI: Loss Of Baggage- Indemnity Basis Optional Cover XVII: Adventure Sport Benefit- Benefit Basis</p>	
7	Cost Sharing	<p>Optional Cover VI: Trip Cancellation – Monetary Deductible of INR 500 Optional Cover VIII: Missed Connection - Time Deductible of 6 Hours For Scheduled Airlines / 12 hours for Train Optional Cover XII: Delay of Checked Baggage- Time Deductible of 6 Hours Optional Cover XV : Trip Delay By Scheduled Aircraft- Time Deductible of 6 Hours Optional Cover XVI: Loss of Baggage - 10% of the admissible claim amount in respect of each and every claim.</p>	

8.	Renewal Conditions	Not Applicable									
9.	Renewal benefits	Not Applicable									
10	Policy Cancellation	<p>a. 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.</p> <p>b. 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:</p> <table border="1" data-bbox="304 412 1310 712"> <tr> <td>Period in Risk</td> </tr> <tr> <td>Within 15 Days</td> </tr> <tr> <td>Exceeding 15 days but less than 2 months</td> </tr> <tr> <td>Exceeding 2 months but less than 4 months</td> </tr> <tr> <td>Exceeding 4 months but less than 6 months</td> </tr> <tr> <td>Exceeding 6 months but less than 8 months</td> </tr> <tr> <td>Exceeding 8 months but less than 10 months</td> </tr> <tr> <td>Exceeding 10 months but less than 12 months</td> </tr> </table> <p>c. 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 for the unexpired Policy Period.</p> <p>d. Under normal circumstances, Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured.</p> <p>e. However, if any claim has been made then no refund will be given for cancellation of policy.</p>	Period in Risk	Within 15 Days	Exceeding 15 days but less than 2 months	Exceeding 2 months but less than 4 months	Exceeding 4 months but less than 6 months	Exceeding 6 months but less than 8 months	Exceeding 8 months but less than 10 months	Exceeding 10 months but less than 12 months	
Period in Risk											
Within 15 Days											
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