

Customer Information Sheet

Travel Prime Age
(UIN- IRDA/NL-HLT/BAGI/P-T/V-I/37/13-14)

The company agrees subject always to terms, conditions, exclusions, and limitations to indemnify the insured in excess of the amount of the deductible and subject always to the sum assured against such loss which is incurred within the policy period.

	Personal Accident: Covers Death or Permanent Total Disablement due to accidentally bodily injury.	Section 1
W H A T A M I C O V E R E D	Medical Expenses & Medical Evacuation: A. In-patient Treatment- Covers hospitalization expenses for period of more than 24 hrs of hospitalization. B. Out-patient Treatment- Covers hospitalization expenses for period of less than 24 hrs of hospitalization. C. Day-Care procedures- All Day Care Procedures would be covered, subject to the policy terms, conditions & definitions D. Covers Medical Treatment Cost incurred for any illness, injury suffered during overseas trip. Covers cost of evacuation to India on advise of treating doctor with prior approval from Bajaj Allianz General Insurance Company Ltd.	Section 2
	Emergency dental pain relief is extended up to sum insured(USD 500) as stated on policy schedule under section "emergency dental pain relief"	
R E D	Repatriation: Covers cost of repatriation of mortal remains to India.	Section 3
	Loss of Checked Baggage: Covers complete, permanent loss or destruction of the Insured's Checked Baggage	Section 4
F O R	Accidental Death & Disability (Common Carrier): Covers Death or Permanent Total Disablement due to accidentally bodily injury suffered while travelling overseas in common carrier such as rail, bus, tram or aircraft.	Section 5
	Loss of Passport: Covers cost of duplicate passport in event of loss of passport.	Section 6

	Personal Liability: Covers payment of Damages to Third Party Civil Claims arising out of Accident Bodily Injury or Accidental Property Damage occurring during overseas trip.	Section 7
	Hijack cover: For each 24 hour period the insured is detained by hijackers following hi-jacking of any aircraft in which the insured is travelling, the Company will pay the sum specified	Section 8
	Trip Delay: Company shall indemnify only one event of trip delay during policy period for any trip booked to travel from Republic of India or travel to Republic of India This benefit is payable only for one event of Trip delay during the policy period.	Section 9
	Hospitalization Daily Allowance: Policy extends daily allowance benefit for an event of hospitalization which is also admissible under medical section of the policy.	Section 10
	Golfer's Hole-in-one: Policy extends a benefit for celebration on achieving a Golfers hole-in-one at any United States Golfers Association (USGA) recognized golf course anywhere in the world except India during the Insured Journey.	Section 11
	Trip Cancellation: Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable cancellation of the trip prior to its commencement.	Section 12
	Trip Curtailment: Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable curtailment of Insured Journey. (Cutting Short by early return to India)	Section 13
	Delay of Checked Baggage: Covers cost of emergency purchase of toiletries, medication and clothing if the baggage arrival is delayed beyond 12 hours of scheduled arrival	Section 14
	Home Burglary Insurance: Covers loss of or damage to contents of insured's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted Burglary and/or	Section 15

	Robbery during the policy period	
	Emergency Cash Benefit: Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up.	Section 16
What are the major exclusions in the policy?	<p>Exclusions for Personal Accident, Medical Expenses & Medical Evacuation & Repatriation</p> <p>1) The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India save as provided for under Section Medical Expenses & Medical Evacuation.</p> <p>2) The company shall be under no liability to make payment of any Medical Expenses incurred before the policy inception and beyond the expiry of Policy Period, save as provided for under Section Medical Expenses & Medical Evacuation.</p> <p>3) The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <p style="padding-left: 40px;">i) Where the insured is:</p> <p style="padding-left: 80px;">a) Travelling against the advice of a Physician; or</p> <p style="padding-left: 80px;">b) Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured in his proposal; or</p> <p style="padding-left: 80px;">c) Travelling for the purpose of obtaining treatment; or</p> <p style="padding-left: 80px;">d) In receipt of a terminal prognosis for a medical condition</p> <p>4) Suicide, attempted suicide or willfully self-inflicted injury or illness, mental disorder, anxiety/stress / depression/nervousness having no underlying physical illness</p>	Section 1 - 3

	<p>as a cause, alcoholism, drunkenness or the abuse of drugs.</p> <p>5) Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome), venereal disease and/or any mutant derivative or variation thereof however caused.</p> <p>6) The participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.</p> <p>7) The participation of the Insured in riding or driving in races or rallies.</p> <p>8) Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the insured is in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet.</p> <p>9) Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.</p> <p>10) Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing</p> <p>11) Experimental, unproven or non-standard treatment.</p>	
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	<p>12) Treatment by any other system other than modern medicine (also known as Allopathy).</p> <p>13) The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.</p> <p>14) Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician.</p> <p>15) Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.</p> <p>16) Congenital anomalies or any complications or conditions arising there from.</p> <p>17) Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.</p> <p>Loss of Checked in Baggage</p> <p>1) The self-carried baggage is specifically excluded from the policy coverage.</p> <p>2) Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.</p> <p>3) The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.</p> <p>4) Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.</p>	<p>Section 4</p>
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	<p>Loss of Passport The Company shall be under no liability to make payment for:</p> <ol style="list-style-type: none"> 1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority 2. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained. 3. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport. <p>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"> a. Livestock belonging to the Insured or in the Insured's care, custody or control; b. Any wilful, malicious, criminal or unlawful act, error, or omission; c. The pursuit of any trade, business of profession, 	<p>Section 6</p> <p>Section 7</p>
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	<p>employment or occupation;</p> <p>d. The ownership, possession or use of vehicles, aircraft, or watercraft;</p> <p>e. Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;</p> <p>f. The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;</p> <p>g. The supply of goods or services;</p> <p>h. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).</p> <p>i. Any professional liability arising out of the insured's profession/activities.</p> <p>Trip Delay</p> <p>However, the Company will not pay,</p> <ol style="list-style-type: none"> 1. For any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airline. 2. For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked 3. If the air craft is taken out of service on the instructions of the Civil Aviation Authority or other competent statutory authority except due to bad weather conditions. 	<p>Section 9</p>
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Delay of Checked Baggage

1) Delay of baggage when the intended destination is in India.

Specific Condition

2) It is a condition precedent to the Company's Liability hereunder that upon discovering the delay in arrival of the Checked Baggage the Insured 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.

In case of more than one claim during the insured journey the Company's liability in all claim put together will be restricted to the Section E Sum Insured. The time deductible of 12 hrs will apply separately for every claim.

C General Exclusions Applicable to All Sections

The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- a. The Insured's 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.
- b. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection,

	<p>military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.</p> <p>c. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:</p> <p>d. Ionising radiation or contamination by radioactivity form any nuclear waste from combustion of nuclear fuel; or</p> <p>e. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or</p> <p>f. Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.</p> <p>g. The Insured's actual or attempted engagement in any criminal or other unlawful act.</p> <p>h. Any consequential losses.</p> <p>i. In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose</p>	
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	<p>subsequently, such restrictions against travel by a citizen of the Republic of India to such country.</p> <p>j. The insured engaging in air travel unless he flies as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.</p>	
Waiting Period/Deductible	<p>Trip Delay- 12 Hrs</p> <p>Delay of checked baggage- 12 Hrs</p>	<p>Section 9</p> <p>Section 14</p>
Pay out Basis	Indemnity	
	Medical expenses, Evacuation	Section 2
	Repatriation	Section 3
	Loss of Checked Baggage	Section 4
	Loss of Passport	Section 6
	Personal Liability	Section 7
	Home Burglary Insurance	Section 15
	Emergency Cash Benefit	Section 16
	Benefit	
	Personal Accident	Section:1
	Accidental Death & Disability (Common Carrier)	Section 5

	Hijack cover		Section 8
	Trip Delay		Section 9
	Hospitalization Daily Allowance		Section 10
	Golfer's Hole-in-one		Section 11
	Trip Cancellation		Section 12
	Trip Curtailment		Section 13
	Delay of Checked Baggage		Section 14
Cost Sharing	Medical expenses, Evacuation -	USD 100	Section 2
	Emergency Detail Pain relief-	USD 100	Section 2
	Loss of passport-	USD 25	Section 6
	Personal Liability-	USD 100	Section 7
Renewal Condition	The policy can not be renewed however the policy can be extended as per your requirement up to the maximum policy period including extensions.		
Renewal Benefits	Not Applicable		
Cancellation	This Policy may be cancelled by the Insured after the expiry of 15 days from the effective date, in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, and this Policy shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.		
	Upon cancellation, the Company shall be entitled to deduct		

cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.

In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy

Period on Risk	Rate of Premium Retained by the Company
Above 50% of Plan period	100%
Above 40% to 50% of Plan period	80%
Above 30% to 40% of Plan period	75%
Above 20% to 30 % of Plan period	60%
Plan Inception 20% of Plan period	50%

Disclaimer: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail