

Customer Information Sheet

Travel Prime Individual
(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.

Title	Description	Refer to plan section
W H A T A M I C O V E R E D F O R	Personal Accident: Covers Death or Permanent Total Disablement due to accidentally bodily injury.	Operative Part A: Section 1
	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.	Operative Part A: 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"	Operative Part A: Section 2
	Repatriation: Covers cost of repatriation of mortal remains to India.	Operative Part A: Section 3
	Loss of Checked Baggage: Covers complete, permanent loss or destruction of the Insured's Checked Baggage	Operative Part A: Section 4
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,	Operative Part A: Section 5	

	bus, tram or aircraft.	
	Loss of Passport: Covers cost of duplicate passport in event of loss of passport.	Operative Part A: 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.	Operative Part A: 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	Operative Part A: 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.	Operative Part A: 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.	Operative Part A: Section 10
	Golfer's Hole-in-one: Plan 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.	Operative Part A: 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.	Operative Part A: 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)	Operative Part A: 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	Operative Part A: 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 Robbery during the policy period	Operative Part A: Section 15
	Emergency Cash Benefit: Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up	Operative Part A: Section 16
	Missed Connection: Plan extends a benefit if the aircraft on which Insured is booked to travel from India is delayed for more than 12 hours than original scheduled time resulting in Insured Missing the connecting flight. This benefit is payable only for one event of Missed connection during the policy period	Operative Part A: Section 17
	Difference in Airfare due to delayed or early return: Covers loss arising in event of Insured returning back to India before or after scheduled date or return due to illness or accident, because of which scheduled return flight is cancelled or delayed	Operative Part A: Section 18
	Bounced Hotel: Covers expenses related to transportation to alternative hotel, up gradation to a superior class of hotel arising in event of Insured not being able to avail hotel services booked on confirmed basis	Operative Part A: Section 19
	PA Cover in India: Covers death or permanent total disablement if the Insured sustains Accidental Bodily Injury during his travel intended from home to airport on the day of his overseas departure from India and on the day of his arrival back to India for his travel intended from Airport to home	Operative Part A: Section 20
What are the major exclusions in the policy?	Exclusions for Personal Accident, Medical Expenses & Medical Evacuation & Repatriation 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.	Operative Part A: Section 1 - 3

	<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: 2em;">i) Where the insured is:</p> <p style="padding-left: 4em;">(a) Travelling against the advice of a Physician; or</p> <p style="padding-left: 4em;">(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: 4em;">(c) Travelling for the purpose of obtaining treatment; or</p> <p style="padding-left: 4em;">(d) In receipt of a terminal prognosis for a medical condition</p> <p>4) Suicide, attempted suicide or wilfully self-inflicted injury or illness, mental disorder, anxiety/stress / depression/nervousness having no underlying physical illness 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</p>	
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	<p>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 motorised 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, termination of pregnancy or complication arising out of any of the foregoing.</p> <p>11) Experimental, unproven or non-standard treatment.</p> <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</p>	
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	<p>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>Loss of Passport</p> <p>The Company shall be under no liability to make payment for:</p> <p>1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority</p> <p>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.</p> <p>3. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.</p> <p>Personal Liability</p>	<p>Section 4</p> <p>Section 6</p>
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	<p>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, employment or occupation; d. The ownership, possession or use of vehicles, aircraft, or watercraft; e. Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity; f. The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction; g. The supply of goods or services; h. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence). 	Section 7
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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, 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.
- 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:
- d.** Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
- e.** The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
- f.** Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale,

	<p>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 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	Delay of checked baggage- 12 Hrs	Section 14
	Trip Delay- 12 Hrs	Section 9
	Missed Connection 12 Hours	Section 17
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
Emergency Cash Benefit	Section 16
Missed Connection	Section 17
Difference in airfare due to delayed or early return	Section 18
Bounced Hotel	Section 19
Home Burglary Insurance	Section 15
Benefit	
Personal Accident	Section:1
Delay of Checked Baggage	Section 14
Hijack cover	Section 8
Trip Delay	Section 9
Hospitalisation Daily Allowance	Section 10
Golfer's Hole-in-one	Section 11
Trip Cancellation	Section 12
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Accidental Death & Disability (Common Carrier)	Section 5
PA cover in India	Section 20

Cost Sharing	Medical expenses, Evacuation - USD 100 Emergency Dental Pain relief- USD 100 Loss of passport- USD 25 Personal Liability- USD 100	Section 2 Section 2 Section 6 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	<p>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.</p> <p>Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.</p> <p>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</p> <table border="1"> <thead> <tr> <th>Period on Risk</th> <th>Rate of Premium Retained by the Company</th> </tr> </thead> <tbody> <tr> <td>Above 50% of Plan period</td> <td>100%</td> </tr> <tr> <td>Above 40% to 50% of Plan period</td> <td>80%</td> </tr> <tr> <td>Above 30% to 40% of Plan period</td> <td>75%</td> </tr> </tbody> </table>	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%	
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	Above 20% to 30 % of Plan period	60%	
	Plan Inception 20% of Plan period	50%	
<p>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</p>			