

Customer Information Sheet

Travel Prime Student
(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 policy 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, bus, tram or	Operative Part A: Section 5

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
Bail Bond Insurance- the insured is arrested for any inadvertent law breaking during his/her travel overseas the company would pay the amount as mentioned in the schedule towards the bail amount for release	Operative Part A: Section 21
Loss of Laptop- if the Insured incurs a loss due to Theft of his/her laptop during the journey abroad and within the Policy Period, the Company will indemnify the Insured for the loss due to Theft	Operative Part A: Section 22
Tuition fee: If insured unable to continue the school semester due to any of the following reasons arising during the policy period, the Company shall reimburse the tuition fee paid in advance for the current semester, subject to maximum the limit shown in the schedule	Operative Part A: Section 23
Accident to Sponsor- In the event of the sponsor named in the schedule meets with an accident during the policy period, which results in his death or permanent total disability during the policy period, the Company shall reimburse the remaining school fee subject to maximum the limit shown in the schedule	Operative Part A: Section 24
Family Visit - event of the insured is hospitalized as a result of an accidental injury or sickness covered under the policy and the attending physician in writing advises the necessary attendance of a Family Member of the Insured, the Company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier subject to maximum the sum insured. For this purpose, family member shall mean spouse, parent, sibling and in laws of the insured.	Operative Part A: Section 25
Suicide- In case of death on account of suicide or attempt to suicide, one time payment as mentioned in policy schedule would be offered as benefit.	Operative Part A: Section 26

<p>What are the major exclusions in the policy?</p>	<p>Exclusions applicable to Sections (Personal Accident, Medical Expenses & Medical Evacuation & Repatriation) 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>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>1) 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>i) Where the insured is:</p> <ul style="list-style-type: none"> (a) Travelling against the advice of a Physician; or (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 (c) Travelling for the purpose of obtaining treatment; or (d) In receipt of a terminal prognosis for a medical condition <p>2) Suicide, attempted suicide or willfully 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>This exclusion stands deleted for Travel Prime Student plans if you have opted for rider "Suicide" and "Mental Illness and Alcohol related illness" cover.</p> <p>3) 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>The exclusion for HIV stands deleted for Travel Prime Student plans if</p>	<p>Operative Part A Section 1 - 3</p>
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	<p>you opted for rider "HIV" cover</p> <p>4) 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>5) The participation of the Insured in riding or driving in races or rallies.</p> <p>6) 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>7) 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>8) Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing</p> <p>This exclusion stands deleted for Travel Prime Student plans if you have opted for rider "Maternity and Baby cover from Day one Coverage"</p> <p>9) Experimental, unproven or non-standard treatment.</p> <p>10) Treatment by any other system other than modern medicine (also known as Allopathy).</p> <p>11) 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>12) 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</p>	
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	<p>Physician.</p> <p>This exclusion stands deleted under Travel Prime Student plans if you have opted for rider "Pre existing Illness Coverage"</p> <p>13) Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.</p> <p>14) Congenital anomalies or any complications or conditions arising there from.</p> <p>15) 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>Section 4</p> <p>Section 6</p>
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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.

Personal Liability

The Company shall not be under any liability to make payment for Claims arising out of:

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:
 - 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,

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	<p>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>Bail Bond Insurance However, the Company will not pay, 1. for any bail amount where the insured has been charged for breaking the law with Criminal Intent 2. for any bail amount where the insured has been charged for over speeding in a vehicle.</p> <p>Loss of Laptop However, the Company will not pay for any: 1. Deductible mentioned in the Schedule 2. Electrical or mechanical breakdown of the laptop 3. Loss of software's or data in the laptop and any consequential loss 4. Loss or damage arising from detention, confiscation, destruction or requisition by or under the order of any Government and/or public or local authority 5. Loss or damage arising for any reason, other than Theft 6. Theft of the laptop whilst in the custody of any persons, other than the Insured. 7. Loss arising out of mysterious disappearance of the laptop 8. Loss of the laptop if left unattended 9. Loss occasioned through the wilful act of the Insured or any wilful act of any other person with a connivance of the Insured.</p>	<p>Section 21</p> <p>Section 22</p>
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	<p>ACCIDENT TO SPONSOR This benefit shall be extended only if such hospitalization is admissible under section Medical Expenses under the policy.</p> <p>General Exclusions Applicable to All Sections</p> <p>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> <ul style="list-style-type: none"> 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: 	<p>Section 24</p>
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	<p>d. Ionising radiation or contamination by radioactivity from 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 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	NIL	

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
	Bail Bond Insurance	Section 21
	Loss of Laptop	Section 22
	Tuition Fee	Section 23
	Accident to sponsor	Section 24
	Family Visit	Section 25
Benefit	Personal Accident	Section:1
	Accidental Death & Disability common carrier	Section 5
	Suicide	Section 26
Cost Sharing	Medical expenses, Evacuation - USD 100 Emergency Detail Pain relief- USD 100	Section 2
	Loss of Passport - USD 25	Section 6
	Personal Liability- USD 200	Section 7
	Bail Bond Insurance- USD 50	Section 21
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