

EMERGENCY HOTEL EXTENSION FOR INSURED AND FAMILY MEMBERS
(Rider in Conjunction with any Bajaj Allianz General Insurance Policy
Covering Overseas Travel)
RIDER WORDINGS

In consideration of the payment of additional premium, it is hereby agreed and declared that the Policy to which this rider is attached is extended to pay for the costs of Hotel accommodation of the Insured and his family members under the following circumstances:

- A) Hospitalization of the Insured arising out of illness or accident during the policy period which is covered under “Personal Accident” and “ Medical Expenses and Medical Evacuation” Sections of the policy to which this rider is attached.
- B) The Insured and his family members are unable to travel on the Scheduled Date of Departure as the insured is confined to the Hospital and therefore would be required to post pone their date of departure to another date
- C) Insured and his family members would be required to stay in a Hotel from the date of discharge from the hospital of the insured until the revised Date of Departure.
- D) Subject to the above conditions, 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 discharge from the hospital of the insured until the revised date of departure or the expiry of seven days from the date of discharge of the insured from the hospital whichever is earlier.

For this purpose, family member shall mean spouse, parent, children or in-law of the insured.

SPECIAL CONDITIONS:

It is agreed and declared that this benefit shall be extended only if the Hospitalization of the Insured is admissible under the “Personal Accident” and “Medical Expenses and Medical Evacuation” Sections of the Policy to which this rider is attached.

The Company’s Liability in respect of this Rider shall be limited to the actual expenses of Hotel accommodation or the Sum Insured mentioned in the Policy Schedule whichever is less.

CO-PAYMENT:

It also hereby agreed and declared that the Insured shall bear a co-payment of 10% of the admissible claim subject to a minimum of USD 50 in respect of each and every claim.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy to which this rider is attached.

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