

REPLACEMENT AND REARRANGEMENT OF STAFF
(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 the Insured reasonable additional travel and accommodation expenses necessarily incurred for the replacement of the Insured Person if under the following circumstances the Insured Person is unable to carry out his occupational duties for a period of more than 10 days:

- A. Hospitalization of the Insured Person due to Accident or Illness
- B. Disablement of an Insured Person which totally prevents that Insured Person from carrying out his occupational duties
- C. Death of a Spouse, parent, child, brother, sister, parent-in-law,
- D. Compulsory quarantine at the foreign location , jury service or witness call of an Insured Person at the foreign location
- E. Insured Person's presence being required by the police following burglary at the Insured Person's place of residence in India.

It is agreed and declared that the Company's Liability in respect of this Rider shall be limited to following expenses:

- a) The to and fro travel expenses incurred in respect of the employee chosen for the replacement of the Insured Person.
- b) The reasonable expenses incurred for the accommodation of the replacement of the Insured Person which shall cease immediately on resumption of occupational duties by the Insured Person.

The Company's Liability in respect of this Rider shall be limited to the actual expenses for travel and accommodation incurred for the replacement of the Insured Person or the Sum Insured mentioned in the Policy Schedule which ever is less.

Exclusions applicable to "Personal Accident" and "Medical Expenses and Medical Evacuation" Section of the Overseas Travel Policy to which this rider is attached.

CO-PAYMENT:

It also hereby agreed and declared that the Insured shall bear a co-payment of 10% of the admissible claim amount subject to 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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