

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.

What are the deductibles under the policy?

- Medical Expenses and Evacuation: 100 USD
- Emergency dental pain relief: 100 USD
- Delay of Checked Baggage: 12 Hours
- Trip delay: 12 hours
- Loss of Passport: 25 USD
- Personal Liability: 100 USD
- Missed Connection: 12 Hours

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 INR 224 (Excluding Taxes).

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 policy period	100%
Above 40% to 50% of policy period	80%
Above 30% to 40% of policy period	75%
Above 20% to 30 % of policy period	60%
Policy Inception 20% of policy period	50%

Revision/ Modification of the policy:

There is a possibility of revision/ modification of terms, conditions, coverage and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking extension of this Policy, You can choose, among Our available similar and closely similar Travel insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for any extension and accordingly upon Your seeking extension of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You.

Travel Prime Individual Premium Chart																				
Geographical Location	Silver 50000 USD				Gold 2 Lakhs USD				Platinum 5 Lakhs USD				Super Platinum 7.5 Lakhs USD				Maximum 10 Lakhs USD			
	Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada	
Age	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs
Travel Days																				
1 - 4	479	563	743	907	707	790	940	1094	1028	1464	1433	2026	1209	1721	1685	2381	1292	1839	1800	2545
5 - 7	569	616	853	959	768	862	1027	1200	1038	1499	1443	2061	1220	1762	1696	2423	1304	1883	1812	2589
8 - 14	828	925	1169	1319	947	1086	1342	1645	1122	1655	1560	2259	1319	1946	1834	2655	1409	2079	1960	2837
15 - 21	871	979	1257	1494	1006	1163	1426	1971	1207	1836	1668	2487	1419	2158	1961	2924	1516	2306	2095	3124
22 - 28	979	1115	1431	1685	1112	1305	1598	2311	1379	2148	1883	2894	1621	2525	2214	3402	1732	2698	2365	3635
29 - 35	1224	1414	1743	2120	1377	1575	1946	2719	1640	2556	2253	3435	1928	3005	2649	4038	2060	3211	2830	4315
36 - 47	1409	1631	1992	2421	1575	1822	2234	3374	1927	3083	2650	4205	2266	3624	3115	4943	2421	3872	3329	5282
48 - 60	1644	1930	2652	3857	1841	2148	3364	4913	3012	4846	4194	6621	3540	5696	4931	7783	3783	6087	5269	8317
61 - 75	1997	2366	3829	5512	2261	3040	4681	7186	4255	6849	5919	9893	5001	8051	6958	11629	5344	8603	7435	12426
76 - 90	2374	2799	4561	6652	2675	3788	5601	7426	5082	8235	7142	11206	5974	9681	8396	13173	6384	10344	8971	14076
91 - 120	2988	3674	5464	7917	3680	5508	6870	9204	6206	10295	8534	14455	7296	12101	10031	16991	7796	12931	10719	18156
121 - 150	3415	4133	6338	9007	4653	6769	9235	12525	7823	13961	10297	18120	9196	16411	12104	21300	9826	17536	12934	22760
151 - 180	4288	5165	7457	9922	6318	8030	11468	14756	9934	17132	13152	23570	11678	20139	15460	27707	12478	21519	16520	29606
Note:	Premium Rates Indicated above are in Indian National Rupees Only																			
	Premium Rates Indicated above are exclusive of Service Tax																			

Travel Prime Individual Premium Chart Extension Period																				
Geographical Location	Silver 50000 USD				Gold 2 Lakhs USD				Platinum 5 Lakhs USD				Super Platinum 7.5 Lakhs USD				Maximum 10 Lakhs USD			
	Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada	
Age	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs
Travel Days																				
1 - 4	526	619	818	998	778	869	1034	1203	1131	1611	1577	2229	1330	1893	1853	2620	1421	2023	1980	2799
5 - 7	626	678	939	1055	845	948	1129	1320	1142	1649	1587	2267	1342	1939	1865	2665	1434	2072	1993	2847
8 - 14	911	1017	1286	1451	1042	1195	1476	1809	1234	1821	1716	2485	1451	2140	2018	2921	1550	2287	2156	3121
15 - 21	958	1077	1383	1643	1107	1279	1568	2168	1328	2020	1835	2736	1561	2374	2157	3216	1668	2537	2304	3437
22 - 28	1077	1226	1574	1853	1224	1436	1758	2542	1517	2363	2071	3183	1783	2777	2435	3742	1906	2968	2602	3999
29 - 35	1530	1767	2178	2650	1721	1969	2432	3399	2050	3196	2817	4294	2410	3756	3311	5047	2575	4014	3538	5393
36 - 47	1761	2038	2490	3026	1969	2278	2793	4218	2409	3854	3313	5256	2832	4530	3894	6179	3026	4841	4161	6603
48 - 60	2055	2412	3315	4821	2301	2685	4205	6141	3765	6057	5243	8276	4426	7120	6163	9729	4729	7609	6586	10396
61 - 75	2696	3194	5169	7441	3053	4104	6319	9702	5744	9246	7991	13355	6752	10868	9394	15699	7214	11613	10038	16775
76 - 90	3205	3778	6157	8981	3611	5114	7562	10025	6861	11118	9642	15128	8065	13069	11334	17783	8618	13965	12111	19002
91 - 120	4482	5512	8196	11875	5520	8263	10306	13806	9310	15442	12800	21682	10943	18152	15047	25487	11694	19396	16078	27234
121 - 150	5976	7233	11091	15762	8143	11846	16162	21919	13690	24432	18020	31710	16092	28719	21183	37275	17196	30688	22635	39831
151 - 180	7504	9039	13050	17364	11056	14053	20070	25823	17385	29981	23016	41248	20436	35243	27056	48487	21837	37659	28910	51811
Note:	Premium Rates Indicated above are in Indian National Rupees Only																			
	Premium Rates Indicated above are exclusive of Service Tax																			

Travel Prime Individual Rider : Premium Chart

In case of any claim or assistance abroad call Toll-Free Numbers:	
Country	Toll Free number
USA (001)	18665876903
Canada (001)	18669143705
Australia (061)	0011+800 10002005
Austria (043)	00+800 10002005
Belgium (032)	00+800 10002005
Denmark (045)	00+800 10002005
Finland (358)-carrier TS	990+800 10002005
Finland (358)-carrier Elisa	999+800 10002005
France (033)	00+800 10002005
Germany (049)	00+800 10002005
Hong Kong (852)	001+800 10002005
Hungary (036)	00+800 10002005
Ireland (353)	00+800 10002005
Israel (972)	014+800 10002005
Italy (039)	00+800 10002005
Japan (081)-carrier Tele	0041-010+800 10002005
Japan (081)-carrier IDC	0061-010+800 10002005
Japan (081)-carrier KDD	001-010+800 10002005
Japan (081)-carrier NTT	0033-010+800 10002005
Malaysia (060)	00+800 10002005
Netherlands (031)	00+800 10002005
New Zealand (064)	00+800 10002005
Norway (047)	00+800 10002005
Philippines (063)	00+800 10002005
Portugal (351)	00+800 10002005
Singapore (065)	001+800 10002005
So. Korea (082)-carrier Telecom	001+800 10002005
So. Korea (082)-carrier Dacom	002+800 10002005
Spain (034)	00+800 10002005
Sweden (046)	00+800 10002005
Switzerland (041)	00+800 10002005
Thailand (066)	001+800 10002005
UK (044)	00+800 10002005

When dialing a universal toll free number the caller must first dial the appropriate country's int'l access(+) as illustrated above.

Fax: 91-20-30512207 | travel@bajajallianz.co.in

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

This Policy of Insurance is a Contract between the Company and the Insured Person. The Insured Person shall not transfer, assign, alienate or in any way pass the benefits and/or liabilities to any other person, Institution, Hospital, Company or Body Corporate without specific prior approval in writing by a duly authorized officer of the Company.

However, if the Insured Person(s) is permanently incapacitated or deceased, the legal heirs of the Insured may represent him in respect of Claim under the Policy

Insurance Act, 1938 Section 41 - Prohibition of Rebates Insurance Act

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKH RUPEES.

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BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA,
PUNE - 411006. IRDA REG NO.: 113.

FOR ANY QUERY (TOLL FREE)
1800-209-0144 / 1800-209-5858

www.bajajallianz.com

bagichelp@bajajallianz.co.in

For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

CIN: U66010PN2000PLC015329 | UIN: IRDA/NL-HLT/BAGI/P-T/V/37/13-14
BJAZ-B-0281/21-Feb-19

Policy holders can download Insurance Wallet for one-touch access Available on:

BAJAJ ALLIANZ
TRAVEL PRIME INDIVIDUAL
FLY HIGHER WITHOUT WORRIES



Caringly yours

■ Bajaj Allianz

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and indepth market knowledge and goodwill of “Bajaj” brand in India. Competitive pricing and quick honest response have earned the company the customer’s trust and market leadership in a very short time.

■ What is Travel Prime Individual Plan?

Travel Prime is a specially customized travel plan that caters to the needs of an individual traveling abroad.

Plan covers all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed.

This plan shall not be valid for Manasarovar Yatra, any other pilgrimage and any other countries which involve hazards to travel for e.g.: Iran, Iraq, Afghanistan, Pakistan, Certain African countries like Congo etc. The declination list shall be amended on timely basis, to know the current declination list you are requested to contact us on our toll free numbers.

Travel Policies cannot be issued more than 30 days in advance. In case if you wish to issue a policy more than 30 days in advance, you shall have to provide us the reason towards the same.

■ Who can purchase this plan?

Indian citizens going overseas who have a valid Indian passport

Overseas citizens residing in India and are travelling abroad for a maximum period of 90 days

Depending upon your requirement (the sum insured and the premium payable), you can choose from any of these below plans:

- Travel Prime Individual Silver
- Travel Prime Individual Gold
- Travel Prime Individual Platinum
- Travel Prime Individual Super Platinum
- Travel Prime Individual Maximum

■ What does the Travel Prime Individual Plan cover for me?

Personal Accident: Covers Death or Permanent Total Disablement due to accidentally bodily injury.

Medical Expenses and Medical Evacuation: Covers Medical Treatment Cost incurred for any illness, injury suffered during overseas trip. Medical Evacuation Covers cost of evacuation to India on advice of treating doctor with prior approval from Bajaj Allianz General Insurance Company Ltd.

Emergency dental pain relief- Emergency dental pain relief is extended up to sum insured (USD 500) as stated on policy schedule under section “emergency dental pain relief”

Repatriation: Covers cost of repatriation of mortal remains to India.

Loss of Checked Baggage: Covers complete, permanent loss or

destruction of the Insured’s Checked Baggage.

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.

Loss of Passport: Covers cost of, duplicate passport in event of loss of passport.

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.

Hijack cover: If insured is detained by hijackers following hijacking of any aircraft in which the insured is travelling, the Company will pay up to the maximum sum specified in the schedule.

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.

Hospitalization Daily Allowance: Cover extends daily allowance benefit for an event of hospitalization which is also admissible under medical section of the plan.

Golfer’s Hole-in-one: Cover extends a benefit for celebration on achieving a Golfer’s hole-in-one at any United States Golfers Association (USGA) recognized golf course anywhere in the world except India during the Insured Journey.

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.

Company shall indemnify only one event of trip cancellation during policy period for any trip delayed to travel from Republic of India and/or to travel to Republic of India.

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)

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

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

Emergency Cash Benefit: Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up

Missed Connection: Cover 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.

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.

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.

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

■ What is the entry age?

- Entry age for proposer is 0.6 yrs – 60 yrs.

■ What is the policy period?

The policy period is 180 days and can be extended further up to 180 days.

■ How can I extend my policy?

Travel Extensions can be granted on the basis of Good Health Declaration form duly signed by you.

You shall have to apply for extension of the policy 7 days prior to the expiry of the existing policy.

Policy can not be extended if the extension request is received 7 days after the expiry of the existing policy.

In case of any major claim under the existing policy, the policy can be extended with exclusion of the ailment/injury on account of which the claim was lodged under the expiring policy.

■ What are the various Sum Insured options available under this plan?

- 50,000 USD
- 200,000 USD
- 500,000 USD
- 750,000 USD
- 1,000,000 USD

■ What are various benefits/ coverage under the plans?

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.

Coverage	TRAVEL PRIME INDIVIDUAL					
	SILVER 50,000 USD	Gold 2 Lakhs USD	Platinum 5 Lakhs USD	Super Platinum 7.5 Lakhs USD	Maximum 10 Lakhs USD	Deductible
Personal Accident*	15,000 USD	25,000 USD	25,000 USD	25,000 USD	25,000 USD	Nil
Medical Expenses and Evacuation	50,000 USD	200,000 USD	500,000 USD	750,000 USD	1,000,000 USD	100 USD
Emergency Dental Pain Relief included in above limits	500 USD	500 USD	500 USD	500 USD	500 USD	100 USD
Repatriation	5,000 USD	5,000 USD	5,000 USD	6,000 USD	6,500 USD	Nil
Loss of Checked Baggage**	500 USD	1,000 USD	1,000 USD	1,000 USD	1,000 USD	Nil
Accidental Death & Disability (Common Carrier)	2,500 USD	5,000 USD	5,000 USD	5,000 USD	5,000 USD	Nil
Loss of Passport	250 USD	250 USD	250 USD	300 USD	300 USD	25 USD
Personal Liability	100,000 USD	200,000 USD	200,000 USD	250,000 USD	250,000 USD	100 USD
Hijack cover	50 USD per day to max 300 USD	60 USD per day to max 360 USD	60 USD per day to max 360 USD	60 USD per day to max 360 USD	60 USD per day to max 360 USD	Nil
Trip Delay	25 USD per 12 hrs to max 120 USD	30 USD per 12 hrs to max 180 USD	30 USD per 12 hrs to max 180 USD	30 USD per 12 hrs to max 180 USD	30 USD per 12 hrs to max 180 USD	12 Hrs
Hospitalization Daily Allowance	20 USD per day to max 100 USD	25 USD per day to max 125 USD	20 USD per day to max 150 USD	25 USD per day to max 125 USD	25 USD per day to max 125 USD	Nil
Golfer’s Hole-in-one	250 USD	500 USD	500 USD	500 USD	500 USD	Nil
Trip Cancellation	500 USD	1,000 USD	1,000 USD	1,000 USD	1,000 USD	Nil
Trip Curtailment	200 USD	300 USD	500 USD	500 USD	500 USD	Nil
Delay of Checked Baggage	100 USD	100 USD	100 USD	100 USD	100 USD	12 Hours
Home Burglary Insurance	INR 100,000	INR 200,000	INR 300,000	INR 300,000	INR 300,000	Nil
Emergency Cash Benefit***	500 USD	1,000 USD	1,000 USD	1,500 USD	1,500 USD	Nil
Missed Connection	100 USD	100 USD	100 USD	100 USD	100 USD	12 Hours
Difference in Airfare due to delayed or early return	500 USD	500 USD	500 USD	500 USD	500 USD	Nil
Bounced Hotel	500 USD	500 USD	500 USD	500 USD	500 USD	Nil
PA Cover in India	INR 50,000	INR 50,000	INR 50,000	INR 50,000	INR 50,000	Nil

- Abbreviation INR indicates Indian National Rupees
- Abbreviation * indicates only 50% of the Sum assured in respect of the death of the insured person below age of 18 years e.g in case of death of insured person who is below age of 18 years total liability will become 50% of total SI for personal accident i.e 50%*10000 USD=5000 USD
- Abbreviation ** Per Baggage maximum 50% and per item in the baggage 10%
- Abbreviation *** Cash advance would include delivery charges

■ What is Special Features of the Travel Prime Individual Plan?

- PA Cover in India
- Bounced Hotel
- Difference in Airfare due to delayed or early return

■ Are there any pre policy medical health check up?

No pre policy medical health check up is required

■ What are exclusions under the policy?

For detailed explanation of exclusions kindly refer policy wordings.

Short description of exclusion is as appended below.

■ Benefit specific Exclusions applicable for

Exclusions applicable to Sections

■ 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 same as provided for under Section Medical Expenses & Medical Evacuation.

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, same as provided for under Section Medical Expenses & Medical Evacuation.

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:

- Where the insureds:
 - Travelling against the advice of a Physician; or
 - 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
 - Travelling for the purpose of obtaining treatment; or
 - In receipt of a terminal prognosis for a medical condition

4) 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.

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.

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.

7) The participation of the Insured in riding or driving in races or rallies.

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.

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.

10) Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing

11) Experimental, unproven or non-standard treatment.

12) Treatment by any other system other than modern medicine (also known as Allopathy).

13) The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.

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.

15) Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.

16) Congenital anomalies or any complications or conditions arising therefrom.

17) Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.

■ Loss of Checked in Baggage

1) The self-carried baggage is specifically excluded from the policy coverage.

2) Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.

3) The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.

4) Professional Equipments’, belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.

■ 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.

3) 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 “Delay of Checked Baggage” Sum Insured. The time deductible of 12 hrs will apply separately for every claim.

■ Loss of Passport

The Company shall be under no liability to make payment for:

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.

■ Personal Liability

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

- The Insured’s liability to any employee (whether under a contract of or for services);
- 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;
- Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
 - Livestock belonging to the Insured or in the Insured’s care, custody or control;
 - Any wilful, malicious, criminal or unlawful act, error, or omission;
 - The pursuit of any trade, business of profession, employment or occupation;
 - The ownership, possession or use of vehicles, aircraft, or watercraft;
 - Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;
 - The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addition;
 - The supply of goods or services;
 - Any form of ownership or occupation of land or buildings (other than occupation only of a temporary residence).
 - Any professional liability arising out of the insured’s profession/activities.

■ Trip Delay

However, the Company will not pay,

- 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.
- For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
- 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.

■ Hospitalization Daily Allowance

Hospitalization Daily Allowance benefit shall be extended only if such hospitalization is admissible under section Medical Expenses under the policy.

■ Golfer’s Hole-in-one

Subject to all other terms and conditions, it is hereby agreed that the insurer shall reimburse expenses incurred in celebration of achieving a hole-in-one by the insured during the trip, anywhere in the world excluding India, in a United States Golfers’ Association (USGA) recognized golf course, subject to maximum the limit shown in the Schedule against this cover

■ 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:

- 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.
- 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.
- 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:
- Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
- 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.
- The Insured’s actual or attempted engagement in any criminal or other unlawful act.
- Any consequential losses.
- 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.
- The insured engaging in air travel unless he flies as a passenger