

**E Travel Value Policy CIS**  
(JIN No: IRDA/NL-HLT/BAGI/P-T/V.I/461/13-14)

**Customer Information Sheet**

The information mentioned below is illustrative and not exhaustive. Information must be read in conjunction with the product brochures and policy document. In case of any conflict between the brochure and the policy document the terms and conditions mentioned in the policy document shall prevail.

Title	Description	
Product Name	<b>E Travel Value Policy CIS</b>	Reference to Policy Clause Number
What Am I covered for?	<b>Accidental Death:</b> The Company will pay the Sum Assured as specified in the Schedule if the Insured sustains Accidental Bodily Injury during his/her travel in India within the Policy Period and if such Bodily Injury within 12 months of the date on which it was sustained is the sole and direct cause of the Insured's Death	Part A1- Section I
What Am I covered for?	<b>Emergency Accidental Medical Reimbursement:</b> The Company will indemnify the Insured up to the Sum Insured specified in the Schedule in respect of the reasonable Medical Expenses incurred by the Insured for medical treatment as an in-patient in a hospital in India necessitated as a result of Accidental Bodily Injury arising out an accident occurred during the travel with in India and within the policy period. The Company would also indemnify the insured for the hospitalization expenses incurred up to a maximum period of 30 days after the expiry of the policy if the accident resulting into hospitalization has occurred within the policy period and the hospitalization period begins within the policy period subject to the sum insured under this Section	Part A2- Section II
What Am I covered for?	<p><b>24 Hrs Assistance</b> This would include only services rendered by Bajaj Allianz General Insurance Company Health Administration Team (HAT), which are broadly as mentioned below:</p> <ul style="list-style-type: none"> <li>• Medical referrals</li> <li>• Medical Evacuation</li> <li>• Case Managements</li> <li>• Medical Advises</li> <li>• Claims assistance</li> <li>• Claims processing</li> <li>• Arrangement for ambulance</li> </ul>	Part A4- Section III
What Am I covered for	<b>Trip Cancellation</b> Subject to all other terms and conditions, the Company will indemnify the insured subject to limits shown in the schedule, for loss of ticket charges paid or contracted to be paid by the insured, which are not recoverable from any other source, following the necessary and unavoidable cancellation of the trip which was within India prior to its commencement because of: Death, serious injury or sudden sickness requiring minimum 48 hr hospitalization of insured or family member. (For this purpose family member shall mean spouse / parent / sibling / in-laws of the insured)	Part A5- Section IV
	<b>Baggage Loss</b> –(10% per item and 50% Per Baggage) The Company will	

<p>What Am I covered for?</p>	<p>pay the Insured up to the Section IV Sum Assured specified in the Schedule in respect of the complete and permanent loss or destruction of the Insured's Checked Baggage, save that the Company may, in its sole and absolute discretion, opt to reinstate or replace the Checked Baggage as an alternative to making payment to the Insured hereunder.</p>	<p>Part A6- Section V</p>
<p>What Am I covered for?</p>	<p><b>Trip Delay:</b> If the aircraft on which you are booked to travel from a city within India is delayed beyond 6 Hrs than the original schedule departure time, the sum mentioned in the schedule is paid. However, the company will not pay for</p> <ol style="list-style-type: none"> <li>1. 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 airlines</li> <li>2 For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked</li> <li>3 If the air craft is taken out of service on the instructions of the civil aviation authority or similar authority</li> </ol>	<p>Part A8 Section VII</p>
<p>What are the exclusions?</p>	<p><b>A) Exclusions applicable for Accident Death and Emergency Accidental Hospitalization Benefit</b></p> <ol style="list-style-type: none"> <li>1.The Company is not liable for and no indemnity is available in respect of claims arising out of or howsoever connected to the following</li> <li>2 All injuries that are existing at the time of commencement of this policy or any medical condition or complication arising directly or indirectly from it or disablement that existed before the commencement of the policy period (even if unknown to the insured) or for which care, treatment or advice was sought, recommended by or received from a Doctor.</li> <li>3 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 before the inception of this policy or for medical expenses relating to any Hospitalization primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of accidental Bodily Injury for which Hospitalization is required.</li> <li>4. Experimental, unproven or non-standard treatment</li> <li>5. Circumcision, cosmetic or aesthetic treatments of any description, change of life surgery or treatment, plastic surgery (unless necessary for the treatment of accidental bodily injury)</li> <li>6. The cost of spectacles, contact lenses, and hearing aids, crutches, dentures ,artificial limbs and all appliances/devices whether for diagnosis or treatment,</li> <li>7. Dental treatment or surgery of any kind unless requiring Hospitalization as a result of accidental bodily injury to sound natural teeth.</li> <li>8. 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 insured is</li> </ol>	<p>Part AI &amp; AII – Section3</p>

	<p>9. Traveling against the advice of a Physician</p> <p>10. Traveling for the purpose of obtaining treatment</p> <p>11. Convalescence, general debility, rest cure, congenital diseases or defects or anomalies</p> <p>12. Suicide, attempted suicide or willfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, alcoholism, drunkenness or the abuse of drugs, accidents whilst under the influence of intoxicating liquor or drugs.</p> <p>13. 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) and/or any mutant derivative or variation thereof however caused.</p> <p>14. The participation of the Insured in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, caving or potholing, hunting or equestrian, ski diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, professional sports or any other hazardous or potentially dangerous sport for which the Insured is either untrained, not physically fit or using improper equipment.</p> <p>15. All expenses exceeding the specified limit of Sum Insured mentioned in the Schedule.</p> <p>16. Due to Pregnancy, whether resulting or not resulting in child birth, mis-carriage, abortion or complications arising there from</p> <p>17. Treatment by any other system other than modern medicine (also known as Allopathy).</p> <p>18. Surgery to correct deviated nasal septum and hypertrophied turbinate</p> <p>19. All expenses on treatment/ investigations under taken outside India or any accident which has occurred outside India.</p> <p>20. All expenses which are not incidental to the treatment of the condition, which has resulted from Accident during the policy period</p> <p>21. Any willful, malicious, criminal or unlawful act, error, or omission;</p>	
<p>What are the exclusions?</p>	<p><b>B) Exclusions applicable for Loss of Checked Baggage:</b> The Company shall be under no liability to make payment hereunder in respect of any Claim for Valuables.</p>	<p>Part A – Section 6</p>
<p>What are the exclusions?</p>	<p><b>C) General Exclusions Applicable to All Sections</b></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> <p>1. 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.</p> <p>2. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution,</p>	<p>Part C</p>

	<p>insurrection, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.</p> <p><b>3.</b> 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> <p><b>(i)</b> Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or</p> <p><b>(ii)</b> The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or</p> <p><b>(iii)</b> 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><b>4.</b> The Insured's actual or attempted engagement in any criminal or other unlawful act.</p> <p><b>5.</b> Any consequential losses.</p> <p><b>6.</b> Pollution.</p>	
Waiting Periods/Deductible	<b>Trip Delay-</b> 12 Hrs	Part A8 Section VII
Payout Basis	<p><b>Indemnity</b> Emergency Accidental Medical Reimbursement Trip Cancellation Baggage Loss</p> <p><b>Benefit</b> Accidental Death Loss of Checked Baggage</p>	<p>Sec II Sec IV, Sec V</p> <p>Sec I Sec VII</p>
Cost Sharing	NIL	
Renewal Conditions	Nil	
Renewal Benefits	NIL	
Cancellation	<p>Following documents are required to cancel the policy:.</p> <p><b>1.</b> Reason for policy cancellation.</p> <p><b>2.</b> This Policy may be cancelled by the Insured after the expiry of 14 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><b>3.</b> Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation charges of up to 20% of the total premium subject to the minimum of Rs 50.</p> <p><b>4.</b> 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</p>	General Condition

	subject to no claims being incurred on the policy:	
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**(LEGAL DISCLAIMER) NOTE:** The information must be read in conjunction with the product brochure and policy document. In case o f any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail