

■ **Loss of Checked Baggage**

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

■ **Trip Delay**

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.

6.1 However, the company will not pay for

6.1.1 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

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

6.1.3 If the air craft is taken out of service on the instructions of the civil aviation authority or similar authority

■ **Renewal & Cancellation**

Extensions : No Extension

Policy Cancellation:

1. 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.

2. Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of 10%.

3. 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 of Risk Rate of Premium	Retained by Company
Above 50% of Policy Period	100% of premium
Above 40% to 50% of Policy Period	80% of premium
Above 30 % to 40 % of Policy period	75% of premium
Above 20 % to 30% of Policy Period	60% of premium
Policy inception -20% of Policy period	50% of premium

■ **Revision/ Modification of the policy:**

There is a possibility of revision/ modification of terms, conditions, coverage's 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 renewal of this Policy, You can choose, among Our available similar and closely similar Health 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 renewal on the renewal date and accordingly upon Your seeking renewal 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 and also subject to Portability condition.

■ **Annual premium chart:**

Rs. 88/- + Service tax and Swachh Bharat Cess as applicable.

In case of any claim, please contact our 24 Hour Call centre at 1800-22-5858, 1800-102-5858 (Toll Free) / 91-020-30305858(chargeable, add area code before this number in case of mobile call) or email us at 'customercare@bajajallianz.co.in'.

For any claim or policy related queries, please call us at +91 20 3030 5858(chargeable) or Toll Free Nos. mentioned on the travel You may mail us your query at travel@bajajallianz.co.in.

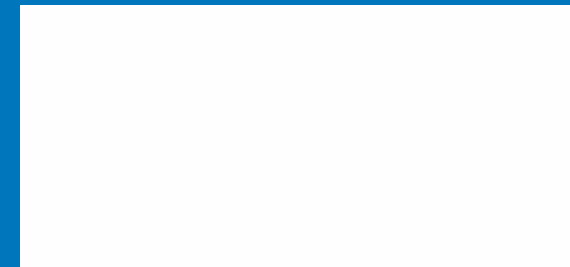
Contact Details

Bajaj Allianz General Insurance Company Limited,
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.
Tel: (020) 6602 6666. Fax: (020) 6602 6667.
www.bajajallianz.com

For any queries please contact:

BSNL/MTNL (Toll Free)	Any Mobile & Landline (Toll Free)	Other (Chargeble)
1800 22 5858	1800 209 5858	<Prefix City Code> 3030 5858

Email: info@bajajallianz.co.in



Bajaj Allianz
E-Travel Value Policy

Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto 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 the 110 year old Allianz SE, and in depth market knowledge and good will 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.

The Bajaj Allianz Advantage



HAT: In-house Claim Administration



Global expertise & local knowledge



Innovative packages to match individual needs



Quick disbursement of claims

How does the (Product Name) policy benefit me?

E-Travel Value Policy



What are the Coverage under the policy?

Base Plan		
Coverage	Sum Insured (Rs.)	Deductible (Rs.)
Accidental Death	Rs.3,00,000	Nil
Emergency Accidental Medical Reimbursement	Rs. 1,00,000	Nil
24 Hrs Assistance	INCLUDED	Nil
Trip Cancellation	Rs. 10000	Nil
Baggage Loss –(10% per item and 50% Per Baggage)	Rs. 7500	Nil
Trip Delay	Rs 1,500 per 6 Hrs delay period up to Rs. 10,500	6 hrs

What is the entry age?

Entry age for proposer is 18 yrs –65yrs

What will be the renewal age?

Under normal circumstances, renewal benefit is available under the policy up to maximum for 30 days from exit age of policy except on the grounds of fraud, misrepresentation or moral hazard.

What is the policy period?

Maximum period up to 30 days with no further extension.

Who can be covered as dependants under the Policy?

The policy is offered on individual sum insured basis.

What are the sum insured options?

Coverage	Sum Insured (Rs.)	Deductible (Rs.)
Accidental Death	Rs.3,00,000	Nil

Pre-policy medical check up for enrolling under (Product Name) policy:-

No

When can I Increase the Sum Insured?

No enhancement in sum insured is allowed.

What are the exclusions and waiting periods under the policy?

Exclusions for Personal Accident-Death, Emergency Accidental Hospitalization Benefit–

The Company is not liable for and no indemnity is available in respect of claims arising out of or howsoever connected to the following -

- 3.1 All injuries those 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.
- 3.2 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.
- 3.3 Experimental, unproven or non-standard treatment.
- 3.4 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)
- 3.5 The cost of spectacles, contact lenses, and hearing aids, crutches, dentures ,artificial limbs and all appliances/devices whether for diagnosis or treatment,
- 3.6 Dental treatment or surgery of any kind unless requiring Hospitalization as a result of accidental bodily injury to sound natural teeth.
- 3.7 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
- 3.7.1 Traveling against the advice of a Physician
- 3.7.2 Traveling for the purpose of obtaining treatment
- 3.8 Convalescence, general debility, rest cure, congenital diseases or defects or anomalies
- 3.9 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.
- 3.10 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.
- 3.11 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.
- 3.12 All expenses exceeding the specified limit of Sum Insured mentioned in the Schedule.
- 3.13 Due to Pregnancy, whether resulting or not resulting in child birth, mis-carriage, abortion or complications arising there from
- 3.14 Treatment by any other system other than modern medicine (also known as Allopathy).
- 3.15 Surgery to correct deviated nasal septum and hypertrophied turbinate
- 3.16 All expenses on treatment/ investigations under taken outside India or any accident which has occurred outside India.
- 3.17 All expenses which are not incidental to the treatment of the condition, which has resulted from Accident during the policy period.
- 3.18 Any willful, malicious, criminal or unlawful act, error, or omission;