

Exclusions applicable to Travel Policies:

1. 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. 2. Routine physical or other examination where there is no objective indication of impairment of normal health. 3. Medical expenses beyond the expiry of the Policy Period. 4. Suicide, attempted suicide or wilfully self-inflicted injury or illness, mental disorder, anxiety/stress / depression/nervousness having no underlying physical illness as a cause; venereal disease, alcoholism, drunkenness or the abuse of drugs. 5. 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. 6. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing. 7. Experimental, unproven or non-standard treatment. 8. Treatment by any other system other than modern medicine (also known as Allopathy). 9. The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment. 10. Delay of baggage when the intended destination is in India. 11. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority. 12. 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. 13. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

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.

In case of any claim or assistance abroad call Toll-Free Numbers :

Originating Country	Dialed Number
USA (001)	186658 76903
Canada (001)	186691 43705
Austria (043)	00+800 10002005
Belgium (032)	
Denmark (045)	
France (033)	
Germany (049)	
Hungary (036)	
Ireland (353)	
Italy (039)	
Malaysia (060)	
Netherlands (031)	
New Zealand (064)	
Norway (047)	
Philippines (063)	
Portugal (351)	
Spain (034)	
Sweden (046)	
Switzerland (041)	
UK (044)	
Finland (358) - carrier TS	990+800 10002005
Finland (358) - carrier Elisa	999+800 10002005
Hong Kong (852)	001+800 10002005
Israel (972)	014+800 10002005
Singapore (065)	001+800 10002005
So. Korea (082) - carrier Telecom	001+800 10002005
So. Korea (082) - carrier Dacom	002+800 10002005
Thailand (066)	001+800 10002005
Japan (081) - carrier Tele	0041-010+800 10002005
Japan (081) - carrier IDC	0061-010+800 10002005
Japan (081) - carrier NTT	0033-010+800 10002005
Japan (081) - carrier KDD	001-010+800 10002005
Australia (061)	0011+800 10002005

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

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



Covers
the travel cost of
family, in case
the insured is
hospitalized

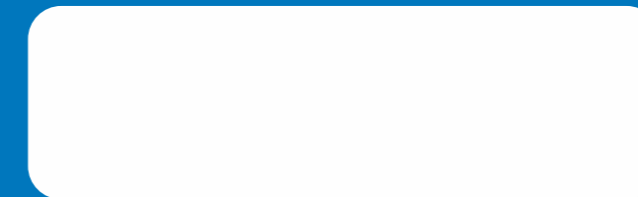


BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA,
PUNE - 411006. IRDA REG NO.: 113.

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

www.bajajallianz.com

bagichelp@bajajallianz.co.in



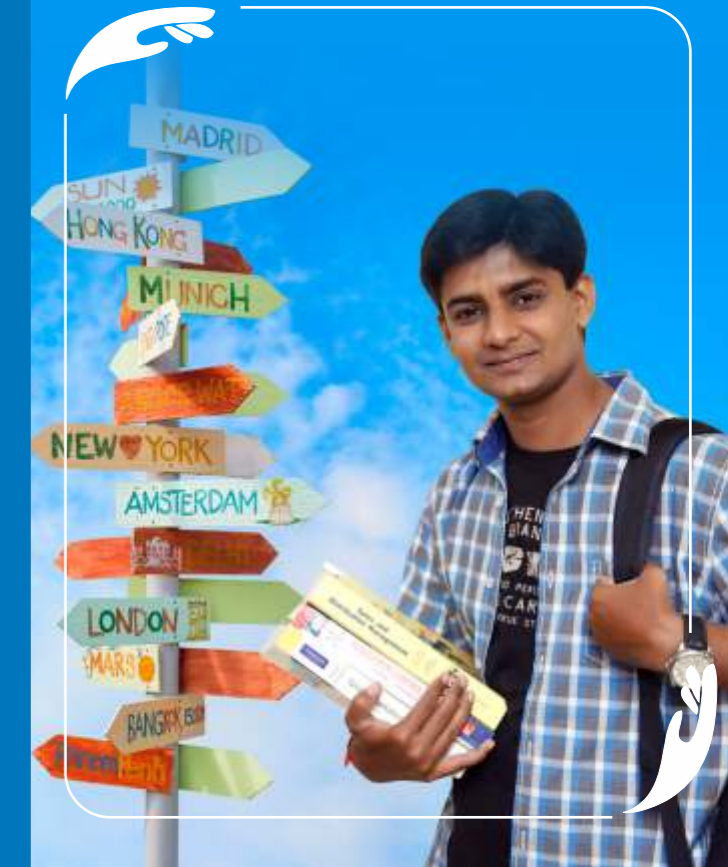
For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

CIN: U66010PN2000PLC015329 | UIN: BAJTIOP24006V032324
BJAZ-B-0276/21-Feb-19

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

BAJAJ ALLIANZ STUDENTS TRAVEL PLAN*

OVERSEAS TRAVEL OF STUDENTS
MADE RISKFREE



CIN: U66010PN2000PLC015329 | UIN: BAJTIOP24006V032324

*Students Travel Plan is a plan under Product Travel Companion

Bajaj Allianz

Bajaj Allianz General Insurance Company Limited 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 the 110 year old Allianz SE, and indepth 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



Global expertise & local knowledge



Innovative packages to match individual needs



Only insurance company with in-house international toll free phone and fax number



Quick disbursement of claims

Students Travel Plan

Covering your overseas travel



Bajaj Allianz General Insurance has customized plans for virtually every travel need of students. All you have to do is choose a plan that suits you.

- Student
 - Student Elite Plan
 - Study Companion Plan
 - Scholars Guide
 - Brilliant Minds

- Meets the exclusive needs of student travelers

Why do I need a Students Travel Plan?

Every student desires to study abroad. To make your travel risk free, Students travel plan brings you an array of policies to choose from, which will provide the comprehensive cover for your journey.

What is Student Elite Plan?

The Student Elite Plan is a customized insurance policy for students travelling abroad.

What does the Student Elite Plan cover for me?

- Reimbursement of the tuition fee paid in advance for the current semester (maximum limit mentioned), if the insured discontinues school owing to medical conditions requiring hospitalization; or due to serious injury / death of either parent.
- In case the sponsor named in the schedule meets with an accident resulting in death / permanent disability during the policy period, the company shall reimburse the remaining school fee subject to the maximum limit mentioned.
- In case the insured is hospitalized due to accidental injury/sickness covered in the policy and the attending physician advises the necessary attendance of a family member, the Company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier subject to maximum sum insured (Family means spouse, parent, sibling and in-laws of the insured)
- In addition to the sum insured in the Personal Accident section, the company will pay the sum insured specified in the schedule, if the insured sustains accidental bodily injury during travel by a common carrier; and the same takes place within 12 months of the date upon which it was sustained and resulted in the insured's death / loss of two eyes / loss of two limbs / loss of one limb and one eye.
- In case the insured is arrested for inadvertently breaking the law during overseas travel, the Company will pay the amount as per the schedule, towards the bail amount for release except when the insured has been charged with breaking the law with criminal intent or for over speeding in a vehicle.

Benefits Table

Cover	In US\$			
	Standard	Silver	Gold	Deductible
Medical Expenses, Evacuation Repatriation	50,000	1,00,000	2,00,000	100
Emergency Dental Pain Relief included in (I) above.	500	500	500	100
Personal Accident	25,000	25,000	25,000	-
AD & D Common Carrier	2,500	2,500	2,500	-
Loss of Baggage (Checked)**	1,000	1,000	1,000	100
Bail Bond Insurance	500	500	500	50
Tuition Fee	10,000	10,000	10,000	-
Accident to Sponsor	10,000	10,000	10,000	-
Family Visit	7,500	7,500	7,500	-
Personal Liability	1,00,000	1,00,000	1,00,000	200

** Per baggage maximum 50% and per item in baggage maximum 10%

*** Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years

* Emergency medical treatment for life-threatening conditions arising out of any pre-existing medical condition upto USD 3000 is covered under medical expenses

* Refer policy wordings for T&C

Premium Table

(In Rs.)

Product Plan	Student Elite					
	Standard(US\$50000)		Silver (US\$1lac)		Gold(US\$2lac)	
Geographical Area	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada
Days Band	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs
0-30	552	1146	691	1442	870	1866
31-60	957	2017	1218	2559	1730	3634
61-90	1489	3122	1740	3454	2517	5167
91-120	1754	3582	2129	3992	3059	6140
121-180	2225	4666	2568	5404	3695	7778
181-240	2887	6038	3122	7010	4738	10285
241-270	3326	6990	3868	7982	5577	11667
271-366	4973	9168	5802	10438	8289	14941

Premium quoted here is exclusive of applicable Service tax/Cess/statutory levies/other taxes etc., and the quoted premium along with applicable Service tax/Cess/statutory levies/other taxes has to be received by our Company prior to our assuming risk.

What is Study Companion Plan?

The study companion plan is customized for students travelling abroad for studies. It is designed to cater to the medical exigencies the student might face while studying there. Based on premium, sum insured and certain other criteria, there are three options to choose from under this category-Standard, Silver and Gold.

What does the Study Companion Plan cover for me?

The insurer can claim reimbursement under this policy:

- Current Semester Tuition Fees reimbursement subject to maximum limit mention in case the insured is unable to continue the school semester due to serious medical condition of the insured requiring hospitalization or death / serious injury requiring hospitalization of either of the parents during the policy period. (Subject to policy Terms & Conditions.)
- In the event of the sponsor mentioned in the policy meeting with an accident during the policy period, resulting in death or permanent disability the company shall reimburse the remaining school fees. (Subject to policy Terms & Conditions.)
- In the event of the insured becoming hospitalized as a result of an accidental injury or sickness covered under the policy and the attending physician advises necessary attendance of a family member, the company will reimburse the travel cost for the visit (Family members include spouse, parent, sibling & in-laws) (Subject to policy Terms & Conditions.)

Benefits Table

Cover	Standard in US \$	Silver in US \$	Gold in US \$	Deductible in US \$
Medical Expenses, Evacuation Repatriation	50,000	1,00,000	2,00,000	100
Emergency Dental Pain Relief included in (I) above.	500	500	500	100
Tuition Fee	10,000	10,000	10,000	Nil
Personal Accident***	50,000	50,000	50,000	Nil
Loss of Checked Baggage**	1,000	1,000	1,000	100
Accident to Sponsor	10,000	10,000	10,000	Nil
Family Visit	7,500	7,500	7,500	Nil
Personal Liability	1,00,000	1,00,000	1,00,000	200

Per Baggage maximum 50% and per item in the baggage maximum 10%. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years

*Emergency medical treatment for life-threatening conditions arising out of any pre-existing medical condition upto USD 3000 is covered under medical expenses

*Refer policy wordings for T&C

Premium Table

(In Rs.)

Product Plan	Student Companion					
	Standard(US\$50000)		Silver (US\$1lac)		Gold(US\$2lac)	
Geographical Area	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada
Days Band	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs
0-30	480	996	601	1254	756	1625
31-60	833	1754	1059	2225	1505	3159
61-90	1294	2715	1514	3003	2188	4495
91-120	1526	3114	1850	3470	2660	5340
121-180	1936	4058	2234	4698	3212	6764
181-240	2509	5251	2715	6096	4120	8943
241-270	2892	6078	3364	6941	4851	10144
271-366	4324	7973	5045	9077	7207	12992

Premium quoted here is exclusive of applicable Service tax/Cess/statutory levies/other taxes etc., and the quoted premium along with applicable Service tax/Cess/statutory levies/other taxes has to be received by our Company prior to our assuming risk.

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
Between 40-50% of Policy Period	80% of premium
Between 30 -40 % of Policy period	75% of premium
Between 20-30% of Policy Period	60% of premium
Policy inception -20% of Policy period	50% of premium

Add on cover

Policy can be extended to cover the following on payment of 20% additional premium under all Student Elite Plans.

- Treatment for mental and nervous disorders, including alcoholism and drug dependency.
- Medical expenses incurred for sports injuries.

Premium Table

(In Rs.)

Product Plan	Student Elite With Add on cover					
	Standard(US\$50000)		Silver (US\$1lac)		Gold(US\$2lac)	
Geographical Area	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada
Days Band	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs	16-35 yrs
0-30	664	1374	828	1,731	1044	2240
31-60	1149	2420	1,462	3,070	2076	4360
61-90	1786	3745	2,087	4,145	3020	6202
91-120	2104	4298	2,555	4,790	3673	7367
121-180	2670	5599	3,081	6,485	4434	9332
181-240	3464	7245	3,745	8,412	5687	12342
241-270	3992	8388	4,642	9,578	6693	14001
271-366	5967	11002	6,963	12,526	9947	17929

Premium quoted here is exclusive of applicable Service tax/Cess/statutory levies/other taxes etc., and the quoted premium along with applicable Service tax/Cess/statutory levies/other taxes has to be received by our Company prior to our assuming risk.

Special Feature :

In the event of the return of the student to India in vacation during the current policy coverage, the policy is temporarily suspended and cover resumes again as soon as student goes abroad without the need to take a new policy.



Providing reimbursement on Tuition Fees

