

- 2.4.7 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.
- 2.4.8 Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing (This condition stands deleted if the Insured has opted for rider to cover said condition on payment of additional premium)
- 2.4.9 Experimental, unproven or non-standard treatment.
- 2.4.10. Treatment by any other system other than modern medicine (also known as Allopathy).
- 2.4.11 The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.
- 2.4.12 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.
- 2.4.13. Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications
- 2.4.14 Congenital anomalies or any complications or conditions arising there from
- 2.4.15 Any fertility, sub fertility, impotence, assisted conception or sterilization procedure, voluntary termination of pregnancy

■ **Sec D- Loss of Checked in Baggage**

- 4.5 The self-carried baggage is specifically excluded from the policy coverage.
- 4.6 Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.
- 4.7 The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.
- 4.8 Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.

■ **Section E: Delay of Checked Baggage**

- 5.1 Delay of baggage when the intended destination is in India Specific Condition
- 5.2 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.
- 5.3 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 E Sum Insured. The time deductible of 12 hrs will apply separately for every claim.

■ **Sec F-Loss of Passport**

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

Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.

- A 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.
- B Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

■ **Sec G Personal Liability**

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

- 6.4 The Insured's liability to any employee (whether under a contract of or for services);
- 6.5 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;
- 6.6 Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
 - 6.6.1 Livestock belonging to the Insured or in the Insured's care, custody or control;
 - 6.6.2 Any wilful, malicious, criminal or unlawful act, error, or omission;
 - 6.6.3 The pursuit of any trade, business of profession, employment or occupation;
 - 6.6.4 The ownership, possession or use of vehicles, aircraft, or watercraft;
 - 6.6.5 Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;
 - 6.6.6 The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
 - 6.6.7 The supply of goods or services;
 - 6.6.8 Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
 - 6.6.9 Any professional liability arising out of the insured's profession/activities.

■ **Section I - Trip Delay**

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 airline.
2. For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
3. If the air craft is taken out of service on the instructions of the Civil Aviation Authority or other competent statutory authority or/ unless due to bad weather conditions.

Cancellation

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.

Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.

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 the 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 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

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

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 code (+) as illustrated above.

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

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.

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-0277/21-Feb-19

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

BAJAJ ALLIANZ TRAVEL AGE AND SUPER AGE PLAN*



CIN: U66010PN2000PLC015329 | UIN: BAJTIOP24006V032324

*Travel Age and Super Age Plan is a plan under Product Travel Companion

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.

Travel Age Elite:

This package is specially devised for senior citizens aged between 61 to 70 years and offers the flexibility of cover for trips abroad ranging from 1-180 days.

This is divided in to 3 sub plans according to SI to be opted namely Silver, Gold, And Platinum

What are Travel Age and Super Age policies?

Travel Elite gives the discerning traveler an array of policies to choose from, with each policy customized to meet your specific needs.

The Policy is comprehensive and covers personal Accident (death and disablement), Medical Expenses and Repatriation (including medical evacuation to a hospital in India pre-approved by claims administrator), Loss and Delay of Checked Baggage, Loss of Passport, Personal Liability (legal), Cashless Service, Hospitalization expenses, Golfer's Hole-in-one, Hijack Cover, Trip Delay, Trip Cancellation, Trip Curtailment, Home Burglary Insurance, Emergency Cash Advance and Accidental Death and Disability(Common Carrier)

What is the entry age?

Entry age for proposer is 61 yrs – 70 yrs to opt Travel Age Elite

Entry age for proposer is 71 yrs – 85 yrs to opt Travel Super Age Elite

What will be the renewal age?

Under normal circumstances, policy can be renew up to 360 days and exit age is of 85 years except on the grounds of fraud, misrepresentation or moral hazard

What is the policy period?

The policy can be extended up to maximum period of 360 days

When can I Increase the Sum Insured?

Sum Insured enhancement can not be performed under any of these plan

What does the Travel Elite Plan cover for me?

Travel Age Elite Benefit and Coverage:

Coverages	Travel Age Elite			Travel Super Age Elite With/Without medical	Deductible
	Silver	Gold	Platinum	Sum Insured	
Medical expenses, evacuation and repatriation	\$50,000	2,00,000	5,00,000	50,000	\$100
Emergency dental pain relief - 500	Included in (I) above				\$100
Personal Accident	\$15,000	25,000	25,000	10,000	NIL
AD & D common carrier	2,500	5,000	5,000	1,500	NIL
Loss of baggage (checked)	500	1,000	1,000	500	NIL
Delay of baggage	100	100	100	100	12 hrs
Loss of Passport	250	250	250	250	25
Hijack	50 per day to max. 300	60 per day to max. 360	60 per day to max. 360	50 per day to max. 300	NIL
Trip Delay	20 per 12hrs to max. 120	30 per 12hrs to max. 180	30 per 12hrs to max. 180	20 per 12hrs to max. 120	12 hrs
Personal Liability	1,00,000	2,00,000	2,00,000	1,00,000	100
Emergency Cash Advance	500	1,000	1,000	500	NIL
Golfer's Hole-in-one	250	500	500	250	NIL
Trip Cancellation	500	1,000	1,000	500	NIL
Home Burglary Insurance	Rs.1,00,000	Rs.2,00,000	Rs.3,00,000	Rs.1,00,000	NIL
Trip Curtailment	200	300	500	200	NIL
Hospitalization Daily Allowance	25 per day to max. 100	25 per day to max. 125	25 per day to max. 250	25 per day to max. 100	NIL
Any One Illness	12,500	15,000	17,500	Please refer flow chart	NIL
Any One Accident	25,000	30,000	35,000	Please refer flow chart	NIL

*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

Does Travel Elite offer Cash less service?

Yes. Travel Elite offers Direct Settlement for in-hospital medical expenses abroad. (Subject to policy terms and conditions)

Travel Super Age Elite Benefits and Coverage

Plan Variants:

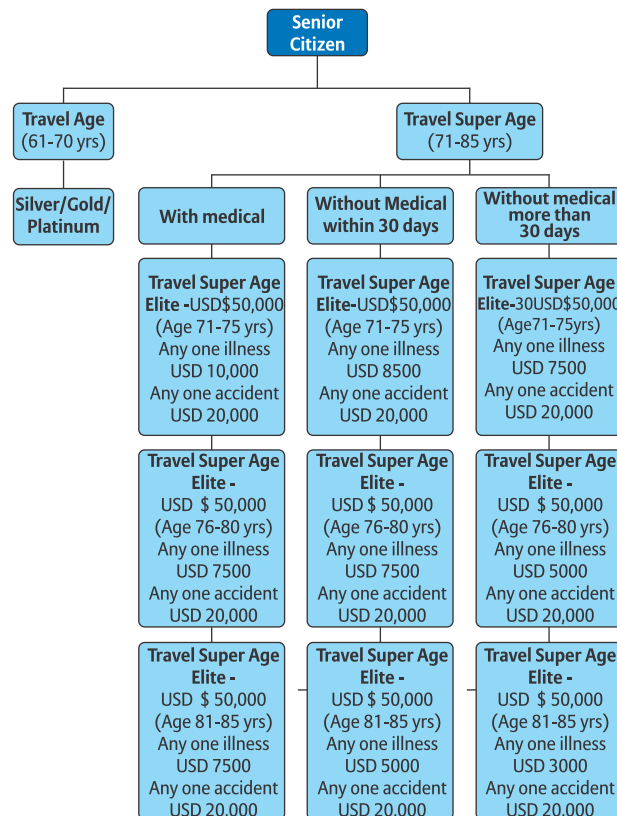
Travel Companion Travel Times Elite USD 50000 (71 to 75 yrs)

Travel Companion Travel Times Elite USD 50000 (76 to 80 yrs)

Travel Companion Travel Times Elite USD 50000 (81 to 85 yrs)

Super Age Plan is available in 3 options

1. With Medical- Means with pre-policy test while applying for travel insurance
2. Without Medical- Means without any pre-policy test while applying for travel insurance
3. Without Medical and 30 days in advance - Means without pre-policy test while applying for travel insurance but date of departure from India is more than 30 day from date of issuance of travel policy.



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.

Days Band/ Age	Travel Elite Age Silver (US\$50,000)	Travel Elite Age Gold (US\$200,000)	Travel Elite Age Platinum (US\$500,000)	Geographical Area USA / Canada		
	Excluding	Including	Excluding	Including	Excluding	Including
61- 70 yrs						
1-4	716	942	1182	1701	2369	3385
5-7	839	1126	1290	1826	2369	3385
8-14	1126	1657	1624	2543	2559	3655
15-21	1452	2251	1736	3004	2761	3940
22-28	1791	2815	1951	3491	3209	4550
29-35	2148	3427	2355	4103	3818	5401
36-47	2763	4400	3316	5117	4631	6622
48-60	3376	5526	4052	7674	7553	10765
61-75	4555	6819	5465	11533	10926	16426
76-90	5833	8514	7000	11694	13159	18532
91-120	7981	13201	9577	14506	16477	23998
121-150	10439	17601	12526	19968	22566	30086
151-180	12384	21695	14858	23464	27759	39400

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.

Days Band/ Age	Travel Super Age Elite with medicals and within 30 days		Travel Super Age Elite without medicals		Travel Super Age Elite without medicals and > 30 days		Travel Super Age Elite with medicals and > 30 days	
	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including
Geographical Area USA / Canada								
71 to 75 years								
1-4	1192	1647	1431	1977	1550	2142	1311	1812
5-7	1351	1866	1621	2240	1756	2427	1486	2053
8-14	1728	2504	2074	3005	2246	3255	1901	2754
15-21	2185	3249	2623	3899	2842	4224	2404	3574
22-28	2641	3996	3169	4796	3433	5195	2905	4396
29-35	3201	4793	3842	5751	4162	6230	3521	5272
36-47	4029	6095	4835	7314	5238	7924	4432	6705
48-60	4924	7504	5909	9005	6401	9755	5416	8254
61-75	7055	10341	8466	12409	9172	13443	7761	11375
76-90	8295	12187	9955	14625	10784	15844	9125	13406
91-120	11360	18798	13632	22557	14768	24437	12496	20678
121-150	16509	27551	19811	33061	21462	35817	18160	30306
151-180	19672	32915	23606	39499	25573	42790	21639	36207

Days Band/ Age	Travel Super Age Elite with medicals and within 30 days		Travel Super Age Elite without medicals		Travel Super Age Elite without medicals and > 30 days		Travel Super Age Elite with medicals and > 30 days	
	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including
Geographical Area USA / Canada								
76 to 80 years								
1-4	1394	1833	1673	2199	1784	2346	1394	1833
5-7	1633	2191	1960	2629	2090	2804	1633	2191
8-14	2191	3226	2629	3872	2804	4130	2191	3226
15-21	2828	4381	3393	5257	3619	5608	2828	4381
22-28	3485	5476	4182	6571	4461	7009	3485	5476
29-35	4182	6670	5018	8005	5353	8538	4182	6670
36-47	5376	8562	6451	10274	6882	10959	5376	8562
48-60	6571	10752	7885	12903	8411	13763	6571	10752
61-75	8861	13441	10633	16129	11342	17204	8861	13441
76-90	11350	16566	13620	19879	14528	21205	11350	16566
91-120	15532	25686	18638	30823	19880	32878	15532	25686
121-150	20309	34248	24371	41097	25996	43837	20309	34248
151-180	24092	42211	28911	50653	30838	54030	24092	42211

Days Band/ Age	Travel Super Age Elite with medicals and within 30 days		Travel Super Age Elite without medicals		Travel Super Age Elite without medicals and > 30 days		Travel Super Age Elite with medicals and > 30 days	
	Excluding	Including	Excluding	Including	Excluding	Including	Excluding	Including
Geographical Area USA / Canada								
81 to 85 years								
1-4	1859	2443	2230	2932	2379	3127	1859	2443
5-7	2177	2920	2612	3505	2787	3738	2177	2920
8-14	2920	4301	3505	5161	3738	5505	2920	4301
15-21	3770	5841	4524	7009	4826	7476	3770	5841
22-28	4646	7302	5576	8762	5947	9346	4646	7302
29-35	5576	8894	6691	10673	7137	11384	5576	8894
36-47	7168	11417	8602	13700	9175	14613	7168	11417
48-60	8761	14336	10514	17203	11215	18350	8761	14336
61-75	11814	17920	14177	21505	15122	22938	11814	17920
76-90	15133	22089	18159	26506	19370	28273	15133	22089
91-120	20708	34248	24850	41097	26507	43837	20708	34248
121-150	27182	45663	32618	54796	34792	58449	27182	45663
151-180	32124	56282	38549	67538	41118	72041	32124	56282

Exclusions applicable to Travel Policies

- 2.2 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 obtained within the Republic of India save as provided for under Section B.2.1.3
- 2.3 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, save as provided for under Section B.2.1.3
- 2.4 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:
 - 2.4.1 Where the insured is:
 - 2.4.1.1 Travelling against the advice of a Physician; or
 - 2.4.1.2 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
 - 2.4.1.3 Travelling for the purpose of obtaining treatment; or
 - 2.4.1.4 In receipt of a terminal prognosis for a medical condition.
 - 2.4.2 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. (Exclusion on Psychiatric Illness stands deleted if the Insured has opted for rider to cover said condition on payment of additional premium)
 - 2.4.3 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. (This condition stands deleted if the Insured has opted for rider to cover said condition on payment of additional premium)
 - 2.4.4 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.
 - 2.4.5 The participation of the Insured in riding or driving in races or rallies.
 - 2.4.6 Losses arising from Accidents as a driver on motorised vehicles unless at the time of the Accident the insured is in possession of a current full international driving licence and while riding a two wheeler is wearing a safety crash helmet.