

5. Personal Liability: Covers the legal liability attaching in a private capacity, during the course of overseas travel
6. Bail Bond: Subject to all other terms and conditions if you are arrested for any inadvertent law breaking during your travel overseas, the company would pay the amount mentioned in the schedule towards the bail amount for your release, excluding for any bail amount where you have been charged with breaking the law with criminal intent or for over-speeding in a vehicle
7. Tuition Fee: Reimbursement of the tuition fee paid in advance for the current semester, (maximum limit mentioned in schedule) if the insured discontinues school owing to medical conditions requiring hospitalization or due to serious injury / death of either parent. (Subject to policy Terms & Conditions.)
8. Family Visit: 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 attendance of a family member, the company will reimburse the travel cost for the visit (Family members include spouse, parent, sibling and in-laws)
9. Loss of Passport: Covers the reasonable and necessary expenses to obtain a duplicate passport or a valid travel document.



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



Scholars Guide

Coverages	Sum Insured in USD	Deductible in US \$	No of Days	Premium World-wide in Rs.
Medical Expenses, Evacuation and Repatriations	Not Covered	-	30	405
Personal Accident***	25,000	Nil	60	608
AD&D Common Carrier	2,500	Nil	90	810
Loss of Checked Baggage**	1,000	100	120	1013
Personal Liability	1,00,000	100	180	1238
Bail Bond	5,000	100	240	1508
Tuition fee	10,000	Nil	270	1868
Accident to Sponsor	10,000	Nil	365	2925
Family Visit	7,500	Nil		

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**** Premium includes service tax as applicable on Jan '06 Age 16 - 35 yrs

Brilliant Minds

Coverages	Sum Insured in USD	Deductible in US	No of Days	Premium excl. USA / Canada	Premium World Wide
Medical Expenses, Evacuation and Repatriations*	50,000	100	30	435	902
Personal Accident***	25,000	Nil	60	753	1586
AD&D Common Carrier	2,000	Nil	90	1171	2455
Loss of Checked Baggage**	1,000	100	120	1381	2818
Personal Liability	1,00,000	100	180	1751	3671
Bail Bond	5,000	100	240	2270	4750
Tuition Fee	10,000	Nil	270	2616	5498
Accident to Sponsor	10,000	Nil	365	3912	7213
Family Visit	7,500	Nil			
Loss of Passport	250	25			

*Covers accidental hospitalization only, sickness excluded. **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**** Premium includes service tax as applicable on Jan 06 Age 16-35 yrs

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.

Exclusions applicable to Travel Policies:

1. Any medical condition or complication arising from 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.

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

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.

Tel : 91-20-3030 58 58 Fax : 91-20-30512207
travel@bajajallianz.co.in



Call Toll Free : 1800-22-5858 (for BSNL/MTNL lines only) or 1800-102-5858 (for Bharti users - mobile / landline) or 020-30305858

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

Bajaj Allianz General Insurance
www.bajajallianz.co.in

B-TI (May 2007)



Students Travel Plan





Overseas travel of students made riskfree

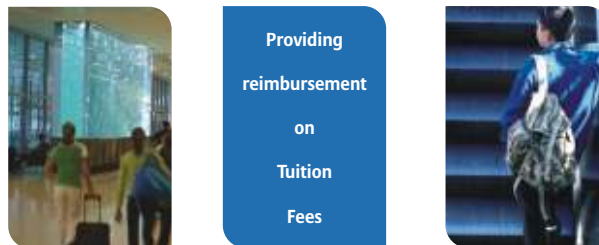


Bajaj Allianz

Bajaj Allianz General Insurance Company is a dynamic partnership between two giants: Bajaj Auto Ltd. India's largest 2 & 3 wheeler giant and diversified into Auto Finance, Steel, etc. & Allianz AG, Germany the world's largest insurance company with 700 subsidiaries across 70 countries. 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 AG, and in-depth market knowledge and good will of Bajaj Auto. 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



Providing reimbursement on Tuition Fees

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?

1. 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.
2. 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.
3. 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)
4. 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.

5. 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 In US\$

Cover	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

Premium Table In Rs.

Duration	Excluding USA / Canada			Including USA / Canada		
	Standard	Silver	Gold	Standard	Silver	Gold
30 Days	621	776	978	1,288	1,622	2,099
60 Days	1,076	1,369	1,944	2,266	2,875	4,083
90 Days	1,673	1,955	2,829	3,508	3,881	5,808
120 Days	1,972	2,392	3,439	4,025	4,485	6,900
180 Days	2,501	2,887	4,152	5,244	6,072	8,740
240 Days	3,243	3,508	5,325	6,785	7,878	11,558
270 Days	3,738	4,347	6,268	7,855	8,970	13,110
365 Days	5,589	6,521	9,315	10,304	11,730	16,790

Premium includes Service Tax as applicable on Jan 06. Age: 16-35 years

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:

- 1) 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.)
- 2) 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.)
- 3) 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	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****

Premium Table

Duration	Excluding USA / Canada			Including USA / Canada		
	Standard Rs.	Silver Rs.	Gold Rs.	Standard Rs.	Silver Rs.	Gold Rs.
30 Days	540	675	850	1,120	1,410	1,825
60 Days	936	1,190	1,690	1,970	2,500	3,550
90 Days	1,455	1,700	2,460	3,050	3,375	5,050
120 Days	1,715	2,080	2,990	3,500	3,900	6,000
180 Days	2,175	2,510	3,610	4,560	5,280	7,600
240 Days	2,820	3,050	4,630	5,900	6,850	10,050
270 Days	3,250	3,780	5,450	6,830	7,800	11,400
365 Days	4,860	5,670	8,100	8,960	10,200	14,600

Premium includes Service Tax as applicable on Jan 06
 Age: 16-35 years

What is Scholars Guide and Brilliant Minds?

Scholars Guide and Brilliant Minds are two new plans specially designed to cover the overseas travel risks of students.

What do the Scholars Guide and Brilliant Minds policies cover for me?

1. The Brilliant Minds policy covers hospitalization expenses due to accident while sickness cover is excluded.
2. Personal Accident: In case the insured meets with an accident resulting in death and permanent disablement, during the policy period, the company would reimburse the remaining school fees as per the maximum limit mentioned in the schedule
3. AD & D Common Carrier: The company would pay the sum insured specified in the schedule in addition to the sum specified under the personal accident section, in case the insured sustains accidental bodily injury resulting into death/permanent disability, while traveling in a common carrier, such as rail, bus, tram or aircraft during the course of the journey.
4. Loss of Checked-in-baggage: Covers total and complete loss of baggage checked in, by an international airline