

Individual Elite

Family

Senior Citizen

Travel Asia Elite: This is a special package devised for individuals travelling to Asia. Travellers can select from Travel Asia Flair and Travel Asia Supreme, according to their need for cover. These packages are extremely convenient with cover options ranging from 1 - 30 days.

Coverages	Elite Asia Flair		Elite Asia Flair	
	Benefits in US \$	Deductible in US \$	Benefits in US \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	15,000	50	25,000	50
Emergency dental pain relief included in (I) above	500	50	500	50
Personal Accident	7,500***	Nil	7,500***	Nil
AD & D Common Carrier	2,500	Nil	2,500	Nil
Loss of Checked Baggage	200**	Nil	200**	Nil
Delay of Baggage	100	12 hrs	100	12 hrs
Loss of Passport	100	25	100	25
Hijack	\$50 per day to maximum \$ 300	Nil	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	Nil	\$ 30 per 12 hrs to max \$ 180	Nil
Personal Liability	10,000	100	10,000	100
Emergency Cash Advance****	500	Nil	500	Nil

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

Premium Table Travel Asia Elite Flair:

Age	½ – 40 yrs	41-60 yrs	61-70 yrs
1-4 days	288	374	604
5-7 days	374	431	661
8-14 days	431	489	805
15-21 days	489	546	920
22-30 days	546	633	1035

Premium includes service tax applicable on Jan '06

Premium Table - Travel Asia Elite Supreme

Age	½ – 40 yrs	41-60 yrs	61-70 yrs
1-4 days	374	460	690
5-7 days	460	518	805
8-14 days	598	661	949
15-21 days	661	748	1225
22-30 days	748	805	1495

Premium includes service tax as applicable on Jan '06
Restricted to travel in Asia, excluding Japan, Period of Travel not to exceed 30 days.

Travel Elite Family: If you are travelling abroad with your family, this package is designed for you. It covers the entire family (self & spouse – upto 60 years of age, two children, under 21 years) for medical eventualities abroad and provides floater benefit to individual family members.

Travel Elite-Family US \$ 50,000

Coverages	Benefits in US \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	50000	100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	10,000***	Nil
AD & D Common Carrier	2,500	Nil
Loss of Checked Baggage	250**	Nil
Delay of Baggage	100	12 hrs
Loss of Passport	250	25
Hijack	\$50 per day to maximum \$ 300	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	12 hrs
Personal Liability	1,00,000	100
Emergency Cash Advance****	500	Nil
Golfer's Hole-in-one	250	Nil
Trip Cancellation	500	Nil
Home Burglary Insurance	Rs.1, 00,000	Nil
Trip Curtailment	200	Nil
Hospitalization Daily Advance	200	Nil

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

Premium Table

Days of travel	Excl. USA/Canada	Incl. USA/Canada
15 days	1,400	1,680
30 days	2,160	2,592
60 days	2,970	3,564

Family floater, self, spouse up to 60 yrs and two children below age of 21 yrs covered in the above premium. For each additional adult between 21-60 yrs additional @ 40% premium will be charged. For each additional child(upto 21yrs.)25% extra shall be charged.
Premium includes service tax as applicable on Jan '06.

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.

Coverages	Benefits in US \$			Deductible in US \$
	Silver	Gold	Platinum	
Medical Expenses, Evacuation and Repatriation	50,000	2,00,000	5,00,000	100
Emergency dental pain relief included in (I) above	500	500	500	100
Personal Accident	15,000	25,000	25,000	Nil
AD & D Common Carrier	2,500	5,000	5,000	Nil
Loss of Checked Baggage**	500	1,000	1,000	Nil
Delay of Baggage	100	100	100	12 hrs
Loss of Passport	250	250	250	25
Hijack	\$50 per day to maximum \$ 300	\$60 per day to maximum \$ 360	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	\$ 30 per 12 hrs to max \$ 180	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	1,00,000	2,00,000	2,00,000	100
Emergency Cash Advance****	500	1,000	1,000	Nil
Golfer Hole-in-one	250	500	500	Nil
Trip Cancellation	500	1,000	1,000	Nil
Home Burglary Insurance	Rs.1, 00,000	Rs.2, 00,000	Rs.3, 00,000	Nil
Trip Curtailment	200	300	500	Nil
Hospitalization Daily Allowance	\$25 per day to max \$100	\$25 per day to max \$125	\$25 per day to max \$150	Nil
Special Conditions (limit of liability)				
Any one illness	12,500	15,000	17,500	
Any one accident	25,000	30,000	35,000	

Per Baggage maximum 50 % and per item in the baggage 10%. ** Cash Advance Would include delivery charges

Premium Table

Age	Travel Age Silver		Travel Age Gold		Travel Age Platinum	
	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
Days of Travel						
1-4 days	805	1058	1328	1912	2663	3804
5-7 days	943	1265	1449	2053	2663	3804
8-14 days	1265	1863	1825	2858	2876	4108
15-21 days	1633	2530	1952	3377	3103	4428
22-28 days	2013	3163	2192	3924	3606	5112
29-35 days	2415	3853	2646	4611	4291	6070
36-47 days	3105	4945	3726	5752	5204	7440
48-60 days	3795	6210	4554	8624	8489	12095
61-75 days	5118	7663	6141	12961	12278	18459
76-90 days	6555	9568	7866	13142	14788	20823
91-120 days	8970	14835	10764	16301	18515	26968
121-150 days	11730	19780	14076	22439	25358	33810
151-180 days	13915	24380	16698	26364	31194	44275

Premium includes service tax as applicable on Jan '06

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 willfully 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.

Travel Super Age Elite: This package is specially designed for senior citizens aged between 71-75 years. Travel Super Age Elite US\$50,000

Coverages	Sum Insured in US\$	Deductibles
Medical expenses, evacuation And repatriation	50,000	\$100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	10,000	NIL
AD & D Common Carrier	1,500	NIL
Loss of checked Baggage**	500	NIL
Delay of checked Baggage	100	12 hrs.
Loss of Passport	250	\$25
Hijack	\$50 per day to max.\$300	NIL
Trip Delay	\$20 per 12hrs. to max.\$120	12 hrs.
Personal Liability	100,000	NIL
Emergency Cash Advance+	500	NIL
Golfer's Hole-in-one	250	NIL
Trip Cancellation	500	NIL
Home Burglary Insurance	Rs.1,00,000	NIL
Trip Curtailment	200	NIL
Hospitalization Daily Allowance	\$25 per day to max. \$100	NIL
Special conditions*		
Any one illness	10,000	
Any one accident	20,000	

**Per Baggage maximum 50% and per item in baggage maximum 10%. +Cash advance would include delivery charges.

Premium Table

Age	Excluding USA/Canada		Including USA/Canada	
	71-75 years	71-75 years	71-75 years	71-75 years
Days of Travel				
1-4 days	1340	1851		
5-7 days	1519	2098		
8-14 days	1943	2813		
15-21 days	2456	3652		
22-28 days	2969	4490		
29-35 days	3598	5386		
36-47 days	4528	6849		
48-60 days	5534	8433		
61-75 days	7928	11621		
76-90 days	9322	13696		
91-120 days	12766	21125		
121-150 days	18553	30960		
151-180 days	22107	36989		

Premium includes service tax as applicable on Jan. 06.

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

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

Insurance is the subject matter of solicitation B1 AZ (June 2007)

Travel Elite





For those who travel a class apart



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 emergency cash advance.



Travel Elite



We have customized plans for virtually every travel need. All you have to do is choose a plan that suits you:

- Individual**
 - Silver ■ Gold ■ Platinum
 - Travel Asia Elite - Flair & Supreme

Policies with varying benefits/limits/premiums to choose from.
- Family**
 - Travel Elite Family - Floater benefits for the entire family under a single policy.
- Senior Citizen**
 - Travel Age Elite - Silver, Gold and Platinum. Exclusively designed for the health needs of the 61-70 yrs age group.
 - Travel Super Age Elite - For individuals aged 71-75 yrs.
- Corporates Student**
 - Corporate Elite - Lite and Plus. Meets the exclusive needs of corporate travelers.
 - Student Elite Plan - A Customized policy for students traveling abroad to study.

Student & Corporate Travelers: For specific plans devised to suit your needs, please contact the nearest branch office or call on our toll free numbers.

What is Travel Elite?

Travel Elite gives the discerning traveler an array of policies to choose from, with each policy customized to meet your specific needs. Depending upon whether one is a student, businessman, corporate executive, senior citizen or one traveling with the family, one can choose Travel Elite, Travel Asia Elite, Travel Elite Family, Corporate Elite or Student Elite policies. 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)

Ensuring a risk free business trip

What do Trip Delay, Cancellation and Curtailment entail?

Trip Delay: If the aircraft on which you are booked to travel from India is delayed beyond 12 hrs from original scheduled departure time, the sum mentioned in the schedule is paid.
Trip Cancellation is compensation for loss of personal accommodation or travel charge, following the cancellation of the trip due to death, serious injury or sudden sickness requiring minimum three days hospitalization of insured of family member. Similarly, for **Trip Curtailment** under the above-mentioned circumstance, the company compensates the insured.

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 and sub-limits)

What if I am in urgent need of cash abroad?

One of the important features of this policy is Emergency Cash Advance. It is an assistance service, wherein the company facilitates providing emergency cash to the insured during incidents such as theft/burglary of luggage/money or hold ups by co-coordinating with the insured person's relatives in India to provide emergency cash assistance to the insured person as per his requirement, up to the limit specified in the policy schedule.

Any Other Special Features of the Travel Elite Policy?

Yes. The Golfer's Hole-in-one is a sporting gesture from the company. It offers reimbursement of expenses incurred in celebrating hole-in-one by the insured during the trip, anywhere in the world (excluding India) in a United States Golfer's Association recognized golf course.

These are specially customized travel policies that cater to the needs of an individual traveling abroad. They cover all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed. Depending upon your requirement (the sum insured and the premium payable), you can choose from any of these three policies.

Travel Elite Silver: Specially compiled travel policy that caters to the needs of an individual traveling abroad. It covers all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed.

Coverages	Benefits in US \$	Deductible in US
Medical Expenses, Evacuation and Repatriation	50,000	100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	15,000***	Nil
AD & D Common Carrier	2,500	Nil
Loss of Checked Baggage	500**	Nil
Delay of Baggage	100	12 hrs
Hijack	\$50 per day to maximum \$ 300	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	12 hrs
Personal Liability	1,00,000	100
Emergency Cash Advance****	500	Nil
Golfer Hole-in-one	250	Nil
Trip Cancellation	500	Nil
Home Burglary Insurance	Rs.1, 00,000	Nil
Trip Curtailment	200	Nil
Hospitalization Daily Allowance	\$25 per day to max \$100	Nil
Loss of Passport	250	25

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**** Cash Advance Would include delivery charges.

Premium Table In Rs.

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4 days	460	541	713	874
5-7 days	546	592	822	920
8-14 days	794	887	1,173	1,265
15-21 days	835	938	1,254	1,434
22-28 days	938	1,070	1,434	1,617
29-35 days	1,174	1,356	1,773	2,034
36-47 days	1,356	1,565	2,034	2,322
48-60 days	1,590	1,852	2,760	3,749
61-75 days	1,956	2,269	4,083	5,463
76-90 days	2,347	2,686	4,888	6,613
91-120 days	2,990	3,565	5,865	7,820
121-150 days	3,393	4,025	6,785	8,913
151-180 days	4,313	5,060	7,993	9,833

Premium includes service tax as applicable on Jan '06

Travel Elite Gold: A travel policy that caters to the needs of an individual traveling abroad. It covers all medical eventualities including hospitalization and other incidental expenses while also offering a much higher insured sum.

Coverages	Benefits in US \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	2,00,000	100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	25,000***	Nil
AD & D Common Carrier	5,000	Nil
Loss of Checked Baggage	1,000**	Nil
Delay of Baggage	100	12 hrs
Loss of Passport	250	25
Hijack	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	2,00,000	100
Emergency Cash Advance****	1,000	Nil
Golfer Hole-in-one	500	Nil
Trip Cancellation	1,000	Nil
Home Burglary Insurance	Rs.2, 00,000	Nil
Trip Curtailment	300	Nil
Hospitalization Daily Allowance	\$25 per day to max \$125	Nil

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

Premium Table In Rs.

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4 days	679	759	932	1,093
5-7 days	736	828	1,024	1,173
8-14 days	915	1,043	1,373	1,633
15-21 days	966	1,116	1,449	1,930
22-28 days	1,068	1,252	1,627	2,243
29-35 days	1,348	1,512	2,009	2,635
36-47 days	1,551	1,748	2,314	3,287
48-60 days	1,819	2,061	3,588	4,928
61-75 days	2,263	2,929	5,072	7,406
76-90 days	2,696	3,680	6,095	7,510
91-120 days	3,795	5,405	7,498	9,315
121-150 days	4,830	6,670	10,149	12,823
151-180 days	6,670	7,935	12,650	15,065

Premium includes service tax as applicable on Jan '06

Travel Elite Platinum: The policy offers high value benefits for an individual travelling abroad. It covers all medical eventualities including hospitalization and other incidental expenses with enhanced medical coverage of \$5,00,000 and increased limit of \$1,000 for emergency cash.

Coverages	Benefits in US \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	5,00,000	100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	25,000***	Nil
AD & D Common Carrier	5,000	Nil
Loss of Checked Baggage	1,000**	Nil
Delay of Baggage	100	12 hrs
Loss of Passport	250	25
Hijack	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	2,00,000	100
Emergency Cash Advance****	1,000	Nil
Golfer Hole-in-one	500	Nil
Trip Cancellation	1,000	Nil
Home Burglary Insurance	Rs.3, 00,000	Nil
Trip Curtailment	500	Nil
Hospitalization Daily Allowance	\$25 per day to max \$150	Nil

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

Premium Table In Rs.

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4 days	1,036	1,521	1,507	2,174
5-7 days	1,036	1,521	1,507	2,174
8-14 days	1,119	1,643	1,627	2,347
15-21 days	1,195	1,773	1,730	2,530
22-28 days	1,373	2,061	1,958	2,921
29-35 days	1,653	2,452	2,366	3,468
36-47 days	1,958	2,974	2,797	4,252
48-60 days	3,179	4,851	4,552	6,912
61-75 days	4,577	7,016	6,510	10,548
76-90 days	5,492	8,450	7,883	11,899
91-120 days	6,728	10,580	9,430	15,410
121-150 days	8,510	14,490	11,385	19,320
151-180 days	10,868	17,825	14,605	25,300

Premium includes service tax as applicable on Jan '06