

Bajaj Allianz

Bajaj Allianz General Insurance Company is a dynamic partnership between two giants:

Bajaj Auto Ltd. - India's largest 2 & 3 wheeler giant with diversification 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 goodwill of Bajaj Auto.

Competitive pricing and quick, honest response have earned the company the customers' trust and market leadership in a very short time.

Travel Elite - for high end travellers

Bajaj Allianz General Insurance has recently introduced a special policy for high end travellers called Travel Elite - a cluster of 5 policies, with each policy custom made for specific customer group. We have various plans and packages to chose from: •Travel Elite •Travel Age Elite •Travel Corporate Elite •Student Elite •Travel Asia Elite •Travel Elite Family

What does this Policy cover?

Coverage in Travel Elite, Travel Age Elite, Travel Corporate Elite, Travel Asia Elite, Travel Elite Family:

1. Personal Accident : covers death and permanent disablement.
2. Medical Expenses and Repatriation: covers hospitalisation expenses for accident or illness, including medical evacuation wherever necessary.
3. Loss of Checked Baggage: covers total and complete loss of baggage checked in by an international airline.
4. Delay of Checked Baggage: covers cost of emergency purchase of replacement items.
5. Loss of Passport: covers reasonable and necessary expenses to obtain a duplicate passport or valid travel documents.
6. Personal Liability: covers legal liability attaching in a private capacity during the course of overseas travel.
7. Cash Less Service: direct settlement for in-hospital medical expenses abroad (subject to policy terms and conditions and sublimits).
8. Hospital Cash Daily Allowance: daily allowance while hospitalised in case of an accident or illness as specified in schedule.
9. Golfer's Hole-in-one: reimburses expenses incurred in celebration of achieving a hole-in-one by the insured during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course.
10. Hijack Cover: The Company pays as per schedule if the aircraft in which the insured is travelling is hijacked.

11. Trip Delay: if the aircraft on which you are booked to travel from India is delayed beyond 12 hrs than the original scheduled departure time, the sum mentioned in the schedule is paid. However, the company will not pay for any departure delay due to strike/industrial action anticipated at time of flight booking; aircraft taken out of service as per civil aviation or similar authorities' instruction, or delay because the insured failed to check in on time.

12. Trip Cancellation: compensation for loss of personal accommodation or travel charges following the necessary and unavoidable cancellation of the trip due to death, serious injury or sudden sickness requiring minimum three day hospitalisation of insured or family member (spouse, parent or child).

13. Trip Curtailment : compensation for loss of personal accommodation or travel charges due to necessary and unavoidable curtailment of trip due to death, serious injury or sudden sickness of insured's spouse or child residing in India or, due to hijack of aircraft in which the insured is travelling.

14. Home Burglary Insurance: this covers the loss of or damage to contents, excluding jewellery and valuables, of the insured's home in India caused by burglary and/or robbery during the policy period.

15. Emergency Cash Advance: This is an assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up.

16. Accidental Death & Disability (Common Carrier): compensation in addition to the sum insured specified under the personal accident section, in case of accidental bodily injury resulting into death / permanent disability while travelling in a common carrier such as rail, bus, tram or aircraft during the course of the journey.

Students Elite - exclusively for students travelling abroad for studies.

This plan covers:

1. Tuition Fee: the Company shall reimburse the tuition fee paid in advance for the current semester, subject to maximum limit shown in the schedule, if the insured is unable to continue school due to serious medical condition requiring hospitalization; or death/serious injury requiring hospitalization of either parents. (Subject to the exclusions of Personal Accident and Medical Expenses sections of the policy.)
2. Personal Accident: In the event that the sponsor named in the schedule meets with an accident during the policy period, which results in his death or permanent total disability during the policy period, the Company shall reimburse the remaining school fee subject to the maximum limit shown in the schedule. (This coverage is also subject to the exclusions under the Personal Accident section of the policy.)
3. Family Visit: In the event that the insured is hospitalized as a result of an accidental injury or sickness covered under the policy and the attending physician in writing advises the necessary attendance of a Family Member of the Insured, the Company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier subject to maximum the sum insured. (For this purpose, family shall mean spouse, parent, sibling and in laws of the insured.)

4. Accidental Death & Disability (Common Carrier): the company will pay the sum insured specified in the schedule in addition to the sum insured specified under the personal accident section, if the insured sustains Accidental Bodily Injury during the course of the journey while traveling in a common carrier such as rail, bus, tram or aircraft; and such bodily injury is within 12 months of the date upon which it was sustained and is the sole and direct cause of the Insured's death or loss of two eyes and/or loss of two limbs or loss of one limb and one eye.

5. Bail Bond Insurance: 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 as 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.

Are there any exclusions?

1. Policy does not cover pre-existing diseases & complications arising from them.
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 or depression, venereal disease, alcoholism, abuse of drugs, HIV, AIDS.
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 afore mentioned.
7. Loss or damage to the insured's passport as result of the confiscation or detention by customer's policy or any other authority.
8. Loss which is not reported to the appropriate policy authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
9. Loss caused by the insured's failure to take reasonable steps to guard against loss of passport.



Hi-Fliers



Senior Citizens



Corporate Employees



Students



Asia Travellers



Whole Family

Note: The details furnished above are not exhaustive. Please refer to the policy wordings and schedules for further details.

Travel Elite - Coverage & Benefits

COVERAGES	Silver		Gold		Platinum	
	Travel Elite US\$ 50000	Travel Elite US\$ 200000	Travel Elite US\$ 500000	Travel Elite US\$ 200000	Travel Elite US\$ 500000	Travel Elite US\$ 500000
Medical Expenses, Evacuation and Repatriation *	Sum Insured \$ 50,000	Sum Insured \$ 200,000	Sum Insured \$ 500,000	Deductibles \$ 100	Deductibles \$ 100	Deductibles \$ 100
Personal Accident	\$ 15,000	\$ 25,000	\$ 50,000	\$ 25,000	\$ 50,000	\$ 25,000
AD & D Common Carrier	\$ 2,500	\$ 5,000	\$ 10,000	\$ 5,000	\$ 10,000	\$ 5,000
Loss of baggage (checked)**	\$ 100	\$ 250	\$ 500	\$ 100	\$ 250	\$ 500
Delay of checked baggage	\$ 100	\$ 250	\$ 500	12 hrs	12 hrs	12 hrs
Loss of Passport	\$ 250	\$ 500	\$ 1,000	\$ 250	\$ 500	\$ 1,000
Hijack	\$ 50 per day to max \$300	\$ 60 per day to max \$360	\$ 60 per day to max \$360	\$ 60 per day to max \$360	\$ 60 per day to max \$360	\$ 60 per day to max \$360
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	\$ 30 per 12 hrs to max \$180	12 hrs
Personal Liability	\$ 100,000	\$ 200,000	\$ 500,000	\$ 100	\$ 200,000	\$ 500,000
Emergency Cash Advance***	\$ 500	\$ 1,000	\$ 2,500	\$ 500	\$ 1,000	\$ 2,500
Golfer's Hole-in-one	\$ 250	\$ 500	\$ 1,000	\$ 250	\$ 500	\$ 1,000
Trip Cancellation	\$ 500	\$ 1,000	\$ 2,500	\$ 500	\$ 1,000	\$ 2,500
Home Burglary Insurance	Rs. 100,000	Rs. 200,000	Rs. 3,00,000	Rs. 100,000	Rs. 200,000	Rs. 3,00,000
Trip Curtailment	\$ 200	\$ 300	\$ 500	\$ 200	\$ 300	\$ 500
Hospitalization Daily Allowance	\$ 25 per day to max \$100	\$ 25 per day to max \$125	\$ 25 per day to max \$150	\$ 25 per day to max \$100	\$ 25 per day to max \$125	\$ 25 per day to max \$150

*Emergency dental pain relief included upto \$500 **Per baggage maximum 50% and per item in baggage maximum 10% ***Cash advance would include delivery charges

Travel Elite - Premium Table (Inclusive of Service Tax)

Days of Travel	Silver		Gold		Platinum	
	Travel Elite (US\$ 50000)	Travel Elite (US\$ 200000)	Travel Elite US\$ 500000	Travel Elite US\$ 200000	Travel Elite US\$ 500000	Travel Elite US\$ 500000
Days of Travel	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada
1 - 4 Days	41-60 yrs	41-60 yrs	41-60 yrs	1/2-40 yrs	41-60 yrs	41-60 yrs
5 - 7 Days	713	874	759	932	1093	1521
8 - 14 Days	546	592	828	1024	1173	1521
15 - 21 Days	887	1173	1043	1373	1633	1643
22 - 28 Days	835	938	1116	1449	1930	1773
29 - 35 Days	938	1070	1252	1627	2243	2061
36 - 47 Days	1174	1356	1512	2009	2635	2452
48 - 60 Days	1356	1565	1748	2314	3287	2974
61 - 75 Days	1590	1852	2061	3588	4928	4851
76 - 90 Days	1956	2269	2929	5072	7406	7016
91 - 120 Days	2347	2686	4888	6613	9315	8450
121 - 150 Days	2990	3565	5865	7820	10580	11899
151 - 180 Days	3393	4025	6785	8913	12823	14900
	4313	5060	7993	9833	15065	17825

Travel Asia Elite - Coverage & Benefits

Coverages	Elite Asia - Flair		Elite Asia - Suprem		Elite Asia - Supreme	
	Age Group 6m to 60 yrs	Age Group 6m to 60 yrs	Age Group 6m to 60 yrs	Age Group 6m to 60 yrs	Age Group 6m to 60 yrs	Age Group 6m to 60 yrs
Medical Expenses, Evacuation and Repatriation*	Sum Insured US\$ 15,000	Sum Insured US\$ 7,500	Sum Insured US\$ 25,000	Sum Insured US\$ 7,500	Sum Insured US\$ 25,000	Sum Insured US\$ 7,500
Personal Accident	2,500	2,500	2,500	2,500	2,500	2,500
AD & D Common Carrier	200	200	200	200	200	200
Loss of baggage (checked)**	100	100	100	100	100	100
Delay of checked baggage	100	100	100	100	100	100
Loss of Passport	\$50 per day to max \$300	\$50 per day to max \$300	\$50 per day to max \$300	\$50 per day to max \$300	\$50 per day to max \$300	\$50 per day to max \$300
Hijack	\$20 per 12 hrs to max \$120	\$20 per 12 hrs to max \$120	\$20 per 12 hrs to max \$120	\$20 per 12 hrs to max \$120	\$20 per 12 hrs to max \$120	\$20 per 12 hrs to max \$120
Trip Delay	10,000	10,000	10,000	10,000	10,000	10,000
Personal Liability	500	500	500	500	500	500
Emergency Cash Advance***	**Per baggage maximum 50% and per item in baggage maximum 10%	**Per baggage maximum 50% and per item in baggage maximum 10%	**Per baggage maximum 50% and per item in baggage maximum 10%	**Per baggage maximum 50% and per item in baggage maximum 10%	**Per baggage maximum 50% and per item in baggage maximum 10%	**Per baggage maximum 50% and per item in baggage maximum 10%

Travel Asia Elite (Excluding Japan) - Premium Table (Inclusive of Service Tax)

Period/Age	Elite Asia - Flair US\$ 15000		Elite Asia - Supreme US\$ 25000	
	6m-40 yrs	41-60yrs	6m-40 yrs	41-60yrs
1-4days	288	374	460	690
5-7days	374	431	460	805
8-14 days	431	489	661	949
15-21 days	489	546	748	1225
22-30 days	546	633	805	1495

COVERAGES	Travel Age Elite USS 50000		Travel Age Elite USS 200000		Travel Age Elite USS 500000	
	Age Group 61 to 70 yrs	Deductibles	Age Group 61 to 70 yrs	Deductibles	Age Group 61 to 70 yrs	Deductibles
Medical Expenses, Evacuation and Repatriation*	Sum Insured \$ 50,000	\$ 100	Sum Insured \$ 200,000	\$ 100	Sum Insured \$ 500,000	\$ 100
Personal Accident	\$ 15,000		\$ 25,000		\$ 25,000	
AD & D Common Carrier	\$ 2,500		\$ 5,000		\$ 5,000	
Loss of baggage (checked)**	\$ 500		\$ 1,000		\$ 1,000	
Delay of checked baggage	\$ 100	12 hrs	\$ 100	12 hrs	\$ 100	12 hrs
Loss of Passport	\$ 250	\$ 25	\$ 250	\$ 25	\$ 250	\$ 25
Hijack	\$ 50 per day to max \$300		\$ 60 per day to max \$360		\$ 60 per day to max \$360	
Trip Delay	\$ 20 per 12 hrs to max \$120	12 hrs	\$ 30 per 12 hrs to max \$180	12 hrs	\$ 30 per 12 hrs to max \$180	12 hrs
Personal Liability	\$ 100,000	\$ 100	\$ 200,000	\$ 100	\$ 200,000	\$ 100
Emergency Cash Advance***	\$ 500		\$ 1,000		\$ 1,000	
Golfer's Hole-in-one	\$ 250		\$ 500		\$ 500	
Trip Cancellation	\$ 500		\$ 1,000		\$ 1,000	
Home Burglary Insurance	Rs. 100,000		Rs. 200,000		Rs. 3,00,000	
Trip Curtailment	\$ 200		\$ 300		\$ 500	
Hospitalization Daily Allowance	\$ 25 per day to max \$ 100		\$ 25 per day to max \$ 125		\$ 25 per day to max \$ 150	
Special Conditions (limit of liability)						
Any One Illness	\$ 12500		\$ 15000		\$ 17500	
Any one Accident	\$ 25000		\$ 30000		\$ 35000	

*Emergency dental pain relief included upto \$500 **Per baggage maximum 50% and per item in baggage maximum 10% ***Cash advance would include delivery charges

Travel Age Elite - Premium Table (Inclusive of Service Tax)

	Silver		Gold		Platinum	
	Travel Age Elite USS 50000	Travel Age Elite USS 200000	Travel Age Elite USS 500000	Travel Age Elite USS 200000	Travel Age Elite USS 500000	Travel Age Elite USS 500000
Excluding USA/Canada	Excluding USA/Canada	Excluding USA/Canada	Excluding USA/Canada	Excluding USA/Canada	Excluding USA/Canada	Excluding USA/Canada
61-70 yrs	61-70 yrs	61-70 yrs	61-70 yrs	61-70 yrs	61-70 yrs	61-70 yrs
805	1058	1328	1912	2663	3804	3804
943	1265	1449	2053	2663	3804	3804
1265	1863	1825	2858	2876	4108	4108
1633	2530	1952	3377	3103	4428	4428
2013	3163	2192	3924	3606	5112	5112
2415	3853	2646	4611	4291	6070	6070
3105	4945	3726	5752	5204	7440	7440
3795	6210	4554	8624	8489	12095	12095
5118	7763	6141	12961	12278	18459	18459
6555	9568	7866	13142	14788	20823	20823
8970	14835	10764	16301	18515	26968	26968
11730	19780	14076	22439	25358	33810	33810
13915	24380	16698	26364	31194	44275	44275

Student Elite - Coverage & Benefits

Coverages	Standard		Silver		Gold		Deductibles	
	Sum Insured US \$	Sum Insured US \$	Sum Insured US \$	Sum Insured US \$	Sum Insured US \$	Sum Insured US \$	Sum Insured US \$	Sum Insured US \$
Medical Expenses, Evacuation and Repatriation*	50000	100000	200000	200000	100	100	100	100
Personal Accident	25000	25000	25000	25000	nil	nil	nil	nil
AD & D Common Carrier	2500	2500	2500	2500	100	100	100	100
Loss of baggage (checked)**	500	500	500	500	50	50	50	50
Bail Bond Insurance	10000	10000	10000	10000	nil	nil	nil	nil
Tuition Fee	10000	10000	10000	10000	nil	nil	nil	nil
Accident to Sponsor	7500	7500	7500	7500	nil	nil	nil	nil
Family Visit	100000	100000	100000	100000	200	200	200	200

*Emergency dental pain relief included upto \$500 **Per baggage maximum 50% and per item in baggage maximum 10%

Student Elite - Premium Table

Days of Travel	Standard		Silver		Gold	
	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada	Excluding USA/Canada	Including USA/Canada
30 days	621	1288	776	1622	978	2099
60 days	1076	2266	1369	2875	1944	4083
90 days	1673	3508	1955	3881	2829	5808
120 days	1972	4025	2392	4485	3439	6900
180 days	2501	5244	2887	6072	4152	8740
240 days	3243	6785	3508	7878	5325	11558
270 days	3738	7855	4347	8970	6268	13110
365 days	5589	10304	6521	11730	9315	16790

Travel Elite Family - Coverage & Benefits

Coverages	Sum Insured USS		Deductibles
	Age Group 6m to 60 yrs	Age Group 18yr to 60 yrs	
Medical Expenses, Evacuation and Repatriation*	50,000	100	100
Personal Accident	10,000		
AD & D Common Carrier	2,500		
Loss of baggage (checked)**	250		
Delay of checked baggage	100	12 hrs	12 hrs
Loss of Passport	250	25	25
Hijack	\$ 50 per day to max \$300		
Trip Delay	\$ 20 per 12 hrs. to max \$120	12 hrs	12 hrs
Personal Liability	100,000	100	100
Emergency Cash Advance***	500		
Golfer's Hole-in-one	250		
Trip Cancellation	500		
Home Burglary Insurance	Rs 1,00,000		
Trip Curtailment	200		
Hospitalization Daily Allowance	\$ 25 per day to max \$100		
Total Coverage during the year maximum			
Per Trip Duration of Maximum			

Travel Elite Family - Premium Table	
Days of Travel	Incl. USA/Canada
15 days	1400
30 days	2160
60 days	3564

For each additional child (upto 21yrs) 25% extra shall be charged. For each additional adult above 21 yrs upto 60 yrs additional 40% premium to be charged.

Coverages	Corporate Lite		Corporate Plus	
	Sum Insured USS	Deductibles	Sum Insured USS	Deductibles
Medical Expenses, Evacuation and Repatriation*	250,000	100	500,000	100
Personal Accident	25,000		25,000	
AD & D Common Carrier	5,000		5,000	
Loss of baggage (checked)**	1,000		1,000	
Delay of checked baggage	100	12 hrs	100	12 hrs
Loss of Passport	250	25	250	25
Hijack	\$ 60 per day to max \$360		\$ 60 per day to max \$360	
Trip Delay	\$ 30 per 12 hrs. to max \$180	12 hrs	\$ 30 per 12 hrs. to max \$180	12 hrs
Personal Liability	200,000	100	200,000	100
Emergency Cash Advance***	1000		1000	
Golfer's Hole-in-one	500		500	
Trip Cancellation	1000		1000	
Home Burglary Insurance	Rs. 200,000		Rs. 3,00,000	
Trip Curtailment	300		500	
Hospitalization Daily Allowance	\$ 25 per day to max \$125		\$ 25 per day to max \$150	
Total Coverage during the year maximum	180 days		180 days	
Per Trip Duration of Maximum	45 days		45 days	

*Emergency dental pain relief included upto \$500 **Per baggage maximum 50% and per item in baggage maximum 10% ***Cash advance would include delivery charges

In case of hospitalisation whom should I contact?

Contact Toll Free Number :

Japan	001010800 0076 7000 0061010800 0076 7000
Australia	0011800 0076 7000
Singapore	001800 0076 7000
So Korea	
Austria	00800 0076 7000
Belgium	
China	
Denmark	
France	
Germany	
Hong Kong	
Hungary	
Ireland	
Israel	
Italy	
Malaysia	
Netherlands	
New Zealand	
Norway	
Philippines	
Portugal	
Spain	
Switzerland	
Thailand	
UK	
USA & Canada	1866 625 8491
Finland	990800 0076 7000

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(Free call from BSNL/MTNL)

Visit our web site : www.bajajallianz.co.in

BAJAJ Allianz



Bajaj Allianz General Insurance Co. Ltd.

With new features :
Hijack cover,
Trip delay, Cancellation,
Curtailement, Home
Burglary insurance

Security For Hi-Fliers

Travel Elite

BI/AZ (14 JUNE 2005)