

**Individual**

**Travel Asia :**

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	Travel Asia Flair		Travel Asia Supreme	
	Benefits in US \$	Deductible	Benefits in US \$	Deductible
Medical Expenses, Evacuation and Repatriation	15,000	\$ 50	25,000	\$ 50
Emergency dental pain relief included in (I) above	500	50	500	50
Loss of Checked Baggage	200**	Nil	200**	Nil
Delay of Baggage	100	12 hrs.	100	12 hrs.
Personal Accident	7,500***	Nil	7,500***	Nil
Loss of passport	100	15	100	15
Personal Liability	10,000	100	10,000	100
Hijack	\$20 per day to max \$ 200	Nil	\$20 per day to max \$ 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

**Premium Table - Travel Asia Flair**

(In Rs.)

Period/Age	Excluding Japan		
	0.6 – 40 yrs	41-60 yrs	61-70 yrs
1-4	251	326	524
5-7	326	375	575
8-14	375	425	699
15-21	425	475	800
22-30	475	550	900

\* Premium includes service tax as applicable on 1 April 12

**Premium Table - Travel Asia Supreme**

(In Rs.)

Period/Age	Excluding Japan		
	½ – 40 yrs	41-60 yrs	61-70 yrs
1-4	326	400	599
5-7	400	450	699
8-14	519	575	825
15-21	575	649	1064
22-30	649	699	1301

Restricted to travel in Asia, excluding Japan. Period of Travel: not to exceed 30 days  
Premium includes service tax as applicable on 1 April 12

**Family**

**Travel 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.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	50,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	250**	Nil
Delay of Baggage	100	12hrs.
Personal Accident	10,000***	Nil
Loss of passport	150	15
Personal Liability	2,000	100

\*\*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

**Premium Table**

(In Rs.)

Geographical Coverage	Excluding USA	Excluding USA	Excluding USA
Passenger Age/ Travel Duration	2 adults + 2 children	Additional premium per supplementary child (more than 6 months and less than 21 years)	Additional premium per supplementary adult (more than 21 years until 60 years)
15 days	1400	350	560
30 days	2160	540	864
60 days	2969	742	1188

Family Floater: Self, spouse up to 60 years age and two children below the age of 21 covered in the above premium

USA and Canada are excluded  
For each additional child 25% extra shall be charged  
For each adult additional premium @ 40% will be charged  
Premium includes service tax as applicable

**Senior Citizen**

**Travel Age :**

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 \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	*50,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	250*	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	25,000	Nil
Loss of passport	250	25
Personal Liability	1,00,000	100
Hijack	\$ 50 per day to a maximum \$ 300	Nil
Trip Delay	-	-
Emergency Cash advance++	500	Nil
Golfer Hole-in-one	250	Nil

\*Per baggage maximum of 50% and per item in the baggage max 10%.  
+ Any one illness - liability limited to US \$12,500. Hospitalisation due to accident - max. liability -US \$25,000. Overall max. liability under this head - US \$ 50,000, aggregate during the policy period. ++Cash advance would include delivery charges.

**Premium Table**

(In Rs.)

Age	Excluding USA/Canada	Including USA/Canada
	61-70 yrs.	61-70 yrs.
Days of Travel		
1-4	699	920
5-7	819	1099
8-14	1100	1619
15-21	1421	2200
22-28	1750	2750
29-35	2099	3350
36-47	2699	4299
48-60	3300	5400
61-75	4450	6749
76-90	5699	8319
91-120	7799	12899
121-150	10199	17198
151-180	12098	21196

\* Premium includes service tax as applicable on 1 April 12

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

**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.

**Our Achievements:**



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.

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

**Contact Details**

Bajaj Allianz General Insurance Company Limited,  
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.  
Tel: (020) 6602 6666. Fax: (020) 6602 6667.  
www.bajajallianz.com

**For any queries please contact:**

BSNL/MTNL (Toll Free)	Any Mobile & Landline (Toll Free)	Other (Chargeble)
1800 22 5858	1800 209 5858	<Prefix City Code> 3030 5858

Email: info@bajajallianz.co.in

Insurance is the subject matter of the solicitation

BJAZ-B-0055/15-Nov-11

Bajaj Allianz

**Travel Companion**

Travel with a well-wisher





**Bajaj Allianz**

Bajaj Allianz 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 Allianz SE, and indepth market knowledge and goodwill 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



Covers expenses of hospitalization, loss of baggage & other incidental expenses



**Travel Companion**



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

- Individual**

  - Travel Care** ■ **Travel Secure** ■ **Travel Value** ■ **Travel Asia** - Policies with varying benefits/limits/premiums to choose from.
- Family**

  - Travel Family** - Floater benefits for the entire family under a single policy.
- Senior Citizen**

  - Travel Age** - Exclusively designed for the health needs of the 61-70yrs age group.
- Corporates**

  - Corporate Lite** ■ **Corporate Plus** Meets the exclusive needs of corporate travellers.
- Student**

  - Study Companion**- A customized policy for students travelling 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.

**For whom is the Travel Companion Policy ideal?**

The Travel Companion Policy is a comprehensive package which provides complete medical and health cover to the international traveller. The Student Companion Policy covers a host of risk factors for the student travelling abroad.

**Why do I need Travel Companion?**

Travelling abroad to a foreign land entails a lot of risk. Medical expenses in foreign currency and hospitalization can be prohibitively expensive. Travel Companion covers you for all medical eventualities for just a fraction of the amount you would otherwise need.

Ensures your family, a fun filled journey.

**What does the Policy cover?**

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, Emergency Cash Advance etc.

**Does Travel Companion offer Cash less service?**

Yes. Travel Companion offers direct settlement for in-hospital medical expenses abroad. (Subject to policy terms and conditions and sublimits)

**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-ordinating 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 Companion policy?**

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

**What are the various packages on offer under the Travel Companion Policy?**

We have various plans. Depending on your specific needs, you can opt for Travel Care, Travel Secure, Travel Value, Travel Family or Travel Age, Corporate Package, Study Companion.

**Individual**

Travel Companion offers a host of tailor made travel policies that cater to the special needs of an individual travelling 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 Care :**

A travel policy that caters to the specific needs of an individual travelling abroad. It covers all medical eventualities including hospitalization and other incidental expenses at a fraction of amount that would be otherwise needed.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	50,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	250**	Nil
Delay of Baggage	100	12hrs.
Personal Accident	10,000***	Nil
Loss of passport	250	15
Personal Liability	1,00,000	100
Hijack	\$ 50 per day to maximum \$ 300	-
Emergency Cash Advance****	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**

(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	400	469	620	760
5-7	475	515	715	800
8-14	690	771	1020	1099
15-21	727	816	1089	1247
22-28	816	930	1247	1406
29-35	1020	1180	1542	1769
36-47	1180	1361	1769	2019
48-60	1383	1609	2399	3259
61-75	1702	1972	3549	4749
76-90	2040	2335	4250	5749
91-120	2600	3100	5100	6800
121-150	2949	3499	5900	7750
151-180	3749	4399	6949	8549

\*Premium includes service tax as applicable on 1 April 12

**Individual**

**Travel Secure :**

A travel policy that provides increased cover for all medical eventualities including Hospitalization, Loss of baggage and other incidental expenses. In addition, it also offers added benefits like Trip Delay and Golfer's Hole-in-one.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	2,00,000*	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	1,000**	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	25,000***	Nil
Loss of passport	250	25
Personal Liability	2,00,000	100
Hijack	\$ 50 per day to maximum \$ 300	-
Trip Delay	\$ 20 per 12 hrs. maximum \$120	12 hrs.
Emergency Cash Advance****	1000	Nil
Golfer Hole-in-one	250	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	589	659	811	949
5-7	639	720	890	1020
8-14	796	907	1195	1421
15-21	841	970	1261	1678
22-28	929	1088	1415	1950
29-35	1173	1316	1746	2291
36-47	1349	1519	2012	2857
48-60	1581	1791	3120	4283
61-75	1968	2546	4409	6440
76-90	2343	3200	5299	6529
91-120	3300	4699	6519	8098
121-150	4200	5798	8823	11149
151-180	5798	6899	11000	13098

\*Premium includes service tax as applicable on 1 April 12

**Individual**

**Travel Value :**

This policy offers high value benefits for the individual travelling abroad. Covers all medical eventualities including Hospitalization and other incidental expenses with enhanced medical coverage of \$5,00,000 and increased limit of \$1,500 for emergency cash.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	5,00,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	1,000**	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	30,000***	Nil
Loss of passport	250	25
Personal Liability	2,00,000	100
Hijack	\$ 50 per day to a maximum \$ 300	Nil
Trip Delay	\$ 20 per 12 hrs. maximum \$120	12 hrs.
Emergency Cash Advance****	1,500	Nil
Golfer Hole-in-one	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**

(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	901	1323	1310	1890
5-7	901	1323	1310	1890
8-14	973	1429	1415	2040
15-21	1039	1542	1504	2200
22-28	1195	1791	1703	2539
29-35	1436	2133	2055	3015
36-47	1703	2585	2432	3697
48-60	2763	4217	3958	6010
61-75	3980	6099	5661	9172
76-90	4775	7348	6855	10346
91-120	5851	9197	8200	13399
121-150	7399	12599	9899	16798
151-180	9448	15497	12699	21996

\*Premium includes service tax as applicable on 1 April 12