Bajaj General Insurance Limited
(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)
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CIN: U66010PN2000PLC015329 | UIN: BAJTGOP27085V012627
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BAJAJ GENERAL
CARINGLY YOURS

CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY

Travel Ace International (Group)
UIN: BAJTGOP27085V012627

T This document provides key information about your policy. You are also advised to go through your policy document.

Sr No	Title	Description (Please refer the Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product	Travel Ace International (Group)	
2	Policy Number	XXXX	
3	Type of Insurance Product/Policy	Overseas Group Travel Insurance Pay-outs are mixed Indemnity and or Benefit payment basis.	
4	Sum Insured (Basis) (Along with amount)	Kindly refer to Your Policy schedule	
5	Policy Coverage (What the Policy Covers?)	**Personal Accident:** This section does not apply to trips within India. A. Death: The Company will pay the Sum Assured if you sustain Accidental Bodily Injury during the course of policy period and such Bodily Injury within 12 months of the date results in death Disappearance: In the event of Your disappearance, following a forced landing, stranding, sinking or wrecking of a conveyance in which you were known to have been travelling as an occupant, Your disappearance shall be deemed as death after eighty four (84) months. B. Permanent Total Disablement: The Company will pay the Sum Assured if you sustain Accidental Bodily Injury during the course of policy period and such Bodily Injury within 12 months of the date results in permanent disability as specified. Permanent Partial Disability: The Company will pay % of sum Insured specified in table (included in policy wordings) if You sustain Accidental Bodily Injury during the course of policy period and such Bodily Injury within 12 months of the date results in permanent partial disability	Section 1
		Extensions Available for Section 1 "Personal Accident **1. Lifestyle Modification Benefit:** The Company shall pay lump sum benefit as mentioned in Policy Schedule towards lifestyle modifications caused due to "Permanent Total Disability" and "Permanent Partial Disability". **2. Children Education Benefit** The Company shall pay lump sum Benefit as mentioned in Policy Schedule towards the cost of education of dependent children subject to below Specific Conditions: i. The dependent child or children must be studying at an accredited educational institution on the date of the Accidental Bodily Injury resulting in Death/ Permanent Total Disability. The Sum Insured is the total amount payable for Dependent Child or Children collectively	Extension 1 Extension 2
		Accidental Death & Disability (Common Carrier): In addition to the Personal Accident cover, The Company will pay additional Sum Insured if You sustain Accidental Bodily Injury during the course of your overseas journey while travelling in a common carrier which solely or directly	Section 2

		results in Death or Permanent Total Disablement or Permanent Partial Disability	
		Accidental Death & Disability (Common Carrier): In addition to the Personal Accident cover, The Company will pay additional Sum Insured if you sustain Accidental Bodily Injury during the course overseas journey while travelling in a common carrier such as rail, bus, tram or aircraft which solely or directly results in Death or Permanent Total Disability, Permanent Partial Disability	Section 2
		Personal Accident Cover In India: The company will pay Sum Insured specified in schedule, If during the Policy Period, You sustain Accidental Bodily Injury during his/her journey which results in Death or Permanent Total Disability or Permanent Partial Disability within twelve (12) months from the Date of Incident. Journey shall include i. Place of Stay to airport provided the domestic travel takes place within 24 hours from time of boarding the overseas transport, or Airport to Place of Stay provided the domestic travel has occurred within 24 hours of Your arrival back to India	Section 3
		Disability Benefit Cover: The company shall pay weekly benefit if during Insured Journey , You suffer an accidental injury leading to Temporary Total Disablement, provided the disablement period is certified by treating medical practitioner	Section 4
		Sickness Medical Exigencies: The company shall indemnify medical expenses towards medically admissible sickness /illness/disease first sustained or contracted while on Insured Trip within the Policy Period.	Section 5
		Accidental Medical Exigencies: The company shall indemnify medical expenses towards in the event of medically admissible accidental injury first sustained or contracted while on Insured Trip within the Policy Period.	Section 6
		Extensions Available For "Sickness Medical Exigencies" And "Accidental Medical Exigencies" **3. Pre – Existing Illness and Injury cover** – The company shall indemnify for Section "Sickness Medical Exigencies" and "Accidental Medical Exigencies" indemnifying Pre-existing illness/injury and its related complications up to limit specified in Policy Schedule. 4. **Waiver of Sub limits** - Policy shall provide a waiver of sub-limits for age above 50 years applicable for conditions "Sickness Medical Exigencies" and "Accidental Medical Exigencies". **Sporting Activity Cover** - Policy shall indemnify for medical expenses incurred while You are engaged in any sporting activity for training or participation in professional or semi-professional sports competitions outside of India	Extension 3 Extension 4 Extension 5
		Emergency Dental Pain Relief: The Company shall indemnify for necessary Dental Expenses incurred overseas due to sudden acute pain to one or more teeth, first sustained or contracted whilst on Insured Trip and requires immediate medical attention for getting relief from such pain	Section 7
		Hospitalization Daily Allowance: The Company will pay, a daily allowance for each continuous and completed period of 24 hours of Hospitalisation necessitated solely by reason of the said Accidental Bodily Injury or Illness	Section 8
		Compassionate Visit: The Company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier of a family member or friend or relative, In the event if you are hospitalized as a result of an accidental injury or sickness covered	Section 9
		Compassionate Stay: The Company will reimburse the actual cost of accommodation for one of the family member or friend or relative, In the event if You are hospitalized as a result of an accidental injury or sickness covered	Section 10

		Return of Minor child: In the event of Accidental Injury or Sickness requiring hospitalisation, The company will reimburse You for 1. the actual travel expenses excluding refund received on scheduled departure tickets to return Your minor child(or children) to India In addition to this the policy will also reimburse: 2. the actual to and fro travel expenses for a relative/ friend to accompany Your minor children to India or Services of escort to accompany Your minor child(or children) to India	Section 11
		Replacement and Rearrangement of Staff: In the event you are unable to carry out his/her occupational duties for a period of more than 10 days as a result of following contingencies: • Accidental Injury or Sickness requiring Your hospitalisation, or • Accidental Injury or Sickness rendering You disable, or • Death of a Spouse, child, brother, sister, parent, parent-in-law, or • Compulsory quarantine at the foreign location, or • Your presence being required by the police following burglary or jury service or witness call in India The Company will reimburse for following expenses necessarily incurred to replace You by an employee or staff of Your firm: ▪ Economy class to and fro travel expenses by the most economical route via Common Carrier The reasonable expenses incurred for the accommodation of Your replacement , which shall cease immediately on Your resumption of occupational duties or utilisation of Sum Insured whichever is earlier.	Section 12
		Trip and Event Cancellation: In case of necessary and unavoidable cancellation of Insured Trip from India prior to its commencement, You will be indemnify for the financial losses arising out of following: • cancellation of accommodation, • cancellation of pre-booked events, tours, excursions and activities, • International SIM card charges, • Travel charges	Section 13
		Trip Interruption: The Company will indemnify for the financial losses incurred within the policy period arisen due to Your early return, which are paid or payable by You and are not recoverable from any source , towards following expenses • cancellation of accommodation, • cancellation of events, tours, excursions and activities, • Travel charges including early flight for difference in air fare. En-route emergency accommodation extension	Section 14
		Missed Connection: The Company shall pay a fixed amount , in case You are unable to board the connecting flight as per itinerary, any time during the Trip within the Policy Period, arising out of and consequent upon the delayed arrival of the earlier flight caused by reasons beyond Your control.	Section 15
		Trip Extension: The Company shall indemnify for the costs of Hotel accommodation and difference in Airfare between original return ticket and new ticket of economy class for You and Your travelling companion Insured with us up to the limits mentioned in the Policy Schedule if the trip is extended due to reasons specified.	Section 16

		Ticket Over booking: The Company shall pay You the Sum Assured mentioned in the Policy Schedule in case of ticket overbooking resulting in You being denied to board the scheduled flight. Subject to the overbooking is confirmed by respective airlines authority in writing.	Section 17
		Loss of checked in baggage: The company will pay for complete and permanent loss or destruction of Your Checked in Baggage	Section 18
		Delay of checked baggage : The company will pay amount towards Your emergency purchase of toiletries, medication and clothing to replace those contained in Checked Baggage, in case the arrival of which is delayed by more than 12 hours beyond the time of Your arrival at the intended destination outside of India.	Section 19
		Loss of Personal Belongings: The Company shall indemnify for the loss or damage to Personal Belongings due to theft, larceny, robbery or hold up at international airport and or anywhere outside India during the Policy Period.	Section 20
		Personal Liability: The Company shall indemnify, subject to Sum Insured specified in Policy Schedule against any claim of legal liability incurred by You in your private capacity to pay damages for third party Civil Claims arising out of Accidental Bodily Injury or Accidental Property Damage occurring during an Insured Journey in the Policy Period.	Section 21
		Loss of Passport/Driving License: In the event of loss of Your passport / Driving License/ temporary permit, The company will pay expenses necessarily incurred for obtaining a duplicate passport/ Driving License/ temporary permit subject to maximum of Sum Insured specified in Policy Schedule.	Section 22
		Care Hire Excess Insurance: The Company will pay You up to the Sum Insured specified for the excess / deductible, You may have to pay under a car rental agreement and or b) additional costs You may be liable to pay over and above the amount. You should be covered under the terms of Your car rental agreement in the event of an Accident or theft which is further covered by the rental car insurance policy	Section 23
		Alternative Transport expense: The Company will pay Sum Insured stated in Policy Schedule for alternate accommodation and transport taken because of cancelled, delayed, shortened or diverted Scheduled Transport Arrangement You had booked to travel to reach on time to any event or prepaid travel/tour arrangements	Section 24
		Legal Expense : We shall indemnify You / Your legal heir for prosecution cost incurred on claiming damages or compensation against third party responsible for Your death, illness or injury.	Section 25
		Pre Booked Meal Cover : In case You are not getting any Meal or receiving a different meal category from the one, which was Pre-booked on confirmed basis with the airlines, the Company will pay You the Sum Insured specified in the Schedule.	Section 26

		Weather Guarantee: In case of unavoidable cancellation of Your day(s) itinerary in Your Insured Trip overseas due to adverse and unpredicted weather conditions which lead to contingency like and not limited to • public transport failing, • roads being blocked off en route and hence mandated You to stay in the Hotel for complete day, the Company will pay the Sum Insured specified in the Policy Schedule	Section 27
		Golfer's Hole-in-one: The Company shall indemnify expenses incurred in celebration of achieving a hole-in-one by you during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course	Section 28
		Bounced Hotel: In case You are not getting hotel stay booked on confirmed basis with the suppliers, The Company will reimburse You for the cost of, expenses relating to transportation to the alternative hotel, Cost of difference in booking alternate hotel stay or one level upgrade in case of non-availability of the equivalent accommodation type, up to the Sum Insured stated on the Policy Schedule.	Section 29
		Hijack Cover: If You are detained by hijackers following hijacking of any Aircraft in which You were travelling, The Company will pay the Sum Insured specified in the Policy Schedule. This need to confirmed and declared by government and or airlines authority.	Section 30
		Emergency Cash Assistance Service: This is only an assistance service provided where in case You require emergency cash flow following incidents like theft/burglary of luggage/money or hold up. We or our Claims Administrator shall co-ordinate with Your relatives in India to provide emergency cash or collect the amount & arrange for the transfers up to the limit specified in the Policy Schedule	Section 31
		Extended Pet stay: The Company will reimburse You against expenses incurred for extended stay of Your pet in the pet house in India as a result of Your final booked return journey to India is delayed for more than 24 hrs due to reasons specified	Section 32
		Home Burglary Insurance: The company will indemnify you for claims made in respect of loss of or damage to contents of Your home in India caused by actual or attempted Burglary and/or Robbery during the policy period	Section 33
		Standard Fire and Special Peril: Coverage under this Section shall be as per Bajaj General Insurance Limited Bharat Griha Raksha Policy annexure attached.	Section 34
		Cancer screening and Mammography Cover: The Company will reimburse You against reasonable charges incurred during the policy period towards Cancer Screening and Mammography as advised by Doctor up to the Sum Insured mentioned on the Policy Schedule. We can cover the expenses incurred under this cover for services if availed in India also.	Section 35

		Alcohol and Substance Abuse : The Company will pay You against reasonable expenses, up to the Sum Insured mentioned on the Policy Schedule, incurred during the Policy Period towards treatment including counselling and Rehabilitation for medical complications, emergencies and self- inflected injuries sustained due to use of Alcohol and Psychoactive Substances, provided, the first diagnosis and the Hospitalization has occurred during the policy period and treatment is medically necessary	Section 36
		Maternity and Baby Cover: The Company will pay You against reasonable charges incurred during the policy period towards maternity expenses except pre-natal expenses and post-natal expenses incurred by you and for the medically necessary treatment of the new born baby of you for a maximum period of 30 days from the date of birth in a Hospital outside India provided the Hospitalization of you for Maternity and Child Birth has occurred during the policy period and provided that the maximum liability of the Company will be limited to the amount specified in the Policy Schedule	Section 37
		Bail Bond Insurance: If You are arrested for any inadvertent law breaking during Your travel overseas, The Company will pay the amount as mentioned in the Policy Schedule towards the bail amount for release. However, the Company will not pay, 1. for any bail amount where You have been charged for breaking the law with Criminal Intent 2. for any bail amount where You have been charged for over speeding in a vehicle.	Section 38
		Tuition Fee: In the event of You being unable to continue the school/college/Universities semester due to any of the following reasons arising during the policy period, the Company shall pay You the Sum Insured shown in the Policy Schedule: 1. Your serious medical condition requiring hospitalization 2. Death or serious injury requiring hospitalization of either of Your parents and Your Siblings.	Section 39
		Contingency to Sponser: In the event of the named sponsor meets with accident or fall sick 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 Policy Schedule.	Section 40
		I. ALL RISK COVERS SECTION 41- TRIP DELAY DELIGHT Plan I: Flight Delay for International Travel In consideration of the payment of additional premium for below mentioned Plan(s) opted by You, it is hereby agreed and declared that terms and conditions of respective Plan will be applicable for Covers displayed on Your Policy Schedule: Plan I: Flight Delay for International Travel Plan II: Flight Delay for Domestic Travel (Within India Only)	Section 41
		SECTION 42: ALL RISK TRIP AND EVENT CANCELLATION What is covered: In case of necessary and unavoidable cancellation of Your Insured Trip from India prior to its commencement due to events which are sudden	Section 42

		and unpredicted, The Company will indemnify You for the financial losses arising out of following: • cancellation of accommodation, • cancellation of pre-booked events, tours, excursions and activities, • International SIM card charges, Travel charges Which are paid or contracted to be paid by You and are not recoverable from any source, subject to limits and co-payment shown in the Policy Schedule.	
6	Exclusions (What the policy does not cover)	. **Exclusions Applicable To** **I. Accidental Contingencies** 1. Accidental bodily injury arising on account of alcoholism, drunkenness or the abuse of drugs. 2. Your participation in riding or driving in races or rallies unless opted for "Sporting Activities Cover 3. Losses arising directly or indirectly on account of engagement in any criminal or illegal act. 4. Whilst You are engaged in adventure sports in a non-professional capacity unless under the supervision of a trained professional. 5. Your participation in any sport activities in a professional capacity unless opted for "Sporting Activities Cover 6. Suicide, attempted suicide or willfully Self-inflicted injury or Illness 7. Expenses incurred due to Accidents as while driver/rider on motorized vehicles unless at the time of the Accident he/she is in possession of a current full international driving license and while riding a two wheeler You are wearing a safety crash helmets if this is required by local regulations. **Exclusions Applicable To "Sickness Medical Exigencies" And "Accidental Medical Exigencies"** 1. Any routine physical or other examination, vaccination, vitamins where there is no objective indication of impairment of normal health 2. Any routine dental examination, corrective treatment to previously fitted dental implants, bridge, caps prior to policy inception date, dental pain relief or treatment unless rendered necessary due to accidental injury requiring hospitalization. 3. The cost of spectacles, contact lenses, 4. Any medical treatment obtained in India except that is covered under sub- section Emergency Medical Evacuation 5. Any medical Evacuation undertaken without the consent of the Insurer. 6. Any Claim arising when You are: • Travelling against the advice of a Physician; or • Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by You in Your proposal; or • Travelling for the purpose of obtaining treatment; or • Receiving treatment for a terminal medical condition • Routine medication which commenced before Your trip start 7. Any Pre-existing ailment or disease unless opted for "Extension 3: Pre- Existing Illness And Injury Cover" 8. Suicide, attempted suicide or willful Self-inflicted injury or Illness. Waiver is provided for student plan if optional cover for	

the same is availed by Insured Student.

9. Any mental retardation.
10. Alcoholism, drunkenness or the abuse of drugs and or intoxicating substances. Waiver is provided for student plan if optional cover for the same is opted by Insured Student.
11. Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing. Waiver is provided for student plan if optional cover for the same is availed by Insured Student.
12. Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.
13. Whilst You are engaged in adventure sports in a non-professional capacity unless under the supervision of a trained professional
14. Your participation in any sport activity in a professional capacity unless opted for Sporting Activities Cover
15. Your participation in riding or driving in races or rallies
16. Expenses incurred due to Accidents as a driver/rider on motorized vehicles unless at the time of the Accident You are in possession of a current full international driving license and while riding a two wheeler You are wearing a safety crash helmets if this is required by local regulations.
17. Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save life)
18. Losses arising directly or indirectly from engaging in any criminal or illegal activities.
19. Cost of Experimental, unproven or non-standard treatment.
20. Treatment by any other system other than modern medicine (also known as Allopathy).
21. Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.
22. Congenital anomalies or any complications or conditions arising there from.
23. Cosmetic surgery unless required due to accidental injuries.

Exclusions Applicable To Emergency Dental Pain Relief

1. Any routine dental examination
2. Any Pre-existing ailment or disease
3. Dentures including dental crowns, inlays and onlays
4. Dental treatment that goes beyond treatment for pain relief as well as prophylactic dental treatment including plaque removal
5. Corrective treatment incurred due to previously fitted dental implants, bridge, caps prior to policy inception date.
6. Any cosmetic dental treatment.

Exclusions Applicable To Trip And Event Cancellation

1. Involuntary loss of Job due to any criminal activity, moral hazards, disciplinary action, non-performance and retirement.

Exclusions Applicable to Trip Extension

1. Food/Portage/laundry charges/Parking and other Miscellaneous Hotel charges

Exclusions Applicable To Loss Of Checked-In Baggage

1. Accompanied or cabin luggage

2. Partial destruction of baggage or contents missing from the baggage.

Exclusions Applicable To Loss Of Personal Belonging:

1. Loss due to Your negligence, or acting in a non-prudent manner, or leaving personal belongings unattended
2. Loss to Jewellery, coins or curios, Gold or silver or any precious metals or articles made from any precious metals; bonds, cheques, money, financial loss on account of loss of debit card, credit card, pre- paid/ forex cards or any other negotiable instrument.
3. Loss or damage arising for any reason, other than Theft
4. Loss or theft which has not been reported to the Police within 24 hours of discovery.
5. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or electrical or mechanical derangement of any kind.
6. Loss or damage caused by Spilled fluid from cosmetic or beverage containers whilst in the baggage.
7. Loss to Hired or borrowed property or equipment or Personal belongings entrusted to a third party.
8. Claims arising from confiscation or detention by customs or other law enforcement officials and authorities.
9. Claims in respect of documents of any kind.
10. Items which have not been noted on the police report, or Property Irregularity Report
11. Liability in respect of a pair or set of articles where we shall be liable only for the value of that part of the pair or set which is lost or damaged.
12. Breakage, Cracking or Scratching of Musical Instruments and similar articles of brittle or fragile nature unless caused by Insured Peril.
13. Loss or damage to software or data or any other material including pictures stored in the Laptops, Mobile Phones, Cameras, I-pads, I-pods etc.
14. Loss of Checked-in baggage, passport
15. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
16. Loss arising out of mysterious disappearance of the personal belongings
17. Losses due to Your willful acts or willful act of any other person with or without Your connivance.

Exclusions Applicable To Personal Liability

1. Your liability towards Your employees (whether under a contract of or for services);
2. Bodily Injury to and/or Property Damage to property belonging to Your Family or Travelling Companion.
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
   - i Livestock belonging to You or in Your care, custody or control;
   - ii Any willful, malicious, criminal or unlawful act, error, or omission;
   - iii The pursuit of any trade, business of profession, employment or occupation;
   - iv Ownership, possession or use of vehicles, aircraft or aerial devices, or watercraft or hovercraft;
   - v Due to Your being involved in any other dangerous or hazardous activity;
   - vi Use or misuse of alcohol, any hallucinogenic

substance, drugs (except those used as medically prescribed), or drug addiction;

vii Supply of goods or services;

viii Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

ix Any professional liability arising out of Your professional activities.

Exclusions Applicable To Loss Of Passport And Driving License

1. Loss or damage to Your passport/ Driving License as a result of the confiscation or detention by customs, police or any other authority
2. 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.
3. Loss caused because of Your negligence
4. Cost of VISA

Exclusions Applicable For Car Hire Excess Insurance –

1. The Company will not pay if
   - i The incident is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law;
   - ii any claim arising from wear and tear, gradual deterioration, insect or vermin attack/infestation, hidden defect or inherent damage of the rental car;
   - iii any claim as a result of mechanical or electrical breakdown, other than towing costs;
   - iv any damage to the rental car's interior unless the damage is as a result of an accidental collision, fire, theft or vandalism;
2. Any loss claimed for vehicle other than the rental car (as specified on the car rental agreement)

Exclusion Applicable Alternative Transport Expenses

1. The cancellation, delay, shortening or diversion of Your scheduled transport arises from the financial collapse of any transport, tour or accommodation provider
2. If You failed to check in or reach to the transportation destination/pick up point within stipulated time
3. Any action or detention or travel prevention by Airlines Authority.
4. Non Scheduled Transport Arrangements which are from unscheduled transport services of passengers which operates without fixed and published Schedule at an hourly/ per mile / kilometer charge.

Exclusions Applicable To Legal Expense

Any claim:

1. Trigger event should not be on account of Your involvement.
2. Reported to us more than 48 hours after the event giving rise to the claim;
3. Where the cost of legal action could be more than the settlement; unless You take all necessary measures towards expeditious disposal of the dispute.
4. Involving legal action between members of the same household, an immediate relative, a travelling companion or one of Your employees;
5. Against a travel agent, tour operator or carrier, us, the insurer,

another person You by this policy or our agents.

6. Legal costs and expenses incurred in pursuit of any claim against us, our Assistance or our agents, someone You were travelling with, a person related to You, or another You.

Exclusions Applicable to Bounced Hotel
If Insured Person is unable to check in the Hotel on time due to Flight delay/Flight cancellation or Transportation delay due to which Hotel booking is bounced.

Exclusions Applicable To Extended Pet Stay:
Any consequential liability or expenses incurred on account of mishandling and/or improper care of pet.

Exclusion Applicable To Home Burglary And Robbery Insurance: No indemnity is available hereunder for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following

1. The deductible of first 5% of each and every claim amount subject to a minimum of INR 1,000 excluding Jewellery, unless specifically revised and altered by the Insurer and mentioned in the Policy Schedule. The deductible shall apply for each and every loss arising out of the perils in respect of which you Beneficiary is indemnified by this section. The deductible shall apply per event per You Beneficiary.
2. Any loss or damage covered and/or recoverable under other Sections of this Policy.
3. Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
4. Any consequential losses of any kind, be they by way of loss of profit, business interruption, market loss or otherwise, and any other legal liability of any kind.
5. Contents from any safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to you Beneficiary unless such key has been obtained by Robbery.
6. Loss or damage caused by theft.

Specific Exclusions Applicable To Standard Fire And Special Perils Cover

1. Your deliberate, wilful or intentional act or ommission, or of anyone on Your behalf, or with Your connivance.
2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
4. Pollution or contamination, unless
5. the pollution or contamination itself has resulted from an You Event, or
6. an You Event itself results from pollution or contamination.

7. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (Lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
8. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the Policy.
9. Loss of any You Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.
10. Loss or damage to any You Property removed from Your Home to any other place.
11. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
12. Any reduction in market value of any You Property after its repair or reinstatement.
13. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional Premium and such addition, extension or alteration is added by Endorsement.
14. Costs, fees or expenses for preparing any claim.

Exclusion Applicable For Alcohol And Substance Abuse -

1. Any treatment taken for de-addiction will not be covered under the policy.
2. Medical Emergencies, complications and injuries arising out of use of Psychoactive Substance which do not fall under Exempted substances under local legislation.

Exclusion Applicable For Bail Bond Insurance

Company will not pay,

1. for any bail amount where You have been charged for breaking the law with Criminal Intent
2. for any bail amount where You have been charged for over speeding in a vehicle.

Exclusion Applicable For All Risk Trip and Event Cancellation

1. Cancellation because of Voluntary loss of Job or Involuntary loss of Job due to any criminal activity, moral hazards, disciplinary action, -and retirement.
2. Cancellation triggered if You failed to check in within stipulated time unless the situation was beyond the control of you Person
3. Cancellation initiated by Travel Agent unless he/she is authorized by You in writing to do so.

Cancellation due to VISA Refusal

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

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: 1. Your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic. 2. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority. 3. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to or arising from: a) Ionising radiation or contamination by radioactivity form any nuclear waste from combustion of nuclear fuel; or b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof. 4. Your actual or attempted engagement in any criminal or other unlawful act. 5. Any consequential losses. 6. In respect of your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country. 7. You engaging in air travel unless he flies as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an Aircraft for the purpose of flying therein or alighting there from following a flight.	
7	Waiting Period	No Waiting Period	
8	Financial Limits of Coverage	A co-payment/deductible as and mentioned on the policy schedule will be triggered once claim is admissible under policy terms and condition	
9	Claims/claims procedure	**Claims Procedures** If You meet with any Accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to our liability, You must comply with the following. **I. Hospitalization** - In case of medical sickness/accident You will have to call and notify us at the 24 hours telephone number - ++91-20- 30305858. - In order to expedite processing of the claim You must send the following documents immediately by fax to +91-20-30512207 or scan and email to us at travel@bajajgeneral.co.in.	G.I G.I.4

		- **II.Outpatient Consultation** - For outpatient consultation(s), you Person will have to self-pay and file the claim upon return to India. - If any hospital does not submit a bill to You for the treatment /service rendered, please inform us before You leave the hospital. If the hospital insists that they will claim directly from the Insurance Company, please inform them that Bajaj General shall not entertain any such requests from the hospital. Only claims whereby you Person filed directly with all relevant documents on return to India will be considered. - You or someone claiming on Your behalf must promptly and in any event within 30 days of discharge from a Hospital give us the documentation (written details of the quantum of any claim along with all original supporting documentation as per the claims documents list specified below. - In the event of the death of you Person, someone claiming on his behalf must inform Us in writing immediately and send Us a copy of the post mortem report (in case its conducted) within 30 days. - In event of a claim, the original documents to be submitted & after the completion of the claims assessment process the original documents may be returned if requested by you Person in writing, however The Company will retain the Xerox copies of the claim documents. - If the original documents are submitted with the co-insurer, the Xerox copies attested by the co-insurer should be submitted along with the letter confirming the status of the claim & settlement details if any. - In order to expedite processing of the claim You must send the following documents immediately by fax to +91-20-30512207 or scan and email to us at travel@bajajgeneral.co.in. **III. Claims Procedures – All sections** a. You or someone claiming on Your behalf must promptly and in any event within 30 days from date of loss, give us documentation (written details of the quantum of any claim along with all supporting documentation as per the claims documents list specified below. b. Your prompt submission of the required documents/information will enable the claim processing unit for assessment the claim. c. In order to expedite processing of the claim You must send the following documents immediately by fax to +91-20-30512207 or scan and email to us at travel@bajajgeneral.co.in **Turn around time(TAT) for claim settlement:** Turnaround time (TAT) for claim settlement:15 days working days from complete set of claim document. **Helpline numbers** Tollfree: +91 124617472 **Downloading /getting claim forms** Travel Insurance Claim Process | Accident Insurance Claim	
10	Policy Servicing	Call centre number(Toll free): 1800-209-5858 Details of Company officials: Branch-wise GRO details can be found on the below link. https://www.bajajgeneralinsurance.com/download-documents/other-information/ List.pdf	

11	Grievances/ Complaints	**Grievance Redressal Procedure:** a) Toll-free number 1-800-209- 5858 or 020-30305858, Say "Hi" on WhatsApp on +91 7507245858 b) Branches for resolution of Your grievances /complaints, the Branch details can be found on our website: www.bajajgeneralinsurance.com/branc locator.html Register Your grievances / complaints on our website: www.bajajgeneralinsurance.com/about-us/customer-service.html c) E-mail · Level 1: careforyou@bajajgeneral.com and for senior citizens to seniorcitizen@bajajgeneral.co.in • Level 2: In case You are not satisfied with the response given to You at Level 1 You may write to our Grievance Redressal Officer at ggro@bajajgeneral.co.in • Level 3: If in case, Your grievance is still not resolved, and You wish to talk to our care specialist, please give a missed call on +91 8080945060 OR SMS To 575758 and our care specialist will call You back d) If You are still not satisfied with the decision of the Insurance Company, You may approach the Insurance Ombudsman, established by the Central Government for redressal of grievance. Detailed process along with list of Ombudsman offices are available at www.cioins.co.in/ombudsman	G.IV.16
12	Things to remember	**Condition Precedent to Admission of Liability** The terms and conditions of the policy must be fulfilled by you person For the Company to make any payment for claim(s) arising under the policy.	
13	Your Obligations	**1. Make true and full disclosure in the proposal and related documents** a. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declaration given by anyone else on Your behalf. b. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, Your family, Your Home Building and Home Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, Your family, Your Home Building and Home Contents. **2. Obligation to take care:** You must: a. keep Your Home Building and Home Contents in good condition and well maintained, You must ensure that the structure of Your Home Building does not have any faults or defects that are visible and material that will aggravate loss or damage to the Home Building in the event an Insured Peril occurs.	G.IV.1

		b. take care to prevent theft, loss or damage to Your Home Building and Home Contents, and c. ensure that unauthorized persons do not occupy Your Home Building. **3. Inform change in circumstances:** You must inform Us immediately if a. You change Your address, b. You make any addition, alteration, extension to the structure of Your Home Building, c. You let out Your Home Building, or Your Home Building will no longer be solely occupied by You, d. You change the use of Your Home Building. **4. Allow inspection and investigation of claim:** You must allow, and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to inspect Your Home Building and Home Contents including the interior wherever necessary, take photographs and where required, permit the scientific testing and investigation of any You article affected by Insured Peril. You must answer all questions asked regarding Your claim truthfully and completely, and submit all relevant documents that We will require. **5. Make true statements and full disclosure in the claim and related documents** You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if Insured withhold any information or document (written or electronic), We have a right to refuse payment of Your claim. We may also cancel Your Policy.	

Declaration by policy holder:

I have read the above and confirm having noted the details.

Place:
Date: Signature of Policy holder

Note:
i. You/policyholder can get the product related document at Travel Insurance Documents & Forms | Bajaj General
ii. In case of any conflict, the terms conditions mentioned in the policy document shall prevail.

(Benefits and exclusion are applicable as per the plan chosen, please refer the policy schedule for the applicable benefits).