

## E TRAVEL VALUE POLICY

### CUSTOMER INFORMATION SHEET

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

SI No	Title	Description	Policy Clause Number
1	Name of Insurance Product	<b>E Travel Value Policy</b>	
2	Policy Number	Kindly refer to Your Policy schedule	
3	Type of Insurance	Domestic Travel Insurance Pay-outs are mixed Indemnity and or Benefit payment basis.	
4	Sum Insured (Basis)	Kindly refer to Your Policy schedule	
5	Policy Coverage (What the Policy Covers)	<b>Coverages</b>	Section C
		<b>Accidental Death:</b> The Company will pay the Sum Assured as specified in the Schedule if the Insured sustains Accidental Bodily Injury during his/her travel in India within the Policy Period and if such Bodily Injury within 12 months of the date on which it was sustained is the sole and direct cause of the Insured's Death	Part A1-Section I
		<b>Emergency Accidental Medical Reimbursement:</b> The Company will indemnify Medical Expenses incurred by the Insured for medical treatment as an in-patient in a hospital in India necessitated as a result of Accidental Bodily Injury arising out an accident occurred during the travel with in India and within the policy period. The Company would also indemnify the insured for the hospitalization expenses incurred up to a maximum period of 30 days after the expiry of the policy if the accident resulting into hospitalization has occurred within the policy period and the hospitalization period begins within the policy period	Part A2-Section II
		<b>24 Hrs Assistance:</b> This would include only services rendered by Bajaj Allianz General Insurance Company Health Administration Team (HAT), which are broadly as mentioned below: <ul style="list-style-type: none"> <li>• Medical referrals</li> <li>• Medical Evacuation</li> <li>• Case Managements</li> <li>• Medical Advises</li> <li>• Claims assistance</li> <li>• Claims processing</li> <li>• Arrangement for ambulance</li> </ul>	Part A4-Section III
		<b>Trip Cancellation:</b> The Company will indemnify for loss of ticket charges paid or contracted to be paid by the insured, which are not recoverable from any other source, following the necessary and unavoidable cancellation of the trip which was within India prior to its commencement because of: Death, serious injury or sudden sickness requiring minimum 48 hr hospitalization of insured or family member. (For this purpose family member shall mean spouse / parent / sibling / in-laws of the insured)	Part A5-Section IV
	<b>Baggage Loss (10% per item and 50% Per Baggage):</b> The Company will pay the Insured for complete and permanent loss or destruction of the Insured's Checked Baggage, save that the Company may, in its sole and absolute discretion, opt to reinstate or replace the Checked Baggage as an alternative to making payment to the Insured hereunder.	Part A6-Section V	

		<p><b>Trip Delay:</b> If the aircraft on which you are booked to travel from a city within India is delayed beyond 6 Hrs than the original schedule departure time, the sum mentioned in the schedule is paid. However, the company will not pay for</p> <ol style="list-style-type: none"> <li>1. For any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airlines</li> <li>2. 2 For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked</li> <li>3. If the air craft is taken out of service on the instructions of the civil aviation authority or similar authority</li> </ol>	<p>Part A8 Section VII</p>
<p><b>6</b></p>	<p>Exclusions (What the policy does not cover)</p>	<p><b>Exclusions applicable for Accident Death and Emergency Accidental Hospitalization Benefit</b></p> <ol style="list-style-type: none"> <li>1. All injuries that are existing at the time of commencement of this policy or any medical condition or complication arising directly or indirectly from it or disablement that existed before the commencement of the policy period (even if unknown to the insured) or for which care, treatment or advice was sought, recommended by or received from a Doctor.</li> <li>2. Any routine physical or other examination where there is no objective indication of impairment of normal health, medical expenses relating to any Hospitalization primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of accidental Bodily Injury for which Hospitalization is required.</li> <li>3. Experimental, unproven or non-standard treatment</li> <li>4. Circumcision, cosmetic or aesthetic treatments of any description,</li> <li>5. change of life surgery or treatment, plastic surgery (unless necessary for the treatment of accidental bodily injury)</li> <li>6. The cost of spectacles, contact lenses, and hearing aids, crutches, dentures ,artificial limbs and all appliances/devices whether for diagnosis or treatment,</li> <li>8. Dental treatment or surgery of any kind unless requiring Hospitalization as a result of accidental bodily injury to sound natural teeth.</li> <li>9. Where the insured is             <ul style="list-style-type: none"> <li>• Traveling against the advice of a Physician</li> <li>• Traveling for the purpose of obtaining treatment</li> </ul> </li> <li>10. Convalescence, general debility, rest cure, congenital diseases or defects or anomalies</li> <li>11. Suicide, attempted suicide or willfully self inflicted injury or illness, mental disorder, anxiety, stress or depression, alcoholism, drunkenness or the abuse of drugs, accidents whilst under the influence of intoxicating liquor or drugs.</li> <li>12. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.</li> <li>13. The participation of the Insured in winter sports, mountaineering, riding or driving in races or rallies, caving or potholing, hunting or equestrian, ski diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), aviation or ballooning, whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, professional sports or any other hazardous or potentially dangerous sport for which the Insured is either untrained, not physically fit or using improper equipment.</li> <li>14. All expenses exceeding the specified limit of Sum Insured</li> </ol>	<p>Part A1 &amp; A11 – Section 3</p>

		<p>15. Due to Pregnancy, whether resulting or not resulting in child birth, miscarriage, abortion or complications arising there from</p> <p>16. Treatment by any other system other than modern medicine (also known as Allopathy).</p> <p>17. Surgery to correct deviated nasal septum and hypertrophied turbinate</p> <p>18. All expenses on treatment/ investigations under taken outside India or any accident which has occurred outside India.</p> <p>19. All expenses which are not incidental to the treatment of the condition, which has resulted from Accident during the policy period</p> <p>20. Any willful, malicious, criminal or unlawful act, error, or omission</p> <p><b>Exclusions applicable for Loss of Checked Baggage:</b> The Company shall be under no liability to make payment hereunder in respect of any Claim for Valuables.</p> <p><b>General Exclusions Applicable to All Sections</b></p> <ol style="list-style-type: none"> <li>1. The Insured's 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.</li> <li>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 nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.</li> <li>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 by or arising from: <ol style="list-style-type: none"> <li>(i) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or</li> <li>(ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or</li> <li>(iii) 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.</li> </ol> </li> <li>4. The Insured's actual or attempted engagement in any criminal or other unlawful act.</li> <li>5. Any consequential losses.</li> <li>6. Pollution.</li> </ol>	
7	<b>Waiting Period</b>	Trip Delay- 12 Hrs	Part A8 Section VII
8	<b>Financial Limits of Coverage</b>	NIL	Section 2 Section 2 Section 6 Section 7
9	<b>Claims/claims procedure</b>	<p><b>Claims Procedures</b></p> <p>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.</p> <p><b>Applicable to all sections</b></p> <ol style="list-style-type: none"> <li>a. You or your representative must provide documentation within 30 days of the loss, including a written claim and all supporting documents listed below.</li> <li>b. Prompt submission of the required documents will help the claim processing unit assess your claim efficiently</li> </ol>	

**Bajaj General Insurance Limited**

(formerly known as Bajaj Allianz General Insurance Co. Ltd.)

Bajaj Insurance House, Airport Road, Yerawada, Pune - 411 006.

Reg. No.: 113 For more details, log on to: [www.bajajgeneralinsurance.com](http://www.bajajgeneralinsurance.com) E-mail:[careforyou@bajajgeneral.com](mailto:careforyou@bajajgeneral.com) or

Call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)

Issuing Office -



		<p>c. In order to expedite processing of the claim you must send the following documents immediately by email to us at <a href="mailto:travel@bajajgeneral.com">travel@bajajgeneral.com</a></p> <p><b>Turnaround time (TAT) for claim settlement:</b> 1. Turnaround time (TAT) for claim settlement: 14 days working days from complete set of claim documents</p> <p><b>Helpline numbers</b> Tollfree: +91 124617472</p> <p><b>Downloading /getting claim forms</b> <a href="http://www.bajajallianz.com">Travel Insurance Claim Process   Accident Insurance Claim (bajajallianz.com)</a></p>	
10	<b>Policy Servicing</b>	<p>Call centre number (Toll free): 1800-209-5858</p> <p>Details of Company officials: Branch-wise GRO details can be found on the below link. <a href="https://www.bajajgeneral.com/download-documents/other-information/GRO-List.pdf">https://www.bajajgeneral.com/download-documents/other-information/GRO-List.pdf</a></p>	
11	<b>Grievances /Complaints</b>	<p><b>Grievance Redressal Procedure:</b></p> <p>a) Toll-free number 1-800-209- 5858 or 020-30305858, Say “Hi” on WhatsApp on +91 7507245858</p> <p>b) Branches for resolution of your grievances /complaints, the Branch details can be found on our website: <a href="http://www.bajajgeneral.com/branch-locator.html">www.bajajgeneral.com/branch-locator.html</a> Register your grievances / complaints on our website: <a href="http://www.bajajgeneral.com/about-us/customer-service.html">www.bajajgeneral.com/about-us/customer-service.html</a></p> <p>c) E-mail Level 1: <a href="mailto:careforyou@bajajgeneral.com">careforyou@bajajgeneral.com</a> and for senior citizens to <a href="mailto:seniorcitizen@bajajgeneral.com">seniorcitizen@bajajgeneral.com</a> 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 <a href="mailto:ggro@bajajgeneral.com">ggro@bajajgeneral.com</a> 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 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 <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></p>	Section E.7
12	<b>Things to remember</b>	<p><b>Condition Precedent to Admission of Liability</b> The terms and conditions of the policy must be fulfilled by the insured person For the Company to make any payment for claim(s) arising under the policy.</p>	Section E
13	<b>Your Obligations</b>	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement Disclosure of other material information during the policy period.</p>	
<p><b>Legal Disclaimer Note:</b> The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

**Declaration by policy holder**

I have read the above and confirm having noted the details

Place

Date:

Signature of Policy holder

Note: Web link for downloading the product related documents

<https://www.bajajgeneral.com/travel-insurance-online/travel-insurance-documents.html>