

IRCTC AIR CARE

SECTION A) PREAMBLE

Whereas the **Indian Railway Catering and Tourism Corporation Ltd** (“**IRCTC**”, a **Public Sector Undertaking under Ministry of Railways**) in the Group Policy Schedule hereto (hereinafter called the ‘Insured’ or “Policy holder/Policy Holder” or “Proposer”) has made to Bajaj Allianz General Insurance Company Limited (hereinafter called the “Company” or “Insurer” or “Insurance Company”) a proposal or Proposal as mentioned in the transcript of the Proposal of the Policy Holder for Group Policy and proposal of/transcript of the Proposal of Policy Holder on behalf of respective Insured Beneficiary/ies, for issuance of Certificate of Insurance [COI] for the insurance hereinafter set forth in respect of **IRCTC Air Care Group Policy to cover the risk** for all its customers booking air travel ticket through IRCTC portal from June 2020 **and** as consideration for such COI the Insured has agreed to pay and paid the premium on behalf of all its passengers booking air travel tickets through IRTC portal, which shall be the basis of this Contract and is deemed to be incorporated herein, containing certain undertakings, declarations, information/particulars and statements, which is hereby agreed to be the basis of this Group Policy issued in the name of Policy Holder and Certificate of Insurance to be issued thereunder in the name of Insured Beneficiary, now the Company agrees, subject always to the Sum Insured as specified in the respective Certificate of Insurance, and the terms, conditions, exclusions, and limitations of the Group Policy and Certificate of Insurance, and in excess of the amount of the Deductible, to indemnify the Insured Beneficiary against such loss/expenses, as is herein provided and such loss/expenses is actually incurred by Insured Beneficiary within the Cover Period, in the manner and to the extent hereinafter stated:

ELIGIBILITY:

The risk cover under this Group Policy is applicable to all Domestic and International Air travel Ticket passengers booking Air travel Ticket through IRCTC Portal and COI is issued to Insured Beneficiary. The coverage for the COI shall be for each passenger under the PNR in case of Death, Permanent Total Disability and Total Loss of Checked In Baggage.

SUM INSURED:

The Travel Insurance Scheme under this Group Policy and COI shall be kept uniform for all classes of Insured Beneficiary with following Sum Insured for Covers as under:-

Cover	Domestic	International
Accidental Death	INR 50,00,000	INR 50,00,000
Permanent Total Disablement	INR 50,00,000	INR 50,00,000
Total Loss of Checked in Baggage	INR 3000	USD 250

SECTION B) DEFINITIONS- STANDARD DEFINITION

Words or terms mentioned below have the meaning ascribed to them wherever they appear in this Policy and Certificate Of Insured, and references to the singular or to the masculine, include references to the plural or to the feminine wherever the context permits:

- Accident, Accidental** – An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means during the flight of Aircraft of Airlines.
- Condition Precedent**
Condition Precedent means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
- Disclosure to information norm**
The Group Policy and COI shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure or false declaration of any material fact or for any fraudulent acts, commissions and commissions of Insured Beneficiary/s and or nominee/legal heirs of Insured Beneficiary/s or if any fraud is played for making claim on Insurer.
- Injury/ Bodily Injury**
Injury means Accidental physical bodily harm, excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- Medical Practitioner/ Physician/Doctor:** Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
- Notification of Claim**
Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

SECTION B) DEFINITIONS- SPECIFIC DEFINITION

- Age** means completed years as at the commencement date of the Policy.
- Aircraft** means any machine which can derive support in the atmosphere from reactions of the air, [other than reactions of the air against the earth's surface] but excluding balloons, whether fixed or free, airships, kites, gliders and flying machines.
- Airline** means a public airline that holds a proper license for the jurisdiction in which it operates and that operates scheduled flights, through Aircraft, for passengers.
- Certificate of Insurance/COI** means the document issued by the Company to the Insured Beneficiary as per these terms and conditions detailing the Cover Period, Insured Beneficiary(s) name, address, age, coverage, sums insured, condition(s), exclusions and or endorsement(s). Provided however if there is any contradiction between what is stated in the wordings attached to Certificate of Insurance and these Group Policy Wordings, then these Group Policy Wordings shall prevail.
- Cover Period** means period between the take-off of the Aircraft to the landing of Aircraft at the destination station as specified in the respective Certificate of Insurance issued to the Insured Beneficiary during which He/She is insured as per Terms and Conditions of Certificate of Insurance read with the Group Policy Terms and Conditions.
- Insured Beneficiary:** Insured Beneficiary means individual persons/passengers who have booked His/Her air travel tickets through IRCTC portal for air travel in Aircraft for all the Domestic and International flight travel for whom the Group Policy Holder has taken the Group Insurance through this Group Policy basis which Certificate of Insurance is issued by the Company to the Insured Beneficiary/Insured Member.
- Nominee:** Nominee is the person nominated/selected by the Insured Beneficiary/s to receive the benefit in case of death of the Insured Beneficiary/s thus giving a valid discharge to the Insurer on settlement of claim under a COI.
- Group Policy or Master Policy** means this Group Policy Document, the Master Policy Schedule/Group Policy Schedule and the Proposal/transcript of proposal, declaration and applicable Endorsements under the Group Policy containing the Standard Terms and

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Conditions of the insurance coverage under which Certificates of Insurance shall be issued to the Insured Beneficiary(ies) with the details of the Cover Period, extent of risk cover available to the Insured Beneficiary, the Exclusions under the risk cover and the Standard Terms and Conditions, warranties and limitations.

9. **Policy Holder/Proposer/Group Administered or “Insured”**: Here Insured is The Indian Railway Catering And Tourism Corporation Limited (IRCTC).
10. **Group Policy Schedule/Policy Schedule** means the Group Policy Schedule attached to and forming part of the Group Policy.
11. **Group Policy Period/Period of Insurance** means the period of Insurance for which the Group Policy/Master Policy is valid in the name of Group Manager/Group Policy Holder..
12. **Sum Insured** means the amount stated in the **Certificate of Insurance**, which is the maximum amount (regardless of the number of claims made) for any one claim and/or in the aggregate for all claims by the **Insured Beneficiary** under **Certificate of Insurance** during the **Cover Period**.
13. **Terrorism**: Means an act or thing by any person or group(s) of persons, whether acting alone or on behalf of or in connection with or in connivance with or at the instance or instigation of any person or group(s) or organisation(s) or associations(s), who are committed or proclaimed to be committed for political, religious or ideological purposes, whether such person or group(s) of persons or organisation(s) or association(s) are or are not banned any law, in such a manner or with intent to threaten the unity, integrity, security or sovereignty of India or to strike terror in the people or any section of the people by using bombs, dynamite or other explosive substances or inflammable substances or firearms or other lethal weapons or poisons or noxious gases or other chemicals or by any other substances (whether biological or otherwise) of a hazardous nature or by any other means whatsoever, with intend to cause, or likely to cause, death or, or injuries to any person or persons or loss of, or damage to, or destruction of, property or disruption of any supplies or services essential to the life of the community or causes damage or destruction of any property or equipment used or intended to be used for the defence of India or in connection with any other purposes of the Government of India, any State Government or an of their agencies, or detains any person and threatens to kill or injure such person in order to compel the Government or any other person to do or abstain from doing any act. Provided further that for the above acts appropriate criminal prosecution has been initiated by police and charge sheet has been filed in competent court of criminal jurisdiction, either under special law or under general law.
14. **You, Your, Yourself, His/Her, He/She** named in the Certificate of Insurance means the **Insured Beneficiary** that We insure.
15. **We, Us, Our, Ours, Company, Insurer** means the Bajaj Allianz General Insurance Company Limited.

SECTION C) COVERAGE

- a. The coverage in the Group Policy shall be to any **Accident** in Aircraft while in its Flight.
- b. The coverage will be valid from the take-off of the Aircraft to the landing of the Aircraft at the Destination station for the passengers who have booked their air travel ticket through online portal of IRCTC and to whom COI is issued.
- c. The benefits under this scheme/Group Policy to be provided to the Insured Beneficiary under COI up to the limit specified and subject to Standard Terms and Conditions outlined herein and COI, are as following:

I. Death

In case of Death due to **Accident** 100% of Sum Insured will be paid by the Insurance Company.

Coverage: The Insurance Company shall compensate the nominee or their legal heirs (whilst on a flight in Aircraft during the Cover Period in the COI) solely and directly caused by **Accident** occurring in the flight in the Aircraft resulting in death of Insured Beneficiary. The Sum Insured as specified above shall be limit per passenger/Insured Beneficiary per Cover Period payable only to the Insured Beneficiary’s nominee/ legal heirs.

Special Conditions

- A. If the Insured Beneficiary/s dies as a result of the Accident of Aircraft in flight during the Cover Period of COI, within 12 months of its occurrence, or thereafter for any other covered reason, and a claim for **Permanent Total Disability** had been made prior to the death, then payment will be made of the Sum Insured less any claim amount paid for the **Permanent Total Disability**.
- B. If the Insured Beneficiary is not found for 7 years of period from the disappearance, sinking or wrecking of the Aircraft while in flight, in which He/She was travelling as a fare paying passenger, the Insured Beneficiary will be presumed to have died as a result of the Accident.

II. Permanent Total Disability:

In case of Permanent Total Disability of the Insured Beneficiary the 100% of Sum Insured will be paid by the Insurance Company.

Coverage: If during the Cover Period, the Insured Beneficiary sustains Accidental Bodily Injury which directly and independently of all other causes results in Permanent Total Disability of the Insured Beneficiary as a result of the **Accident** occurring in the flight of the Aircraft. For the purpose of this cover, Permanent Total Disability shall mean either of the following and compensation will be paid to Insured Beneficiary as per table below.

The Permanent Total Disability	Compensation Expressed as a Percentage of Total Sum Insured
For loss of both hands or amputation at higher sites	100%
For loss of hand and a foot	100%
For double amputation through leg Or thigh Or amputation through leg Or thigh on one side and loss of other foot	100%
For loss of sight to such an extent as to render the claimant unable to perform any work for which eye sight is essential	100%
For very severe facial disfigurement	100%
For absolute deafness	100%

Note: If Insured Beneficiary decides to reside in overseas, certification from competent Medical Practitioner/Physician/Surgeon of the country in which the Insured Beneficiary continues with His/Her stay post **Permanent Total Disablement** in overseas may be considered.

III. Total Loss of Checked In Baggage

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In case of Total Loss of Checked In Baggage the 100% of cost of checked in Baggage subject to maximum of Sum Insured will be paid by the Insurance Company.

Coverage: The Company shall compensate the Insured Beneficiary in respect of the complete and permanent loss or destruction of Beneficiary's Checked-In Baggage during the Cover Period, save that the Company may, in its sole and absolute discretion, opt to reinstate or replace the Checked-In Baggage as an alternative to making payment to the Insured Beneficiary hereunder. Subject otherwise to all the other Standard Terms, conditions, limitations and exceptions of the Group Policy read with COI.

Special Conditions

- It is a condition precedent to the Company's Liability hereunder that upon discovering the loss of Checked In Baggage the Insured Beneficiary shall obtain a relevant Property Irregularity Report (PIR) from the Airline of the Aircraft in which the Insured lost His/Her checked in Baggage and submit the same to the Claims Administrator in the event of a Claim.
- The Company's liability to make payment shall not arise until liability is admitted and supported by documentary proof issued by the Airline of the Aircraft in which the Insured lost His/Her checked in Baggage.
- The Company's payment to the Insured Beneficiary will be reduced by any sum for which the Airline of the Aircraft in which the Insured lost His/Her checked in Baggage is liable to make payment.

ADDITIONAL COVERAGE UNDER THE GROUP POLICY AND COI

- Terrorism-
Death due to an act of Terrorism is also required to be covered under the Scheme.
- Earthquake-
Death due to an earthquake is also required to be covered under the Scheme.

EXTENSION OF COVERAGE-

- In case of short termination of flight due to any reason, if the Insured Beneficiary opt for the alternate mode of transportation arranged by Airlines up to the destination airport, then this part of journey of the Insured Beneficiary shall also be covered under the COI taken by Insured Beneficiary.
- In case of diversion of flight due to any reason, the coverage shall be for the diverted air route.

SECTION D) EXCLUSION- STANDARD

I. GENERAL EXCLUSION

The Insurance Company shall not be liable to make any payment under this benefit in respect of the following:

- Accident due to breach of law with criminal intent
- Accidents due to disturbance of conscious, strokes, fits or convulsions which affect the entire body
- From intentional self-injury, suicide (whether sane and insane) or attempted suicide.
- Whilst engaging in any sort or form of adventurous sport
- Influence of intoxication, liquor or drugs.
- Claim on account of Injury due to **Accident** prior to the date & time of flight & post the date & time of flight would be excluded from the scope of the Policy.
- Claim in instances wherein ticket was booked by the Policy Holder but however the Aircraft was not boarded by Insured Beneficiary. This is irrespective of whether the air travel ticket of Airline was cancelled or not.

SECTION D) EXCLUSION- SPECIFIC

I. TOTAL LOSS OF CHECKED IN BAGGAGE

- The Accompanied or cabin baggage
- Partial destruction of baggage or contents missing from the baggage.

SECTION E) GENERAL TERMS AND CLAUSES- STANDARD GENERAL TERMS AND CLAUSES

1. Condition Precedent to Admission of Liability

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

2. Complete Discharge

Any payment to the Insured Beneficiary or His/ Her nominees or His/ Her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the Certificate of Insurance shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

3. Fraud

If any claim made by the Insured Beneficiary, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Beneficiary or anyone acting on his/her behalf to obtain any benefit under the Certificate of Insurance read with Group Policy, all benefits under this Certificate of Insurance read with Group Policy shall be forfeited.

Any amount already paid against claims made under the Certificate of Insurance which are found fraudulent later under this Certificate of Insurance shall be repaid by all recipient(s)/Insured Beneficiary, who has made/received that particular claim, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Beneficiary or by His/ Her agent, with intent to deceive the Insurer or to induce the Insurer to issue an insurance Group Policy or Certificate of Insurance:

- the suggestion, as a fact of that which is not true and which the Insured Beneficiary does not believe to be true;
- (b) the active concealment of a fact by the Insured Beneficiary having knowledge or belief of the fact;

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(c) any other act fitted to deceive; and

(d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim under Certificate of Insurance on the ground of fraud, if the Insured Beneficiary/beneficiary can prove that the misstatement was true to the best of His/ Her knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the Insurer. Onus of disproving is upon the Insured Beneficiary, if alive, or His/Her Legal heirs.

4. Cancellation:

(a) Cancellation of Master Policy:

The Company may cancel the Master Policy by giving 15 days' notice to Master Policy Holder and or due to Master Policy Holders misrepresentation, fraud, non-disclosure of material facts, if any false statement or declaration is made or used and or if the Cancellation of Master Policy is required due to regulatory requirements.

The Master Policy may be cancelled by the Policy Holder at any time before the expiry of the Master Policy Period by giving at least 15 days written notice to the Company.

(b) Cancellation of Certificate of Insurance:

In case of cancellation of tickets, then automatic refund of complete premium will be made to IRCTC. The details of the same will be provided by IRCTC to Insurance Company on daily basis.

5. Terms and conditions of the Group Policy

The Terms and Conditions contained herein and in the Group Policy Schedule/ Certificate of Insurance shall be deemed to form part of the Group Policy and Certificate of Insurance and shall be read together as one document.

6. Dispute Resolution (Applicable only in cases where this Policy is issued under Commercial Lines of Business)

"The Insurer and Insured may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this Policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

Note : 1. Wherever this Policy is issued under retail lines of business, Arbitration clause shall not be applicable.

2. Arbitration clause shall not be applicable in case of Policies issued under commercial lines of business where Insured has specifically consented for no arbitration clause and no arbitration terms have been annexed to the Policy Schedule/Policy.

7. Grievance Redressal Procedure

Welcome to Bajaj Allianz and Thank You for choosing us as Your insurer.

Please read Your policy and Certificate of Insurance.

The policy and Certificate of Insurance set out the terms of Your contract with us. Please read Your policy and Certificate of Insurance carefully to ensure that the cover meets Your needs.

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. If You are dissatisfied We would like to inform You that We have a procedure for resolving issues, as mentioned herein below. Please include our policy number in any communication. This will help us deal with the issue more efficiently. If You don't have it, please call our Branch office.

First Step

Initially, We suggest You contact the Branch Manager / Regional Manager of the local office. The address and telephone number will be available in the policy.

Second Step

Naturally, We hope the issue can be resolved to Your satisfaction at the earlier stage itself. But if You feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Bajaj Allianz General Insurance Co. Ltd

Bajaj Allianz House, Airport Road

Yerawada, Pune 411006

E-mail: bagichelp@bajajallianz.co.in

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Call : 1800-225858 (free calls from BSNL/MTNL lines only)
1800-1025858 (free calls from Bharti users – mobile /landline) or020-30305858

Grievance Redressal Cell for Senior Citizens

Senior Citizen Cell for Insured Beneficiary who are Senior Citizens
'Good things come with time' and so for our customers who are above 60 years of age We have created special cell to address any health insurance related query. Our senior citizen customers can reach us through the below dedicated channels to enable us to service them promptly

Health toll free number: 1800-103-2529

Exclusive Email address: seniorcitizen@bajajallianz.co.in

If You are still not satisfied, You can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned in annexure I:

Note: **Note:** Address and contact number of Governing Body of Insurance Council
Council For Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.

Tel.: 022 - 69038801/03/04/05/06/07/08/09

Email: inscoun@cioins.co.in

Cashless facility offered through network hospitals of Bajaj Allianz only. Cashless facility at 3300+ Network hospitals PAN India. Please visit our website for list of

network hospitals and network Diagnostic Centres , Website: www.bajajallianz.com or get in touch with 24*7 helpline number: 1800-103-2529 (toll free) / 020-30305858

SECTION E) GENERAL TERMS AND CLAUSES- SPECIFIC TERMS AND CLAUSES**1. Non-Disclosure of Information**

The Certificate of Insurance shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or on non-disclosure in any material particular in the proposal, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured Beneficiary or any one acting on His/Her behalf to obtain any benefit under this Certificate of Insurance.

2. Reasonable Care

The Insured Beneficiary shall take all reasonable steps to safeguard against any **Accident** or Injury that may give rise to any claim under COI.

3. Observance of terms and conditions

The due observance and fulfilment of the Standard Terms and Conditions and endorsement of this Group Policy and COI in so far as they relate to anything to be done or complied with by the Insured Beneficiary, shall be a condition precedent to any liability of the Company to make any payment under the COI read with this Group Policy.

4. Electronic Transactions

a. The Policy Holder and the Insured Beneficiary agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Group Policy or COI or the Terms and Conditions thereunder, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed by the Company from time to time.

b. Notice & Communication:

- i. Any notice, direction, instruction or any other communication related to the Group Policy should be made in writing.
- ii. Such communication shall be sent to the address of the Company specified in the Certificate of Insurance or through registered email.

The Company shall communicate to the Insured at the address mentioned in the Certificate of Insurance or through any other electronic mode mentioned hereinabove.

5. Laws governing the Contract

1. This contract shall be exclusively governed by the laws of India for the time being in force.
2. Irrespective of the place of performance or place of payment under the contract, the contract shall be deemed to have been made at New Delhi.

6. Entire Contract

The Certificate of Insurance issued to the Insured Beneficiary read with read with Terms and Conditions therein and this Group Policy constitutes the complete contract of insurance for the Insured Beneficiary. No change or alteration in this Group Policy or Certificate of Insurance shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement to the Policy/Certificate of Insurance.

7. Possibility of Revision of Terms of the Policy Including the Premium Rates

(i) During the Policy Period, the Company in concurrence with IRCTC/Group Manager, with prior approval of IRDAI, may revise or modify the Standard Terms and Conditions of the Group Policy and COI including the premium rates. Any such change in Standard Terms and Conditions shall come into effect after 90 days from the date of intimation to IRCTC/Group Manager. The Insured Beneficiary(s) to whom COI will be issued and having the risk commencement date on 91st day or thereafter from the date of such intimation shall be governed by the revised Standard Terms and Conditions and or premium rates.

(ii) After expiry of Policy Period under Group Policy, the Company will review and there is possibility of revision/modification of the Standard Terms and Conditions of the Group Policy and COI including the premium rates. Any renewal of Group Policy shall be as per such revisions/modifications of the Standard Terms and Conditions of the Group Policy and COI including the premium rates.

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8. Jurisdiction of Courts

The Courts of New Delhi shall alone have jurisdiction to decide any dispute arising out of or in respect of the contract.

SECTION E) GENERAL TERMS AND CLAUSES- OTHER TERMS AND CLAUSES

1. CLAIMS SETTLEMENT

I. Claims Settlement process

- i. After receipts of last required documents, Insurance Company shall process the claim within 15 days of the receipt of last required documents. Admissible claim amount will be paid in INR.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 15 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 30 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 30 days the Insurer shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

II. Claims intimation:

Claims intimation should be immediate but not later than 4 months after the Aircraft in which the Insured event has taken place. The intimation can be done through:-

- a. Online through site of Insurance Company
- b. Call centre of Insurance Company or
- c. By registered post or courier

III. Documentation required:

- a. In case of death:
 - Death Certificate
 - Report of the Airline Authority confirming the **Accident** of Aircraft in which the Insured Beneficiary/s travelled/travelling.
 - Report of the Airline Authority carrying the details of the passengers declared dead.
 - Duly Completed Personal Accident Claim Form signed by Nominee / Legal Heir along with the NEFT mandate details & cancelled cheque
 - Photo identity proof of nominee
 - For Death Claims, claim will be settled only to nominee declared at the time of buying COI through IRCTC portal
 - In absence of nominee, claim will be paid to Legal Heir only – as per Legal Heir / Succession Certificate
 - Medical Certificate from a Medical Practitioner.
 - Medical records (if required) to support the claim.
- b. In case of Permanent Total Disability
 - Report of the Airline Authority confirming the **Accident** of Aircraft in which the Insured Beneficiary/s travelled/travelling.
 - Report of attending doctor confirming the extent of disability.
 - Duly Completed Personal Accident Claim Form signed by insured / Nominee
 - Medical records/IPD papers (if required)
 - Attested copy of disability certificate from Local Civil Surgeon or certification from competent Medical Physician/Surgeon if Insured Beneficiary continues with His/Her stay post Permanent Total Disability in overseas may be considered
 - Attested copy of FIR.(if required)
 - All X-Ray / Investigation reports and films supporting to Permanent Total Disability.
 - Claim form with NEFT details & cancelled cheque of the Insured Beneficiary
 - Photograph before & after Permanent Total Disability
 - Medical Certificate from a Medical Practitioner
- c. In case of Total Loss of Checked In Baggage
 - Claim Form (to be filled and signed by Insured Beneficiary)
 - PIR report (Property Irregularity Report) (to be obtained from the Airline authorities)
 - Letter from the airlines accepting the liability for loss of checked In Baggage.
 - Proof of compensation received from airlines
 - NEFT form and Cancelled cheque stating insured's / Claimant Indian Bank account details

All documents related to claims should be submitted to:

Health Administration Team
Bajaj Allianz General Insurance Co. Ltd
2nd Floor, Bajaj Finserv Building
Viman Nagar, Pune 411014
Toll Free no: 1800 209 5858

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ANNEXURE I- OMBUDSMEN DETAILS

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL - Insurance Ombudsman Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
DELHI - Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

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<p>GUWAHATI - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad -500004. Tel.: 040-23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p>JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, JeevanNidhi-II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur -302005. Tel.: 0141- 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM - Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam -682015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA - Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW - Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar..</p>
<p>MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz(W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).</p>

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<p>NOIDA - Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, HarDOI, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA - Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune-411030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>

“List of Ombudsman offices established by the Central Government for redressal of grievance are also available at <https://www.cioins.co.in/Ombudsman>”

Note: Address and contact number of Governing Body of Insurance Council:

Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W), Mumbai - 400 054.
E-mail: inscoun@cioins.co.in, **Tel:** 022 -69038800/69038812, **Website:** <https://www.cioins.co.in>