

**BHARAT BHRAMAN INSURANCE POLICY FOR SCHEDULED AIRLINE OPERATORS**

**CUSTOMER INFORMATION SHEET**

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

Sl No	Title	Description	Policy Clause Number
1	<b>Name of Insurance Product</b>	Bajaj Allianz Bharat Brahman Insurance Policy For Scheduled Airline Operators	
2	<b>Policy Number</b>	Kindly refer to Your Policy schedule	
3	<b>Type of Insurance</b>	Domestic Travel Pay-outs are mixed Indemnity and or Benefit payment basis.	
4	<b>Sum Insured (Basis)</b>	Kindly refer to Your Policy schedule	
5	<b>Policy Coverage (What the Policy Covers)</b>	<b>Coverages</b>	Section C
		<b>Personal Accident:</b> A. Death The Company will pay the Sum Assured, if during the policy period the Insured Person sustains Accidental Bodily Injury which directly and independently of all other causes results in Death of the insured person within twelve (12) months from the Date of accident  B. Permanent Total Disablement The Company will pay the Sum Assured, if during the policy period the Insured Person sustains Accidental Bodily Injury which directly and independently of all other causes results in permanent total disability of the insured person within twelve (12) months from the Date of accident  Additional Benefits: i) Child Education Bonus If the company has accepted a claim under Death or Permanent Total Disability then the company will make an additional onetime payment of 2% of Sum Insured per dependent child towards the Cost of Education of up to two of your dependent children who were under the age of 21 and who were studying at the date of insureds accident	Section C.1
		<b>Accidental Hospitalization Expense:</b> In-patient Hospitalization Treatment Medical Expenses incurred due to admission to a Hospital for Accidental Bodily Injury, longer than 24 consecutive hours.	II
		<b>Hospital Daily allowance</b> Daily Allowance for each continuous and completed period of 24 hours of Hospitalisation necessitated solely by reason of the said Accidental Bodily Injury for a maximum period of 5 days per Policy Period	III
		<b>Emergency Medical Evacuation</b> Medical Evacuation to the nearest hospital from the spot of Accident or transferring the Insured Person from the Hospital where he/ she was admitted initially to another hospital with higher medical facilities in the same city/town/village a by an ambulance service a hospital in India required as a result of Accidental Bodily Injury occurring during an Insured Journey	IV
<b>Repatriation of Remains</b> The Company will indemnify, for repatriation of the remains of the insured's body to the place of residence in India stated in the policy document or the expenses incurred for the burial or cremation of the Insured in the place where the death has occurred	V		

	<p><b>Trip Cancellation</b>                  The company will indemnify the difference between the cost of original ticket and the refund amount received, following the necessary and unavoidable cancellation of the Journey during policy period, due to reasons specified.</p>	V
	<p><b>Delay of Checked In Baggage</b>                  The company will pay amount towards the Insured's 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 6 hours beyond the time of the Insured's arrival at the intended destination within India</p>	VII
	<p><b>Loss of Checked Baggage</b>                  The company will pay for complete and permanent loss or destruction of the Insured's Checked in Baggage</p>	VIII
	<p><b>Trip Curtailment</b>                  The company will indemnify the reasonable additional expenses incurred following necessary curtailment (Shortening and / or alteration) of the journey during the policy period resulting in insured having to directly return to the hometown, where he/she started his/her Journey</p>	IX
	<p><b>Trip Delay by Scheduled Aircraft</b>                  The Company shall indemnify the reasonable charges incurred for meals and lodging which are not provided by the Airline free of charge, if the aircraft on which You have booked to travel with in India is the delayed beyond 6 hours than the original scheduled departure time during the policy period</p>	X
	<p><b>Emergency Hotel Extension</b>                  The Company will indemnify for claims made in respect of the cost of emergency hotel extension of the Insured and his\her family members during the policy period, due to reasons specified.</p>	XI
	<p><b>Missed Connection</b>                  The Company will indemnify the insured for Reasonable Additional Expenses for Missed Connection during the policy period if                  a) The aircraft on which You have booked to travel within India is delayed beyond 6 hours than the original scheduled arrival time at the destination of the connecting flight/train resulting in You missing the connecting flight/train.</p>	XII
	<p><b>Personal Liability</b>                  The Company will indemnify the Insured against any legal liability incurred by the Insured, arising out of Accidental Bodily Injury or Accidental Property Damage occurring during an Insured Journey</p>	XIII
	<p><b>Bounced Hotel</b>                  The Company shall indemnify the cost of additional expenses incurred on account of denial of hotel services by the suppliers with whom the insured had booked the hotel services on confirmed basis during the policy period. The additional expenses shall include:                  1. Transportation to the alternative hotel,                  2. Cost of up gradation to a superior class of hotel if required</p>	XIV
	<p><b>Compassionate Visit by a Family Member</b>                  The Company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier of a family member, In the event if the insured is hospitalized as a result of an accidental injury or sickness covered</p>	XV
	<p><b>Loss of Baggage</b>                  The company shall pay for loss of baggage of the Insured due to theft, larceny, robbery or hold up during the journey during policy period.</p>	XVI
	<p><b>Home Burglary Insurance</b>                  The policy is extended to y is extended to you for claims made in respect of loss of or damage to contents of your home in India located at the address</p>	XVII

		mentioned in the policy schedule caused by actual or attempted Burglary and/or Robbery after the commencement of the Journey during the policy period.	
<b>6</b>	<b>Exclusions (What the policy does not cover)</b>	<p><b>General Exclusions applicable to Base and Optional covers</b></p> <ol style="list-style-type: none"> <li>1. Any Pre-existing Condition(s) and complications arising out of or resulting therefrom;</li> <li>2. Through suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness,</li> <li>3. Whilst engaging in Adventure Sports unless specifically insured,</li> <li>4. While under the influence of liquor or drugs , alcohol or other intoxicants,</li> <li>5. Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony , riot , crime, misdemeanor , civil commotion</li> <li>6. Whilst engaging in 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 India</li> <li>7. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs,</li> <li>8. As a result of any curative treatments or interventions that you carry out or have carried out on your body,</li> <li>9. Arising out of your participation in any police ,naval, military or air force operations whether peace or in war in the form of military exercises or war games or actual engagement with the enemy, Whether foreign or domestic,</li> <li>10. Your consequential losses of any kind or your actual or alleged legal liability.</li> <li>11. Venereal or sexually transmitted diseases,</li> <li>12. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused,</li> <li>13. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these,</li> <li>14. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority, or</li> <li>15. ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel,</li> <li>16. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment,</li> <li>17. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Airlines;</li> <li>18. Any Claim caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy Effective Date,</li> <li>19. No benefit under this policy would be paid under this policy, unless the nature &amp; extent of injury is established medically with appropriate investigation reports &amp; certified by the treating doctor</li> <li>20. Expenses incurred on neck belts, wrist bandages, walking sticks, abdomen belts, CPAP and any other similar external aid /devices, the use of which has been necessitated following an accident.</li> <li>21. Medical Expenses relating to any hospitalization primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.</li> <li>22. Medical expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical</li> </ol>	Section D.

	<p>23. practitioner round the clock. This exclusion is however not applicable for any day care treatment taken for the accidental bodily injury in a day care center/ hospital.</p> <p><b>Exclusion specific to Optional Covers</b>  <b>Accidental Hospitalization Expense</b></p> <ol style="list-style-type: none"> <li>1. Any stay in Hospital for an Injury due to Accident wherein Inpatient care is not warranted</li> <li>2. Any Hospitalization for treatment of pre-existing disability, illness, condition or injury.</li> <li>3. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self-medication or any treatment that is not scientifically recognized.</li> <li>4. Vaccination and inoculation of any kind unless forming part of treatment for Injury</li> <li>5. Vitamins and tonics unless forming part of treatment for Injury</li> <li>6. Aesthetic treatment, cosmetic surgery and plastic surgery</li> <li>7. Treatment taken from persons not registered as Medical Practitioners</li> <li>8. Any other medical or surgical treatment except as may be necessary solely as a result Injury.</li> <li>9. Any treatment taken outside India.</li> <li>10. Whilst engaged in adventure sports unless opted for adventure sports benefit</li> <li>11. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring</li> <li>12. hospitalization.</li> <li>13. Experimental, unproven or non-standard treatment.</li> </ol> <p><b>Exclusion Applicable to Hospital Daily Allowance:</b></p> <ol style="list-style-type: none"> <li>1. Any Hospitalization for an existing disability from a previous Accident which has occurred prior to the First inception of this Policy.</li> <li>2. Any stay in Hospital for an Injury due to Accident without undertaking any treatment.</li> <li>3. Any Hospitalization for Accidental Injury aggravated by an existing disability or pre-existing illness / condition / injury.</li> <li>4. Any Hospitalization due to an Accidental Injury where the treatment is undertaken by a family member and self-medication or any treatment that is not scientifically recognized.</li> <li>5. Vaccination and inoculation of any kind unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.</li> <li>6. Vitamins and tonics unless forming part of treatment for Injury due to an Accident as prescribed by the Medical Practitioner.</li> <li>7. Aesthetic treatment, cosmetic surgery and plastic surgery unless necessitated due to Accident or as a part of any Injury.</li> <li>8. Treatment taken from persons not registered as Medical Practitioners under respective Medical Councils.</li> <li>9. Any other medical or surgical treatment except as may be necessary solely as a result of Injury.</li> <li>10. Any treatment taken outside India.</li> <li>11. Whilst engaged in adventure sports unless opted for adventure sports benefit.</li> <li>12. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.</li> <li>13. Experimental, unproven or non-standard treatment.</li> </ol> <p><b>Personal Liability</b>                  The Company shall not be under any liability to make payment for Claims arising out of:</p>	<p>fi</p>
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	<ol style="list-style-type: none"> <li>1. The Insured's liability to any employee (whether under a contract of or for services);</li> <li>2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker of the Insured, and any travelling companion of the Insured;</li> <li>3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:             <ol style="list-style-type: none"> <li>i. Livestock belonging to the Insured or in the Insured's care, custody or control;</li> <li>ii. Any willful, malicious, criminal or unlawful act, error, or omission;</li> <li>iii. The pursuit of any trade, business of profession, employment or occupation;</li> <li>iv. The ownership, possession or use of vehicles, aircraft, or watercraft;</li> <li>v. Whilst engaged in adventure sports unless insured has taken the adventure sports optional cover</li> <li>vi. The use of rearms or any other dangerous or hazardous activity;</li> </ol> </li> <li>4. The use or misuse of any alcohol, hallucinogenic substance, drugs or drug addiction;</li> <li>5. The supply of goods or services;</li> <li>6. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).</li> <li>7. Any professional liability arising out of the insured's profession/activities.</li> <li>8. We shall not be liable for any payment under this cover until the Indian court provides judgment or awards with regards to third party civil claims arising out of Accidental Bodily Injury or Accidental Property Damage.</li> </ol> <p><b>Repatriation of Remains</b></p> <ol style="list-style-type: none"> <li>1. Death on account of 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. Death on account of treatment of any Sickness or disease or surgery of any kind except surgery as a result of accidental bodily injury.</li> <li>3. Death on account of Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)</li> <li>4. Death on account of any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.</li> <li>5. Experimental, unproven or non-standard treatment.</li> <li>6. Treatment for any other system other than modern medicine (also known as Allopathy)</li> <li>7. Accidental Bodily Injury that the Insured meets with:             <ol style="list-style-type: none"> <li>a. Through deliberate or intentional, unlawful or criminal act, error, or omission.</li> <li>b. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.</li> <li>c. As a result of any curative treatments or interventions that you carry out or have carried out on your body.</li> <li>d. Arising out of 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.</li> </ol> </li> <li>8. Insured's consequential losses of any kind or your actual or alleged legal liability.</li> </ol> <p><b>Trip Cancellation</b></p>	
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		<p>2. For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.</p> <p><b>Loss of Baggage</b></p> <ol style="list-style-type: none"> <li>1. Any event occurring from the Insured Person's negligence, or acting in a non-prudent manner, or leaving personal belongings unattended in a public place.</li> <li>2. Jewelry and Valuables</li> <li>3. Loss or theft which has not been reported to the Police within 24 hours of discovery of loss.</li> <li>4. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or electrical or mechanical derangement of any kind.</li> <li>5. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.</li> <li>6. Hired or borrowed property or equipment.</li> <li>7. Property of the Insured Person which has been entrusted to a third party.</li> <li>8. Claims relating to loss, damage or theft/burglary from an unattended vehicle.</li> <li>9. Claims arising from confiscation or detention by customs or other lawful of officials and authorities.</li> <li>10. Claims in respect of documents of any kind.</li> <li>11. Loss or damage to or theft of spectacles, sunglasses, contact lenses, suitcases and umbrellas.</li> <li>12. Items which have not been noted on the police report, or Property Irregularity Report</li> <li>13. 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.</li> <li>14. Breakage, Cracking or Scratching of Cameras, Binoculars, Lenses, Musical Instruments and similar articles of brittle or fragile nature unless caused by the Insured Peril.</li> <li>15. Loss or damage to Personal belongings left in a vehicle overnight.</li> <li>16. Loss or damage to laptops and mobile phones.</li> <li>17. 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.</li> <li>18. 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;</li> <li>19. Loss arising out of mysterious disappearance of the personal belongings</li> <li>20. Loss occasioned through the willful act of the Insured or any willful act of any other person with a connivance of the Insured.</li> </ol>	
7	<b>Waiting Period</b>	Not Applicable	
8	<b>Financial Limits of Coverage</b>	Missed Connection - Time Deductible of 6 Hours For Scheduled Airlines Delay of Checked Baggage- Time Deductible of 6 Hours Trip Delay By Scheduled Aircraft- Time Deductible of 6 Hours Loss of Baggage - 10% of the admissible claim amount in respect of each and every claim.	
9	<b>Claims/claims procedure</b>	<p><b>Claims Procedures</b></p> <p><b>Reimbursement Claim Procedure of All Sections</b></p> <ol style="list-style-type: none"> <li>i. 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>ii. Prompt submission of the required documents will help the claim processing unit assess your claim efficiently</li> </ol>	Section E

		<p>iii. In order to expedite processing of the claim you must send the documents immediately via email at <a href="mailto:travel@bajajallianz.co.in">travel@bajajallianz.co.in</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.bajajallianz.com/download-documents/other-information/GRO-List.pdf">https://www.bajajallianz.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.bajajallianz.com/branch-locator.html">www.bajajallianz.com/branch-locator.html</a>                      Register your grievances / complaints on our website:  <a href="http://www.bajajallianz.com/about-us/customer-service.html">www.bajajallianz.com/about-us/customer-service.html</a></p> <p>c) E-mail</p> <ul style="list-style-type: none"> <li>• Level 1: <a href="mailto:bagichelp@bajajallianz.co.in">bagichelp@bajajallianz.co.in</a> and for senior citizens to <a href="mailto:seniorcitizen@bajajallianz.co.in">seniorcitizen@bajajallianz.co.in</a></li> <li>• 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@bajajallianz.co.in">ggro@bajajallianz.co.in</a></li> <li>• 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</li> </ul> <p>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 <a href="http://www.cioins.co.in/ombudsman">www.cioins.co.in/ombudsman</a></p>	Section E
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</p> <p>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.bajajallianz.com/travel-insurance-online/travel-insurance-documents.html>