

GROUP BUSINESS TRAVELER'S INSURANCE 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 |
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| 1 | Name of Insurance Product | Group Business Traveler's Insurance Policy | |
| 2 | Policy Number | Kindly refer to Your Policy schedule | |
| 3 | Type of Insurance | Overseas 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) | Coverages _Base Covers | Section C Part 1 |
| | | Personal Accident: The Company will pay the Sum Assured if the Insured sustains Accidental Bodily Injury during the course of The Insured Journey and such Bodily Injury within 12 months of the date results in a. Insured's death b. Permanent Total Disablement | Section 1. |
| | | Accidental Death and Disability (Common Carrier): In addition to the Personal Accident cover, The Company will pay additional sum insured if the insured sustains Accidental Bodily Injury during the course of the insured's overseas journey while travelling in a common carrier such as rail, bus, tram or aircraft Insured's Death or Permanent Total Disablement. | Section 2. |
| | | Hijack cover: The Company will pay the sum specified, for each 24hour period the insured is detained by hijackers following hi-jacking of any aircraft in which the insured is travelling. | Section 3. |
| | | Trip Delay: The Company shall pay the Insured person the amount specified for the period of Trip delay or part thereof specified in the certificate of Insurance if original scheduled departure time of the air craft by which the insured person has booked his/her ticket(s) to travel from Republic of India or travel to Republic of India including his/her connecting flights is delayed beyond the deductible specified | Section 4. |
| | | Delay of Checked Baggage: 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 beyond the deductible specified time of the Insured's arrival at the intended destination outside of India | Section 5. |
| | | Loss of Checked Baggage: The company will pay for complete and permanent loss or destruction of the Insured's Checked in Baggage | Section 6. |
| | | Trip Cancellation: The company will indemnify for loss of personal accommodation or travel 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 prior to its commencement. | Section 7. |
| | | Trip Curtailment: The company will indemnify for loss of personal accommodation or travel charges paid or contracted to be paid by the insured, which are not recoverable from any other source, following the necessary and unavoidable curtailment (the cutting short by early return to India) of the trip | Section 8. |
| Loss of Passport: The company will pay for expenses incurred for issuance of duplicate or fresh passport in event of loss of passport. | Section 9. | | |

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| | <p>Missed Connection: The Company shall indemnify the Insured person for the additional expenses incurred for rebooking of flights in the same class, purchase of medicines, food and toiletries if arrival of the Flight on which the insured is booked to travel from the airport of origin of journey arrived late at the connecting flight destination resulting in the insured person's missing the connecting flight</p> | Section 10. |
| | <p>Emergency Cash Assistance Service: This is only an assistance service provided where in case insured requires emergency cash flow following incidents like theft/burglary of luggage/money or hold up. We or our Claims Administrator shall co-ordinate with Insureds relatives in India to provide emergency cash or collect the amount & arrange for the transfers up to the limit specified in the Certificate of Insurance</p> | |
| | <p>Optional Covers</p> | Section C Part 2 |
| | <p>Medical Expenses, Medical Evacuation and Repatriation: The Company will indemnify for</p> <ol style="list-style-type: none"> a. Medical and related expenses incurred for treatment outside India b. Medical Evacuation to a hospital in India required as a result of Accidental Bodily Injury and/or Sickness and/or Disease occurring or having first manifested itself during an Insured Journey c. Repatriating the Insured's remains to India, or upto an equivalent amount for the burial or cremation of the Insured in the country where the death occurred | 1. |
| | <p>Emergency Dental Expenses: The Company shall indemnify the Insured Person, for Reasonable and Customary Charges incurred for the Dental Treatment undergone outside India for immediate relief of sudden acute dental pain to one or more of the insured Person's natural teeth.</p> | 2. |
| | <p>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</p> | 3. |
| | <p>Personal Liability: 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> | 4. |
| | <p>Difference in airfare due to delayed or early return: The Company shall indemnify the Insured Person for the difference in Airfare for economy class return ticket between original return ticket and new ticket which had to be purchased for an early or delayed return due to</p> <ol style="list-style-type: none"> a) Hospitalization for treatment of illness or accident to the Insured Person at the overseas location resulting in an early or delayed return from the scheduled return date on the advice of the attending physician | 5 |
| | <p>Loss of Personal Belongings: The Company shall indemnify the Insured person for the loss or damage of Personal Belongings due to theft, larceny, robbery or hold up anywhere outside India during the Cover period. In the event of claim for loss of Indian or International driving license at the overseas location company shall pay fees/charges incurred for obtaining a new driving license by government authority</p> | 6. |
| | <p>Loss of Laptop/Tablet: The Company will indemnify the Insured for the loss due to Theft of his/her laptop/Tablet during the journey abroad and within the Policy Period, subject to the Claim Settlement Criteria</p> | 7. |
| | <p>Compassionate Visit: The Company shall indemnify the Insured Person, subject to a maximum of the Sum Insured stated in the Certificate of Insurance, for the actual cost of to and fro economy class transportation by the most direct and cost effective route via a common carrier and hotel accommodation of a Family member</p> | 8. |
| | <p>Replacement and Rearrangement of Staff: The Company shall indemnify the policy holder for reasonable additional expenses incurred for to and fro travel expenses and accommodation up to maximum of 3 Days necessarily incurred for the replacement of the Insured Person if the Insured</p> | 9 |

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| | | Person is unable to carry out his occupational duties for a period of more than 10 days | |
| | | Bail Bond Insurance: The Company shall indemnify the Insured Person subject to a maximum of the Sum Insured the expenses incurred towards the bail amount for release from arrest .if the Insured Person is arrested for any inadvertent law breaking during his/her travel overseas. | 10. |
| | | Home Burglary, Theft and Robbery Insurance: The company will indemnify the insured for claims made in respect of loss of or damage to contents of the insured's home in India caused by actual or attempted Burglary and/or Robbery during the policy period | 11. |
| | | Pre – Existing Illness Cover: The Company shall indemnify the Insured Person for the Medical and related expenses incurred by the Insured Person in a Hospital outside India for medical treatment of Pre-Existing Illnesses provided the Hospitalization has occurred during the Cover period. | 12. |
| | | Personal Accident Cover in India: The Company shall pay the Sum Insured mentioned under this optional cover to the Insured Person for the Accidental Bodily Injury Sustained during his/her travel: <ul style="list-style-type: none"> i. from home to airport provided the domestic travel takes place within 24 hours of time of boarding the transport for his overseas departure and ii. from Airport to home provided the domestic travel has occurred within 24 hours of his/her arrival back to India | 13. |
| 6 | Exclusions (What the policy does not cover) | <p>General Exclusions Applicable to All Sections</p> <ol style="list-style-type: none"> 1. Insured's participation in any naval, military or air force operations 2. War, invasion, acts of foreign enemy, hostilities etc. 3. The loss or destruction or damage to any property or any loss or expenses arising from 4. Ionising radiation or contamination by radioactivity form any nuclear waste, 5. radioactive, toxic, explosive or other hazardous properties of any explosive 6. Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof 7. Insured's actual or attempted engagement in any criminal or other unlawful act. 8. Any consequential losses. 9. Travel to any country against whom the Republic of India has imposed general or special travel restrictions. 10.The Insured Person engaging in air travel unless he flies as a passenger on an Airline. 11.Through suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness <p>Exclusion specific to Personal Accident,</p> <ol style="list-style-type: none"> 1. Suicide, attempted suicide or willfully self-inflicted injury or illness, alcoholism, drunkenness or the abuse of drugs. <ol style="list-style-type: none"> 1. The participation of the Insured Person in any Hazardous Activity as defined in the Policy 2. 3. The participation of the Insured Person in riding or driving in races or rallies. 3. 4. Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the insured person is in possession 4. of a current full international driving license 5. 5. Losses arising from accidents while riding a two wheeler is wearing a safety crash helmet. 6. 6. Losses arising directly or indirectly on account of engagement in any criminal or illegal act | Section D. |

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| | <p>Accidental Death and Disability (Common Carrier) 1. Suicide, attempted suicide or willfully self-inflicted injury, accidental bodily injury arising on account of alcoholism, drunkenness or the abuse of drugs. 2. Losses arising directly or indirectly on account of engagement in any criminal or illegal act</p> <p>Hijack Cover The Company shall not be liable for any claim under this policy if the Insured Person shall be involved as either principle or accessory in the hijack.</p> <p>Trip Delay 1. For any departure which is delayed as a result of the insured person or any other person who have arranged to travel with failing to check-in as per the procedure laid down by the airline. 2. For any delayed departure of the mode of transportation caused by strike or industrial action known to exist or was anticipated at the time the trip was booked.</p> <p>Delay of Checked Baggage 1. Delay of baggage when the intended travel destination is India. 2. Any purchase done in India 3. Any purchase done after receipt of delayed checked baggage</p> <p>Loss of Checked Baggage 1. The self-carried baggage. 2. Contents missing from the baggage. 3. Any Part or partial or complete destruction of baggage. 4. Valuables of any kind stored in the baggage. 5. Professional Equipment or instruments in the baggage</p> <p>Loss of Passport 1. Loss or damage to the Insured's passport 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. 3. Expenses incurred for reissuance of VISA</p> <p>Medical Expenses, Medical Evacuation & Repatriation 1. Medical expenses for any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India 2. The Company shall be under no liability to make payment in respect of i. any routine physical or other examination ii. For medical treatment obtained within the Republic of India iii. any expenses incurred in India unless authorized and approved by the Company in advance; 3. Medical Expenses incurred before the policy inception and beyond the expiry of Policy Period 4. Where the insured is: (a) Travelling against the advice of a Physician; or (b) Receiving or on a waiting list for specified medical treatment ; or (c) Travelling for the purpose of obtaining treatment; or (d) In receipt of a terminal prognosis for a medical condition 5. Treatment for any, Parkinson's and Alzheimer's disease. 6. Suicide, attempted suicide or willfully self-inflicted injury or illness, alcoholism, drunkenness or the abuse of drugs.</p> | |
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| | | <ol style="list-style-type: none"> 7. The participation of the Insured in winter sports, mountaineering caving or potholing, hunting or equestrian, skin diving etc. sports or any other hazardous or potentially dangerous sport 8. The participation of the Insured in riding or driving in races or rallies. 9. Losses arising from Accidents as a driver on motorized vehicles unless in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet. 10. Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless perils or if engaging in any criminal or illegal act. 11. Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or its complications 12. Well baby care including examinations and immunizations 13. Experimental, unproven or non-standard treatment. 14. Treatment by any other system other than modern medicine (also known as Allopathy). 15. Osteoporosis or pathological fracture (any fracture in an area where pre-existing Disease has caused the weakening of the bone) 16. The cost of external durable aids such as spectacles, contact lenses, and hearing aids, crutches etc. 17. Weight management services and treatment 18. Expenses incurred in connection with investigations and treatment for weak, strained, or flat feet, corns, calluses, or toenails; or the diagnosis and treatment of acne; or deviated septum, including sub mucous resection 19. Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure 20. Any non-medical expenses. 21. Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies, genetic disorders, stem cell implantation or surgery, or growth hormone therapy. 22. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction. 23. Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery. 24. Circumcision unless required for the treatment of Illness or Accidental bodily injury, cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender <p>Emergency Dental Expenses: The Company shall be under no liability to make payment in respect of</p> <ol style="list-style-type: none"> 1. Any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India 2. Any expenses incurred in India unless authorized and approved by the Company in advance; 3. The company shall be under no liability to make payment of any Medical Expenses incurred before the inception and beyond the expiry of Certificate of Insurance. <p>Personal Liability</p> <ol style="list-style-type: none"> 1. The Insured's liability to any employee 2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker or travelling companion 3. Any liability for Bodily Injury and/or Property Damage arising due to <ol style="list-style-type: none"> a) Livestock belonging to the Insured or in the Insured's care b) Any willful, malicious, criminal or unlawful act, error, or omission; c) The pursuit of any trade, business of profession, employment or occupation; | |
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| | | <p>d) The ownership, possession or use of vehicles, aircraft, or watercraft; e) Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity; f) The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or g) drug addiction; h) The supply of goods or services; i) Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence). j) Any professional liability arising out of the insured's profession/activities.</p> <p>Loss of Personal Belongings</p> <ol style="list-style-type: none"> 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. 2. Jewellery, Mobiles, coins or curios, 3. 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. 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. Loss or damage caused by Spilled fluid from cosmetic or beverage containers whilst in the baggage. 6. Hired or borrowed property or equipment. 7. Property of the Insured Person which has been entrusted to a third party. 8. Claims arising from confiscation or detention by customs or other lawful officials and authorities. 9. Claims in respect of documents of any kind. 10. Loss or damage to or theft of spectacles, sunglasses, contact lenses, suitcases and umbrellas. 11. Items which have not been noted on the police report, or Property Irregularity Report 12. 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 13. Breakage, Cracking or Scratching of Cameras, Binoculars, Lenses, Musical Instruments and similar articles of brittle or fragile nature unless caused by the Insured Peril. 14. Loss or damage to Personal belongings left in a vehicle overnight. 15. 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. 16. Loss of Checked baggage, passport, laptop/ tablet and mobile phones 17. 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; 18. Theft of the personal belongings whilst in the custody of any persons, other than the Insured Person. 19. Loss arising out of mysterious disappearance of the personal belonging 20. Loss occasioned through the willful act of the Insured Person or any willful act of any other person with a connivance of the Insured Person. <p>Loss of Laptop/Tablet:</p> <ol style="list-style-type: none"> 1. Electrical or mechanical breakdown of the laptop / tablet 2. Loss of software's or data in the laptop/ tablet and any consequential loss | |
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| | | <p>3. Loss or damage arising from detention, confiscation, destruction or requisition by or under the order of any Government and/or public or local authority</p> <p>4. Loss or damage arising for any reason, other than Theft</p> <p>5. Theft of the laptop/ tablet whilst in the custody of any persons, other than the Insured Person.</p> <p>6. Loss arising out of mysterious disappearance of the laptop/ tablet</p> <p>7. Claims relating to loss, damage or theft from an unattended vehicle unless the items were in a locked boot and not visible and where entry was effected by violent and forcible means</p> <p>8. Loss occasioned through the willful act of the Insured Person or any willful act of any other person with a connivance of the Insured.</p> <p>Bail Bond Insurance</p> <p>1. For any bail amount where the Insured Person has been charged for breaking the law with Criminal Intent</p> <p>2. For any bail amount where the Insured Person has been charged for over speeding in a vehicle</p> <p>Home Burglary, Theft and Robbery Insurance</p> <p>1. If the loss or damage occurs while the Insured Person's Home is Unoccupied continuously more than 180 days before date of actual or attempted Burglary, Theft and/or Robbery during the policy period.</p> <p>2. If the Insured Person and/ or his/her Family and/ or Domestic Staff are directly and / or indirectly in any way involved in or concerned with the actual or attempted Burglary.</p> <p>3. For any loss or damage to livestock, motor vehicles, money, securities for money, stamp, bullion, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, business books, manuscripts, documents of any kind, unset precious stones, jewellery, valuables, ATM or credit cards, Pedal Cycle (If kept outside Insured Person's home)</p> <p>Pre- Existing Illness Cover</p> <p>1. Any Medical Expenses incurred for treatment of Pre- existing condition(s) during the waiting period mentioned in the Certificate of Insurance</p> <p>Personal Accident Cover In India</p> <p>1. Accidental bodily injury arising on account of alcoholism, drunkenness or the abuse of drugs.</p> <p>2. The participation of the Insured Person in riding or driving in races or rallies.</p> <p>3. Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the Insured Person is in possession of a current full international driving license</p> <p>4. Losses arising directly or indirectly on account of engagement in any criminal or illegal act</p> | |
| 7 | Waiting Period | As opted and specified in Certificate of Insurance | |
| 8 | Financial Limits of Coverage | As opted and specified in Certificate of Insurance | |
| 9 | Claims/claim s procedure | <p>Claims Procedures</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>Applicable for all sections</p> | |

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| | | <p>a. You or your representative must provide documentation within 30 days of the loss, including a written claim and all supporting documents listed below.</p> <p>b. Prompt submission of the required documents will help the claim processing unit assess your claim efficiently</p> <p>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@bajajallianz.co.in.</p> <p>Turnaround time (TAT) for claim settlement: 1. Turnaround time (TAT) for claim settlement: 14 days working days from complete set of claim documents</p> <p>Helpline numbers Tollfree: +91 124617472</p> <p>Downloading /getting claim forms Travel Insurance Claim Process Accident Insurance Claim (bajajallianz.com)</p> | |
| 10 | Policy Servicing | <p>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.bajajallianz.com/download-documents/other-information/GRO-List.pdf</p> | |
| 11 | Grievances /Complaints | <p>Grievance Redressal Procedure: Toll-free number 1-800-209- 5858 or 020-30305858, Say “Hi” on WhatsApp on +91 7507245858 Branches for resolution of your grievances /complaints, the Branch details can be found on our website: www.bajajallianz.com/branch-locator.html Register your grievances / complaints on our website: www.bajajallianz.com/about-us/customer-service.html E-mail Level 1: bagichelp@bajajallianz.co.in and for senior citizens to seniorcitizen@bajajallianz.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@bajajallianz.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 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</p> | Section E |
| 12 | Things to remember | <p>Condition Precedent to Admission of Liability 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> | |
| 13 | Your Obligations | <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>Legal Disclaimer Note: 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>