

Plan C

Base Plan		
Coverages	Sum Insured (Rs.)	Deductible (Rs.)
Accidental Death and PTD (24 hrs)	3,00,000	Nil
Accidental Hospitalization Benefit	1,00,000	250
Emergency Medical Evacuation Benefit	15,000	Nil
Repatriation of Remains Benefit	15,000	Nil
Personal Liability Benefit	1,00,000	500
Accidental Hospital Cash Benefit	500 per day / 7 days	24 hrs

Add on	Sum Insured (Rs.)	Deductible (Rs.)
Accommodation Charges due to trip delay Rail/Flight	1500/day max 2days	6 hrs
Loss of Ticket - Rail/Flight following accident upto (Cost of duplicate ticket issuance & Cancellation Cost)	10,000	150
Family Transportation upto	10,000	Nil
Replacement of staff (Business Trip Only) upto	10,000	Nil
Missed Departure - Rail/Air following accident (Cost of duplicate ticket or cancellation charges)	10,000	150

Days Band	SWADESHPLAN-C	
	Excluding Addon	Including Addon
	18-65	18-65
1-4	225	256
5-7	240	273
8-12	262	305
13-20	304	251
21-30	321	377
31-60	351	412
61-90	378	443
91-366	2355	2993

Plan D

Base Plan		
Coverages	Sum Insured (Rs.)	Deductible (Rs.)
Accidental Death and PTD (24 hrs)	5,00,000	Nil
Accidental Hospitalization Benefit	2,00,000	250
Emergency Medical Evacuation Benefit	20,000	Nil
Repatriation of Remains Benefit	20,000	Nil
Personal Liability Benefit	2,00,000	500
Accidental Hospital Cash Benefit	1000 per day / 7 days	24 hrs

Add on	Sum Insured (Rs.)	Deductible (Rs.)
Accommodation Charges due to trip delay Rail/Flight	1500/day max 2days	6 hrs
Loss of Ticket - Rail/Flight following accident upto (Cost of duplicate ticket issuance & Cancellation Cost)	10,000	150
Family Transportation upto	10,000	Nil
Replacement of staff (Business Trip Only) upto	10,000	Nil
Missed Departure - Rail/Air following accident (Cost of duplicate ticket or cancellation charges)	10,000	150

Days Band	SWADESHPLAN-D	
	Excluding Addon	Including Addon
	18-65	18-65
1-4	344	374
5-7	365	397
8-12	398	440
13-20	460	509
21-30	487	543
31-60	531	594
61-90	576	640
91-366	2650	3288

Common Exclusions:

- All injuries that are existing at the time of commencement of this policy.
- Circumcision, cosmetic or aesthetic treatments of any description, change of life surgery or treatment, plastic surgery (unless necessary for the treatment of accidental bodily injury)

- The cost of spectacles, contact lenses, and hearing aids, crutches, artificial limbs and all appliances/devices etc.
- The Company shall be under no liability to make any payment of medical expenses incurred beyond the expiry of the Policy Period.
- The Company shall be under no liability to make payment hereunder in respect of any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following.

Where the insured is:

- Travelling against the advise of a Physician.
 - Travelling for the purpose of obtaining treatment.
- Suicide, attempted suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress of depression, alcoholism, drunkenness or the abuse of Drugs, accidents whilst under the influence of intoxicating liquor or drugs.
 - The participation of the Insured in winter sports, mountaineering (where ropes or Guides are customarily used), riding or driving in races or rallies, caving or Potholing, hunting or equestrian, sky diving or other underwater activity, etc.
 - All expenses on treatment/ investigations under taken outside India or any accident which has occurred outside India.
 - Any wilful, malicious, criminal or unlawful act, error, or omission.

The full range of benefits available and the exclusions that apply under the policy is detailed in the policy document. A copy of the policy wording is available on request, and will be sent to you upon the acceptance of your proposal. If you have any questions, please contact us or your insurance advisor.

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.



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Swades Yatra

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Bajaj Allianz General Insurance Company is a dynamic partnership between two giants: Bajaj Auto Ltd. India's largest 2 & 3 wheeler giant and diversified into Auto Finance, Steel, etc. & Allianz AG, Germany the world's largest insurance company with 700 subsidiaries across 70 countries. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz AG, and in-depth market knowledge and good will of Bajaj Auto. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

The Bajaj Allianz Advantage



Global expertise & local knowledge



Innovative packages to match individual needs



Quick disbursement of claims

Swades Yatra



Bajaj Allianz General Insurance has introduced a special Swades Yatra Policy for the domestic travellers. The Policy has four plans (Plan A to Plan D) all custom made to suit the requirements of the various domestic travellers.

For Whom is the Swades Yatra Policy ideal?

The Swades Yatra Policy is a comprehensive package which provides complete Personal Accidental benefit cover including hospitalization expenses as a result of accident.

Why do I need Domestic Travel Policy?

Travelling has become very frequent for business or leisure. The risk of accident increases with the increase in frequency of travel. Any accident would affect your finances either through the medical expenses incurred or loss of income to the family due to unfortunate circumstances like death or disability.

Who is eligible to take this policy?

Any individual in the age group 18 yrs to 65 yrs
Family discount of 10% is available.



In case of accident, hospitalization expenses & several add-on features are covered.



Protecting your journey from insecurities.

Which are the different plans and coverages available under Swades Yatra Policy?

A) The policy under its base plan provides the following coverage:

- a) Personal Accident cover in case of Accidental Injuries resulting into Death or Permanent Total Disability.
- b) Accidental Hospitalization Benefit wherein the medical expenses incurred during hospitalization as a result of accidental injuries sustained.
- c) The expenses incurred for Medical evacuation to the nearest hospital in a Hospital's Ambulance or an ambulance of a service provider.
- d) Repatriation of remains benefit to the place of residence as per the policy if the accidental death has occurred outside the Municipal limits.
- e) Accidental Hospital Cash Benefit fixed per day amount for every 24 hrs hospitalization as a result of an accident
- f) Personal Liability Benefits for any legal liability incurred in the insured's private capacity to pay damages for third party civil claims arising out of accidental bodily injury or accidental property damage.

B) The policy also has certain optional benefits which can be opted for, by payment of additional premium. This includes:

- a) Accommodation charges at hotels due to trip delay of Rail/Air journey
- b) Loss of ticket of Rail/Air
- c) Family transportation in case of visit to hospital
- d) Replacement of staff for business trip only
- e) Missed departure for Rail/Air
(Please refer to the policy terms and conditions for detailed coverage, exclusions, etc.)

The different plans along with the premiums available under Swades Yatra policy are as follows:

Plan A

Base Plan		
Coverages	Sum Insured (Rs.)	Deductible (Rs.)
Accidental Death and PTD (24 hrs)	1,00,000	Nil
Accidental Hospitalization Benefit	1,00,000	250
Emergency Medical Evacuation Benefit	10,000	Nil
Repatriation of Remains Benefit	10,000	Nil
Personal Liability Benefit	1,00,000	500
Accidental Hospital Cash Benefit	500 per day / 7 days	24 hrs

Add on	Sum Insured (Rs.)	Deductible (Rs.)
Accommodation Charges due to trip delay Rail/Flight	1500/day max 2days	6 hrs
Loss of Ticket - Rail/Flight following accident upto (Cost of duplicate ticket issuance & Cancellation Cost)	10,000	150
Family Transportation upto	10,000	Nil
Replacement of staff (Business Trip Only) upto	10,000	Nil
Missed Departure - Rail/Air following accident (Cost of duplicate ticket or cancellation charges)	10,000	150

Days Band	SWADESHPLAN-A	
	Excluding Addon	Including Addon
	18-65	18-65
1-4	171	201
5-7	180	214
8-12	198	242
13-20	231	280
21-30	245	301
31-60	267	329
61-90	288	353
91-366	2061	2699

Plan B

Base Plan		
Coverages	Sum Insured (Rs.)	Deductible (Rs.)
Accidental Death and PTD (24 hrs)	2,00,000	Nil
Accidental Hospitalization Benefit	1,00,000	250
Emergency Medical Evacuation Benefit	10,000	Nil
Repatriation of Remains Benefit	10,000	Nil
Personal Liability Benefit	1,00,000	500
Accidental Hospital Cash Benefit	500 per day / 7 days	24 hrs

Add on	Sum Insured (Rs.)	Deductible (Rs.)
Accommodation Charges due to trip delay Rail/Flight	1500/day max 2days	6 hrs
Loss of Ticket - Rail/Flight following accident upto (Cost of duplicate ticket issuance & Cancellation Cost)	10,000	150
Family Transportation upto	10,000	Nil
Replacement of staff (Business Trip Only) upto	10,000	Nil
Missed Departure - Rail/Air following accident (Cost of duplicate ticket or cancellation charges)	10,000	150

Days Band	SWADESHPLAN-B	
	Excluding Addon	Including Addon
	18-65	18-65
1-4	196	225
5-7	208	243
8-12	227	271
13-20	264	312
21-30	279	335
31-60	305	366
61-90	329	394
91-366	2258	2896