b. Any willful, malicious, criminal or unlawful act, error, or omission;

c. The pursuit of any trade, business of profession, employment or occupation;

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 drug addiction;

g. The supply of goods or services;

h. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

I. Any professional liability arising out of the insured's profession/activities.

Trip Delay

However, the Company will not pay,

1. For any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airline.
2. For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
3. If the air craft is taken out of service on the instructions of the Civil Aviation Authority or other competent statutory authority except due to bad weather conditions.

Hospitalization Daily Allowance

Hospitalization Daily Allowance benefit shall be extended only if such hospitalization is admissible under section Medical Expenses under the policy.

Golfer's Hole-in-one

Subject to all other terms and conditions, it is hereby agreed that the insurer shall reimburse expenses incurred in celebration of achieving a hole-in-one by the insured during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course, subject to maximum the limit shown in the Schedule against this cover

General Exclusions Applicable to All Sections

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:

a. The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

b. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

c. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:

d. Ionising radiation or contamination by radioactivity form any nuclear waste from combustion of nuclear fuel; or

e. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or

f. Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.

g. The Insured's actual or attempted engagement in any criminal or other unlawful act.

h. Any consequential losses.

i. In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.

j. The insured engaging in air travel unless he flies as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

What are the deductibles under the Plan?

- Medical Expenses and Evacuation: 100 USD
- Emergency dental Pain Relief: 100 USD
- Delay of Checked Baggage: 12 Hours
- Trip Delay12 Hours
- Loss of Passport: 25 USD
- Personal Liability: 100 USD

Cancellation

This Policy may be cancelled by the Insured after the expiry of 15 days from the effective date, in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, and this Policy shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.

Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of INR 224 (Excluding Taxes).

In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy.

Period on Risk	Rate of Premium Retained by the Company
Above 50% of policy period	100%
Above 40% to 50% of policy period	80%
Above 30% to 40% of policy period	75%
Above 20% to 30 % of policy period	60%
Policy Inception 20% of policy period	50%

Revision/ Modification of the policy

There is a possibility of revision/ modification of terms, conditions, coverage and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking extension of this Policy, You can choose, among Our available similar and closely similar Travel insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for any extension and accordingly upon Your seeking extension of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You.

Travel Prime Corporate Premium Chart

Travel Prime Corporate with per trip limit of 30 days (Worldwide Including USA/CANADA)

Age in years	Lite	Plus	Maximum	Age Lite	Age Plus
0.6-40 yrs.	4,027	4,649	5,840	NA	NA
41-60 yrs.	4,211	4,774	5,997	NA	NA
61-70 yrs	NA	NA	NA	9,532	10,906
Premium Rates Indicated above are in Indian National Rupees Only					
Premium quoted here is exclusive of applicable Service tax/Cess/statutory levies/other taxes etc., and the quoted premium along with applicable Service tax/Cess/statutory levies/other taxes has to be received by our Company prior to our assuming risk.					

Travel Prime Corporate with per trip limit of 45 days(Worldwide Including USA/CANADA)

Age in years	Lite	Plus	Maximum	Age Lite	Age Plus
0.6-40 yrs.	4,377	5,053	6,348	NA	NA
41-60 yrs.	4,578	5,189	6,518	NA	NA
61-70 yrs	NA	NA	NA	10,361	11,854
Premium Rates Indicated above are in Indian National Rupees Only					
Premium quoted here is exclusive of applicable Service tax/Cess/statutory levies/other taxes etc., and the quoted premium along with applicable Service tax/Cess/statutory levies/other taxes has to be received by our Company prior to our assuming risk.					

Travel Prime Corporate with per trip limit of 60 days(Worldwide Including USA/CANADA)

Age in years	Lite	Plus	Maximum	Age Lite	Age Plus
0.6-40 yrs.	4,902	5,660	7,109	NA	NA
41-60 yrs.	5,127	5,812	7,301	NA	NA
61-70 yrs	NA	NA	NA	11,604	13,276
Premium Rates Indicated above are in Indian National Rupees Only					
Premium quoted here is exclusive of applicable Service tax/Cess/statutory levies/other taxes etc., and the quoted premium along with applicable Service tax/Cess/statutory levies/other taxes has to be received by our Company prior to our assuming risk.					

In case of any claim or assistance abroad call Toll-Free Numbers:

Country	Toll Free number
USA (001)	18665876903
Canada (001)	18669143705
Australia (061)	0011+800 10002005
Austria (043)	00+800 10002005
Belgium (032)	00+800 10002005
Denmark (045)	00+800 10002005
Finland (358)-carrier TS	990+800 10002005
Finland (358)-carrier Elisa	999+800 10002005
France (033)	00+800 10002005
Germany (049)	00+800 10002005
Hong Kong (852)	001+800 10002005
Hungary (036)	00+800 10002005
Ireland (353)	00+800 10002005
Israel (972)	014+800 10002005
Italy (039)	00+800 10002005
Japan (081)-carrier Tele	0041-010+800 10002005
Japan (081)-carrier IDC	0061-010+800 10002005
Japan (081)-carrier KDD	001-010+800 10002005
Japan (081)-carrier NTT	0033-010+800 10002005
Malaysia (060)	00+800 10002005
Netherlands (031)	00+800 10002005
New Zealand (064)	00+800 10002005
Norway (047)	00+800 10002005
Philippines (063)	00+800 10002005
Portugal (351)	00+800 10002005
Singapore (065)	001+800 10002005
So. Korea (082)-carrier Telecom	001+800 10002005
So. Korea (082)-carrier Dacom	002+800 10002005
Spain (034)	00+800 10002005
Sweden (046)	00+800 10002005
Switzerland (041)	00+800 10002005
Thailand (066)	001+800 10002005
UK (044)	00+800 10002005

When dialing a universal toll free number the caller must first dial the appropriate country's int'l access(+) as illustrated above.

Fax : 91-20-30512207 | travel@bajajallianz.co.in

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

This Policy of Insurance is a Contract between the Company and the Insured Person. The Insured Person shall not transfer, assign, alienate or in any way pass the benefits and/or liabilities to any other person, Institution, Hospital, Company or Body Corporate without specific prior approval in writing by a duly authorized officer of the Company.

However, if the Insured Person(s) is permanently incapacitated or deceased, the legal heirs of the Insured may represent him in respect of Claim under the Policy

Insurance Act, 1938 Section 41 - Prohibition of Rebates Insurance Act

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKH RUPEES.

BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD,
BAJAJ ALLIANZ HOUSE, AIRPORT ROAD, YERAWADA,
PUNE - 411006. IRDA REG NO.: 113.

FOR ANY QUERY (TOLL FREE)
1800-209-0144 /1800-209-5858

www.bajajallianz.com

bagichelp@bajajallianz.co.in

For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

CIN: U66010PN2000PLC015329| UIN: BAJTIOP24007V042324
BJAZ-B-0274/20-Feb-19

Policy holders can download Insurance Wallet for one -touch access Available on:

BAJAJ ALLIANZ
TRAVEL PRIME CORPORATE
FOR ENTREPRENEURS WITH UNLIMITED AMBITIONS



BAJAJ Allianz
Caringly yours

CIN: U66010PN2000PLC015329 | UIN: BAJTIOP24007V042324

Bajaj Allianz

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and indepth market knowledge and goodwill of "Bajaj" brand in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

What is Travel Prime Corporate Plan?

Travel Prime Corporate is a specially customized travel policy that caters to the needs of an individual traveling abroad.

Plan covers all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed.

This plan shall not be valid for Manasarovar Yatra, any other pilgrimage and any other countries which involve hazards to travel for e.g.: Iran, Iraq, Afghanistan, Pakistan, Certain African countries like Congo etc. The declinature list shall be amended on timely basis, to know the current declinature list you are requested to contact us on our toll free numbers.

Travel Policies cannot be issued more than 30 days in advance. In case if you wish to issue a policy more than 30 days in advance, you shall have to provide us the reason towards the same.

Who can purchase this plan?

Indian citizens going overseas who have a valid Indian passport

Depending upon your requirement (the sum insured and the premium payable), you can choose from any of these below plans:

- Travel Prime Corporate Lite (USD 250,000)
- Travel Prime Corporate Plus (USD 500,000)
- Travel Prime Corporate Maximum (USD 1,000,000)
- Travel Prime Corporate Age Lite (USD 50,000)
- Travel Prime Corporate Age Plus (USD 200,000)

What does the Travel Prime Corporate Plan cover for me?

Personal Accident: Covers Death or Permanent Total Disablement due to accidently bodily injury.

Medical Expenses and Medical Evacuation: Covers Medical Treatment Cost incurred for any illness, injury suffered during overseas trip. Medical Evacuation Covers cost of evacuation to India on advice of treating doctor with prior approval from Bajaj Allianz General Insurance Company Ltd.

Emergency dental pain relief is extended up to sum insured (USD 500) as stated on policy schedule under section "emergency dental pain relief"

Repatriation: Covers cost of repatriation of mortal remains to India.

Loss of Checked Baggage: Covers complete, permanent loss or destruction of the Insured's Checked Baggage.

Accidental Death & Disability (Common Carrier): Covers Death or Permanent Total Disablement due to accidently bodily injury suffered while travelling overseas in common carrier such as rail, bus, tram or aircraft.

Loss of Passport: Covers cost of , duplicate passport in event of loss of passport.

Personal Liability: Covers payment of Damages to Third Party Civil Claims arising out of Accident Bodily Injury or Accidental Property Damage occurring during overseas trip.

Hijack cover: If insured is detained by hijackers following hijacking of any aircraft in which the insured is travelling, the Company will pay up to the maximum sum specified in the schedule.

Trip Delay: Company shall indemnify only one event of trip delay during policy period for any trip booked to travel from Republic of India or travel to Republic of India.

This benefit is payable only for one event of Trip delay during the policy period.

Hospitalization Daily Allowance: Cover extends daily allowance benefit for an event of hospitalization which is also admissible under medical section of the Plan.

Golfer's Hole-in-one: Cover extends a benefit for celebration on achieving a Golfers hole-in-one at any United States Golfers Association (USGA) recognized golf course anywhere in the world except India during the Insured Journey.

Trip Cancellation: Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable cancellation of the trip prior to its commencement.

Company shall indemnify only one event of trip cancellation during policy period for any trip delayed to travel from Republic of India and or to travel to Republic of India.

Trip Curtailment: Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable curtailment of Insured Journey.(Cutting Short by early return to India)

Delay of Checked Baggage: Covers cost of emergency purchase of toiletries, medication and clothing if the baggage arrival is delayed beyond 12 hours of scheduled arrival

Home Burglary Insurance: Covers loss of or damage to contents of insured's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted Burglary and/or Robbery during the policy period

Emergency Cash Benefit: Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up.

What is the entry age?

- Entry age for proposer is 18 yrs – 70 yrs.

What is the policy period?

The policy period is 365 days in which maximum travel days are 180 with per trip duration of 30/45/60 days.

What are the various Sum Insured options available under this plan?

- Travel Prime Corporate Age - 50,000 USD
- Travel Prime Corporate Age - 200,000 USD
- Travel Prime Corporate - 250,000 USD
- Travel Prime Corporate - 500,000 USD
- Travel Prime Corporate - 1,000,000 USD

What are various benefits/ coverage under the plans?

The company agrees subject always to terms, conditions, exclusions, and limitations to indemnify the insured in excess of the amount of the deductible and subject always to the sum assured against such loss which is incurred within the policy period.

Travel Prime Corporate

Travel Prime Corporate Coverage	Lite USD 250,000	Plus USD 500,000	Maximum USD 1,000,000	Age Lite (61 yrs to 70 yrs) USD 50,000	Age Plus (61 yrs to 70 yrs)USD 200,000	
Personal Accident*	25,000 USD	25,000 USD	25,000 USD	15,000USD	25,000USD	Nil
Medical Expenses and Evacuation	250,000 USD	500,000 USD	1,000,000 USD	50,000 USD	200,000 USD	100 USD
Emergency Dental Pain Relief included in Medical Expenses and Evacuation sum insured	500 USD	500 USD	500 USD	500 USD	500 USD	100 USD
Repatriation	5,000 USD	5,000 USD	6,500 USD	5,000 USD	5,000 USD	Nil
Loss of Checked Baggage**	1,000 USD	1,000 USD	1,000 USD	1,000 USD	1,000 USD	Nil
Delay of Checked Baggage	100 USD	100 USD	100 USD	100 USD	100 USD	12 Hours
Loss of Passport	250 USD	250 USD	300 USD	250 USD	250 USD	25 USD
Personal Liability	200,000 USD	200,000 USD	350,000 USD	100,000 USD	100,000 USD	100 USD
Hijack cover	60 USD per day to max 360 USD	60 USD per day to max 360 USD	100 USD per day to max 500 USD	50 USD per day to max 300 USD	50 USD per day to max 300 USD	Nil
Trip Delay	30 USD per 12 hrs to max 180 USD	30 USD per 12 hrs to max 180 USD	30 USD per 12 hrs to max 180 USD	20 USD per 12 hrs to max 120 USD	20 USD per 12 hrs to max 120 USD	12 Hrs
Hospitalization Daily Allowance	25 USD per day to max 150 USD	25 USD per day to max 150 USD	25 USD per day to max 150 USD	25 USD per day to max 150 USD	25 USD per day to max 150 USD	Nil
Golfer's Hole-in-one	500 USD	500 USD	500 USD	___	___	___
Trip Cancellation	1000 USD	1000 USD	1000 USD	___	___	___
Trip Curtailment	300 USD	500 USD	500 USD	___	___	___
Accidental Death & Disability (Common Carrier)	5,000 USD	5,000 USD	5,000 USD	___	___	___
Home Burglary Insurance	INR 200,000	INR 200,000	INR 250,000	___	___	___
Emergecy Cash Assistance Services	1,000 USD	1,000 USD	1,000 USD	___	___	___
Maximum days of coverage in a year	180 Days					
Per Trip Limit	30, 45 and 60 days					

Abbrevation *Indicates only 50 % of Sum Assured in respect of death of insured person below 18 years of age. e.g in case of death of insured person who is below age of 18 years total liability will become 50% of total SI for personal accident i.e 50%*10000 USD= 5000 USD

Abbrevation ** Per Baggage maximum 50 % and per item in the baggage 10 %

Abbrevation *** Cash Advance would include delivery charges

*Emergency medical treatment for life-threatening conditions arising out of any pr-existing medical condition upto USD 3000 is covered under medical expenses

*Refer policy wordings for T&C

Travel Prime Corporate

Travel Prime Corporate Coverage	Age Lite (61 yrs to 70 yrs) USD 50,000	Age Plus (61 yrs to 70 yrs) USD 200,000	
Hospital Room, Board and hospital Miscellaneous	1,500 USD per day	1,500 USD per day	Nil
Intensive Care Unit	2,500 USD per day	2,500 USD per day	Nil
Surgical Treatment	9,000 USD	9,000 USD	Nil
Anesthetist Services	25% of Surgeon Fees	25% of Surgeon Fees	Nil
Physician's Visit	75 USD per day	75 USD per day	Nil
Diagnostic & Pre-Admission Testing	500 USD	500 USD	Nil
Ambulance Services	500 USD	500 USD	Nil

Are there any pre policy medical health check up?

Pre policy medical health check up is required for Age group of 61-70 Yrs.

1. ECG,
2. Blood Sugar : Fasting and Post Prandial ,
3. Haemogram with complete blood count,
4. Urine Routine,
5. FMR (Full Medical Report),
6. Blood pressure reading (As certified by physician)

Medical documents presented for underwriting must be within 30 days of application date for proposal.

In case any adverse medical declaration in medical tests documents received for underwriting are considered during medical underwriting. Bajaj Allianz General Insurance Company shall accept proposal, accept with exclusion or reject the proposal on the basis of adverse medical declaration.

In case any of the above is not available then the proposal will be rated/decided upon as per merits of the same.

What are exclusions under the policy?

For detailed explanation of exclusions kindly refer policy wordings.

Short description of exclusion is as appended below.

Benefit specific Exclusions applicable for

Exclusions applicable to Sections

Personal Accident, Medical Expenses & Medical Evacuation & Repatriation

1) The Company shall be under no liability to make payment in respect of 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 same as provided for under Section Medical Expenses & Medical Evacuation.

2) The company shall be under no liability to make payment of any Medical Expenses incurred before the policy inception and beyond the expiry of Policy Period, same as provided for under Section Medical Expenses & Medical Evacuation.

3) 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:

   i) Where the insured is:

      (a) Travelling against the advice of a Physician; or

      (b) Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured in his proposal; or

      (c) Travelling for the purpose of obtaining treatment; or

      (d) In receipt of a terminal prognosis for a medical condition

4) Suicide, attempted suicide or willfully self-inflicted injury or illness, mental disorder, anxiety / stress / depression / nervousness having no underlying physical illness as a cause, alcoholism, drunkenness or the abuse of drugs.

5) Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome), venereal disease and/or any mutant derivative or variation thereof however caused.

6) The participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.

7) The participation of the Insured in riding or driving in races or rallies.

8) Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the insured is in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet.

9) Losses arising directly or indirectly from manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.

10) Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing

11) Experimental, unproven or non-standard treatment.

12) Treatment by any other system other than modern medicine (also known as Allopathy).

13) The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.

14) Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician.

15) Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.

16) Congenital anomalies or any complications or conditions arising there from.

17) Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.

Loss of Checked in Baggage

1) The self-carried baggage is specifically excluded from the policy coverage.

2) Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.

3) The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.

4) Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.

Delay of Checked Baggage

1) Delay of baggage when the intended destination is in India.

   Specific Condition

2) It is a condition precedent to the Company's Liability hereunder that upon discovering the delay in arrival of the Checked Baggage the Insured shall obtain written non-delivery confirmation from the Airline along with the period of delay, which must be submitted to the Insurance Company/Claims Administrator in the event of a Claim.

3) In case of more than one claim during the insured journey the Company's liability in all claim put together will be restricted to the Section "Delay of Checked Baggage" Sum Insured. The time deductible of 12 hrs will apply separately for every claim.

Loss of Passport

The Company shall be under no liability to make payment for:

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, and in respect of which an official report has not been obtained.
3. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

Personal Liability

The Company shall not be under any liability to make payment for Claims arising out of:

1. The Insured's liability to any employee (whether under a contract of or for services);
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;
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
   a. Livestock belonging to the Insured or in the Insured's care, custody or control;