

Individual Elite

Family

Senior Citizen

Travel Asia Elite : This is a special package devised for individuals travelling to Asia. Travellers can select from Travel Asia Flair and Travel Asia Supreme, according to their need for cover. These packages are extremely convenient with cover options ranging from 1 - 30 days.

Coverages	Elite Asia Flair		Elite Asia Supreme	
	Benefits in US \$	Deductible in US \$	Benefits in US \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	15,000	50	25,000	50
Emergency dental pain relief included in (I) above	500	50	500	50
Personal Accident	7,500***	Nil	7,500***	Nil
AD & D Common Carrier	2,500	Nil	2,500	Nil
Loss of Checked Baggage	200**	Nil	200**	Nil
Delay of Baggage	100	12 hrs	100	12 hrs
Loss of Passport	100	25	100	25
Hijack	\$50 per day to maximum \$ 300	Nil	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	Nil	\$ 30 per 12 hrs to max \$ 180	Nil
Personal Liability	10,000	100	10,000	100
Emergency Cash Advance****	500	Nil	500	Nil

Per Baggage maximum 50 % and per item in the baggage 10 %. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years**** Cash Advance Would include delivery charges

Premium Table Travel Asia Elite Flair:

In Rs.

Age	½ – 40 yrs	41-60 yrs	61-70 yrs
1-4 days	283	367	593
5-7 days	367	423	649
8-14 days	423	480	790
15-21 days	480	536	903
22-30 days	536	621	1016

Premium includes service tax applicable on Feb '09.

Premium Table - Travel Asia Elite Supreme

In Rs.

Age	½ – 40 yrs	41-60 yrs	61-70 yrs
1-4 days	367	451	677
5-7 days	451	507	790
8-14 days	586	649	931
15-21 days	649	735	1202
22-30 days	735	790	1466

Premium includes service tax as applicable on Feb '09.

Restricted to travel in Asia, excluding Japan, Period of Travel not to exceed 30 days.

Travel Elite Family : If you are travelling abroad with your family, this package is designed for you. It covers the entire family (self & spouse – upto 60 years of age, two children, under 21 years) for medical eventualities abroad and provides floater benefit to individual family members.

Travel Elite-Family US \$ 50,000

Coverages	Benefits in US \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	50000	100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	10,000***	Nil
AD & D Common Carrier	2,500	Nil
Loss of Checked Baggage	250**	Nil
Delay of Baggage	100	12 hrs
Loss of Passport	250	25
Hijack	\$50 per day to maximum \$ 300	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	12 hrs
Personal Liability	1,00,000	100
Emergency Cash Advance****	500	Nil
Golfer's Hole-in-one	250	Nil
Trip Cancellation	500	Nil
Home Burglary Insurance	Rs.1, 00,000	Nil
Trip Curtailment	200	Nil
Hospitalization Daily Advance	\$25 per day to max \$100	Nil

Per Baggage maximum 50 % and per item in the baggage 10 %. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years**** Cash Advance Would include delivery charges

Premium Table

In Rs.

Days of travel	Excl. USA/Canada	Incl. USA/Canada
15 days	1,375	1,650
30 days	2,120	2,545
60 days	2,910	3,499

Family floater, self, spouse up to 60 yrs and two children below age of 21 yrs covered in the above premium. For each additional adult between 21-60 yrs additional @ 40% premium will be charged. For each additional child(upto 21yrs).25% extra shall be charged.

Premium includes service tax as applicable on Feb '09.

Travel Age Elite: This package is specially devised for senior citizens aged between 61 to 70 years and offers the flexibility of cover for trips abroad ranging from 1-180 days.

Coverages	Benefits in US \$			Deductible in US \$
	Silver	Gold	Platinum	
Medical Expenses, Evacuation and Repatriation	50,000	2,00,000	5,00,000	100
Emergency dental pain relief included in (I) above	500	500	500	100
Personal Accident	15,000	25,000	25,000	Nil
AD & D Common Carrier	2,500	5,000	5,000	Nil
Loss of Checked Baggage**	500	1,000	1,000	Nil
Delay of Baggage	100	100	100	12 hrs
Loss of Passport	250	250	250	25
Hijack	\$50 per day to maximum \$ 300	\$60 per day to maximum \$ 360	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	\$ 30 per 12 hrs to max \$ 180	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	1,00,000	2,00,000	2,00,000	100
Emergency Cash Advance****	500	1,000	1,000	Nil
Golfer Hole-in-one	250	500	500	Nil
Trip Cancellation	500	1,000	1,000	Nil
Home Burglary Insurance	Rs.1, 00,000	Rs.2, 00,000	Rs.3, 00,000	Nil
Trip Curtailment	200	300	500	Nil
Hospitalization Daily Allowance	\$25 per day to max \$100	\$25 per day to max \$125	\$25 per day to max \$150	Nil
Special Conditions (limit of liability)				
Any one illness	12,500	15,000	17,500	
Any one accident	25,000	30,000	35,000	

Per Baggage maximum 50 % and per item in the baggage 10 %. ** Cash Advance Would include delivery charges

Premium Table

In Rs.

Age	Travel Age Silver		Travel Age Gold		Travel Age Platinum	
	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada	Excluding USA / Canada	Including USA / Canada
1-4 days	790	1039	1304	1876	2613	3724
5-7 days	926	1242	1422	2014	2613	3734
8-14 days	1242	1828	1791	2805	2823	4032
15-21 days	1602	2483	1916	3313	3045	4346
22-28 days	1975	3105	2152	3850	3540	5019
29-35 days	2369	3781	2598	4525	4211	5958
36-47 days	3047	4853	3658	5645	5107	7303
48-60 days	3724	6096	4469	8463	8332	11872
61-75 days	5025	7521	6028	12721	12052	18118
76-90 days	6433	9390	7721	12898	14515	20440
91-120 days	8803	14561	10565	16001	18174	26470
121-150 days	11513	19415	13817	22025	24891	33186
151-180 days	13659	23930	16390	25880	30618	43458

Premium includes service tax as applicable on Feb '09.

Exclusions applicable to Travel Policies:

1. 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 a Physician. 2. Routine physical or other examination where there is no objective indication of impairment of normal health. 3. Medical expenses beyond the expiry of the Policy Period. 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; venereal disease, alcoholism, drunkenness or the abuse of drugs. 5. Manual work or hazardous occupation, self-exposure to needles/peril (except in an attempt to save human life) or engaging in any criminal or illegal act. 6. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing. 7. Experimental, unproven or non-standard treatment. 8. Treatment by any other system other than modern medicine (also known as Allopathy). 9. The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment. 10. Delay of baggage when the intended destination is in India. 11. Loss or damage to the insured's passport as a result of the confiscation or detention by customs, police or any other authority. 12. 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. 13. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

Travel Super Age Elite: This package is specially designed for senior citizens aged between 71-75 years. Travel Super Age Elite US\$50,000

Coverages	Sum Insured in US\$	Deductibles
Medical expenses, evacuation and repatriation	50,000	\$100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	10,000	NIL
AD & D Common Carrier	1,500	NIL
Loss of checked Baggage**	500	NIL
Delay of checked Baggage	100	12 hrs.
Loss of Passport	250	\$25
Hijack	\$50 per day to max.\$300	NIL
Trip Delay	\$20 per 12hrs. to max.\$120	12 hrs.
Personal Liability	100,000	NIL
Emergency Cash Advance+	500	NIL
Golfer's Hole-in-one	250	NIL
Trip Cancellation	500	NIL
Home Burglary Insurance	Rs.1,00,000	NIL
Trip Curtailment	200	NIL
Hospitalization Daily Allowance	\$25 per day to max. \$100	NIL
Special conditions*		
Any one illness	10,000	
Any one accident	20,000	

**Per Baggage maximum 50% and per item in baggage maximum 10%. +Cash advance would include delivery charges.

Premium Table

In Rs.

Age	Excluding USA/Canada		Including USA/Canada	
	71-75 years	71-75 years	71-75 years	71-75 years
Days of Travel				
1-4 days	1315	1817		
5-7 days	1490	2059		
8-14 days	1906	2762		
15-21 days	2411	3584		
22-28 days	2913	4408		
29-35 days	3531	5286		
36-47 days	4444	6723		
48-60 days	5431	8277		
61-75 days	7782	11406		
76-90 days	9150	13443		
91-120 days	12530	20734		
121-150 days	18210	30389		
151-180 days	21698	36306		

Premium includes service tax as applicable on Feb '09.

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 of Risk	Rate of Premium Retained by Company
Above 50% of Policy Period	100% of premium
Above 40% to 50% of Policy Period	80% of premium
Above 30% to 40% of Policy period	75% of premium
Above 20% to 30% of Policy Period	60% of premium
Policy inception -20% of Policy period	50% of premium

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

Originating Country	Dialed Number
USA (001)	186658 76903
Canada (001)	186691 43705
Austria (043)	00+800 10002005
Belgium (032)	
Denmark (045)	
France (033)	
Germany (049)	
Hungary (036)	
Ireland (353)	
Italy (039)	
Malaysia (060)	
Netherlands (031)	
New Zealand (064)	
Norway (047)	
Philippines (063)	
Portugal (351)	
Spain (034)	
Sweden (046)	
Switzerland (041)	
UK (044)	
Finland (358) - carrier TS	990+800 10002005
Finland (358) - carrier Elisa	999+800 10002005
Hong Kong (852)	001+800 10002005
Israel (972)	014+800 10002005
Singapore (065)	001+800 10002005
So. Korea (082) - carrier Telecom	001+800 10002005
So. Korea (082) - carrier Dacom	002+800 10002005
Thailand (066)	001+800 10002005
Japan (081) - carrier Tele	0041-010+800 10002005
Japan (081) - carrier IDC	0061-010+800 10002005
Japan (081) - carrier NTT	0033-010+800 10002005
Japan (081) - carrier KDD	001-010+800 10002005
Australia (061)	0011+800 10002005

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

Tel : 91-20-3030 58 58 Fax : 91-20-30512207
travel@bajajallianz.co.in

Call Toll Free : 1800-22-5858 (for BSNL/MTNL lines only) or
1800-102-5858 (for Bharti users - mobile / landline)
or 020-30305858

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

Bajaj Allianz General Insurance
www.bajajallianz.co.in

Travel Elite

For those who travel a class apart

BAJAJ | Allianz

Bajaj Allianz

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



Only insurance company with in house international toll free phone and fax number



Quick disbursement of claims



Providing emergency cash advance.



Travel Elite



We have customized plans for virtually every travel need. All you have to do is choose a plan that suits you:

Individual

- Silver ■ Gold ■ Platinum

■ **Travel Asia Elite - Flair & Supreme**

Policies with varying benefits/limits/premiums to choose from.

Family

■ **Travel Elite Family** - Floater benefits for the entire family under a single policy.

Senior Citizen

■ **Travel Age Elite - Silver, Gold and Platinum.** Exclusively designed for the health needs of the 61-70 yrs age group.

■ **Travel Super Age Elite** - For individuals aged 71-75 yrs.

Corporates Student

■ **Corporate Elite - Lite and Plus.** Meets the exclusive needs of corporate travelers.

■ **Student Elite Plan** - A Customized policy for students traveling abroad to study.

Student & Corporate Travelers: For specific plans devised to suit your needs, please contact the nearest branch office or call on our toll free numbers.

What is Travel Elite?

Travel Elite gives the discerning traveler an array of policies to choose from, with each policy customized to meet your specific needs. Depending upon whether one is a student, businessman, corporate executive, senior citizen or one traveling with the family, one can choose Travel Elite, Travel Asia Elite, Travel Elite Family, Corporate Elite or Student Elite policies. The Policy is comprehensive and covers personal Accident (death and disablement), Medical Expenses and Repatriation (including medical evacuation to a hospital in India pre-approved by claims administrator), Loss and Delay of Checked Baggage, Loss of Passport, Personal Liability (legal), Cashless Service, Hospitalization expenses, Golfer's Hole-in-one, Hijack Cover, Trip Delay, Trip Cancellation, Trip Curtailment, Home Burglary Insurance, Emergency Cash Advance and Accidental Death and Disability(Common Carrier)

Ensuring a risk free business trip

What do Trip Delay, Cancellation and Curtailment entail?

Trip Delay: If the aircraft on which you are booked to travel from India is delayed beyond 12 hrs from original scheduled departure time, the sum mentioned in the schedule is paid.

Trip Cancellation is compensation for loss of personal accommodation or travel charge, following the cancellation of the trip due to death, serious injury or sudden sickness requiring minimum three days hospitalization of insured or family member. Similarly, for **Trip Curtailment** under the above-mentioned circumstance, the company compensates the insured.

Does Travel Elite offer Cash less service?

Yes. Travel Elite offers Direct Settlement for in-hospital medical expenses abroad. (Subject to policy terms and conditions and sub-limits)

What if I am in urgent need of cash abroad?

One of the important features of this policy is Emergency Cash Advance. It is an assistance service, wherein the company facilitates providing emergency cash to the insured during incidents such as theft/burglary of luggage/money or hold ups by co-coordinating with the insured person's relatives in India to provide emergency cash assistance to the insured person as per his requirement, up to the limit specified in the policy schedule.

Any Other Special Features of the Travel Elite Policy?

Yes. The Golfer's Hole-in-one is a sporting gesture from the company. It offers reimbursement of expenses incurred in celebrating hole-in-one by the insured during the trip, anywhere in the world (excluding India) in a United States Golfer's Association recognized golf course.

These are specially customized travel policies that cater to the needs of an individual traveling abroad. They cover all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed. Depending upon your requirement (the sum insured and the premium payable), you can choose from any of these three policies.

Travel Elite Silver : Specially compiled travel policy that caters to the needs of an individual traveling abroad. It covers all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed.

Coverages	Benefits in US \$	Deductible in US
Medical Expenses, Evacuation and Repatriation	50,000	100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	15,000***	Nil
AD & D Common Carrier	2,500	Nil
Loss of Checked Baggage	500**	Nil
Delay of Baggage	100	12 hrs
Hijack	\$50 per day to maximum \$ 300	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	12 hrs
Personal Liability	1,00,000	100
Emergency Cash Advance****	500	Nil
Golfer Hole-in-one	250	Nil
Trip Cancellation	500	Nil
Home Burglary Insurance	Rs.1,00,000	Nil
Trip Curtailment	200	Nil
Hospitalization Daily Allowance	\$25 per day to max \$100	Nil
Loss of Passport	250	25

Per Baggage maximum 50% and per item in the baggage maximum 10%. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years**** Cash Advance Would include delivery charges.

Premium Table

Age	In Rs.			
	Excluding USA/Canada		Including USA/Canada	
Days of Travel	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
1-4 days	451	529	701	858
5-7 days	536	581	806	903
8-14 days	779	870	1,151	1,242
15-21 days	819	923	1,230	1,407
22-28 days	923	1,050	1,407	1,586
29-35 days	1,153	1,332	1,741	1,995
36-47 days	1,332	1,535	1,995	2,280
48-60 days	1,561	1,817	2,709	3,680
61-75 days	1,920	2,228	4,008	5,362
76-90 days	2,303	2,637	4,796	6,490
91-120 days	2,934	3,500	5,757	7,676
121-150 days	3,329	3,951	6,660	8,748
151-180 days	4,233	4,968	7,844	9,650

Premium includes service tax as applicable on Feb '09.

Travel Elite Gold : A travel policy that caters to the needs of an individual traveling abroad. It covers all medical eventualities including hospitalization and other incidental expenses while also offering a much higher insured sum.

Coverages	Benefits in US \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	2,00,000	100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	25,000***	Nil
AD & D Common Carrier	5,000	Nil
Loss of Checked Baggage	1,000**	Nil
Delay of Baggage	100	12 hrs
Loss of Passport	250	25
Hijack	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	2,00,000	100
Emergency Cash Advance****	1,000	Nil
Golfer Hole-in-one	500	Nil
Trip Cancellation	1,000	Nil
Home Burglary Insurance	Rs.2,00,000	Nil
Trip Curtailment	300	Nil
Hospitalization Daily Allowance	\$25 per day to max \$125	Nil

Per Baggage maximum 50% and per item in the baggage 10%. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years**** Cash Advance Would include delivery charges.

Premium Table

Age	In Rs.			
	Excluding USA/Canada		Including USA/Canada	
Days of Travel	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
1-4 days	666	745	915	1,071
5-7 days	724	812	1,005	1,151
8-14 days	897	1,024	1,348	1,602
15-21 days	948	1,094	1,422	1,894
22-28 days	1,048	1,228	1,597	2,208
29-35 days	1,324	1,484	1,972	2,588
36-47 days	1,521	1,716	2,272	3,225
48-60 days	1,785	2,021	3,522	4,838
61-75 days	2,221	2,876	4,979	7,269
76-90 days	2,646	3,611	5,981	7,371
91-120 days	3,724	5,305	7,359	9,142
121-150 days	4,741	6,547	9,962	12,596
151-180 days	6,547	7,788	12,416	14,787

Premium includes service tax as applicable on Feb '09.

Travel Elite Platinum : The policy offers high value benefits for an individual travelling abroad. It covers all medical eventualities including hospitalization and other incidental expenses with enhanced medical coverage of \$5,00,000 and increased limit of \$1,000 for emergency cash.

Coverages	Benefits in US \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	5,00,000	100
Emergency dental pain relief included in (I) above	500	100
Personal Accident	25,000***	Nil
AD & D Common Carrier	5,000	Nil
Loss of Checked Baggage	1,000**	Nil
Delay of Baggage	100	12 hrs
Loss of Passport	250	25
Hijack	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	2,00,000	100
Emergency Cash Advance****	1,000	Nil
Golfer Hole-in-one	500	Nil
Trip Cancellation	1,000	Nil
Home Burglary Insurance	Rs.3,00,000	Nil
Trip Curtailment	500	Nil
Hospitalization Daily Allowance	\$25 per day to max \$150	Nil

Per Baggage maximum 50% and per item in the baggage 10%. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years**** Cash Advance Would include delivery charges.

Premium Table

Age	In Rs.			
	Excluding USA/Canada		Including USA/Canada	
Days of Travel	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
1-4 days	1,017	1,493	1,478	2,133
5-7 days	1,017	1,493	1,478	2,133
8-14 days	1,098	1,613	1,597	2,302
15-21 days	1,172	1,741	1,698	2,483
22-28 days	1,348	2,021	1,922	2,867
29-35 days	1,623	2,407	2,322	3,404
36-47 days	1,922	2,918	2,745	4,172
48-60 days	3,120	4,761	4,467	6,784
61-75 days	4,492	6,885	6,390	10,354
76-90 days	5,391	8,295	7,739	11,680
91-120 days	6,603	10,385	9,255	15,126
121-150 days	8,353	14,224	11,173	18,963
151-180 days	10,667	17,496	14,335	24,833

Premium includes service tax as applicable on Feb '09.