

Travel Asia: 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	Travel Asia Flair		Travel Asia Supreme	
	Benefits in US \$	Deductible	Benefits in US \$	Deductible
Medical Expenses, Evacuation and Repatriation	15,000	\$ 50	25,000	\$ 50
Emergency dental pain relief included in (I) above	500	50	500	50
Loss of Checked Baggage	200**	Nil	200**	Nil
Delay of Baggage	100	12 hrs.	100	12 hrs.
Personal Accident	7,500***	Nil	7,500***	Nil
Loss of passport	100	15	100	15
Personal Liability	10,000	100	10,000	100
Hijack	\$20 per day to max \$ 200	Nil	\$20 per day to max \$ 200	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

Premium Table - Travel Asia Flair (In Rs.)

Period/Age	Excluding Japan		
	½ - 40 yrs	41-60 yrs	61-70 yrs
1-4 days	246	320	514
5-7 days	320	368	565
8-14 days	368	418	686
15-21 days	418	465	785
22-30 days	465	539	883

* Premium includes service tax as applicable on Feb '09

Premium Table - Travel Asia Supreme (In Rs.)

Period/Age	Excluding Japan		
	½ - 40 yrs	41-60 yrs	61-70 yrs
1-4 days	320	393	588
5-7 days	393	442	686
8-14 days	509	565	809
15-21 days	565	638	1045
22-30 days	638	686	1277

Restricted to travel in Asia, excluding Japan. Period of Travel: not to exceed 30 days
Premium includes service tax as applicable on Feb '09

Travel 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.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	50,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	250**	Nil
Delay of Baggage	100	12hrs.
Personal Accident	10,000***	Nil
Loss of passport	150	15
Personal Liability	2,000	100

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

Premium Table (In Rs.)

Geographical Coverage	Excluding USA	Excluding USA	Excluding USA
Passenger Age/ Travel Duration	2 adults + 2 children	Additional premium per supplementary child (more than 6 months and less than 21 years)	Additional premium per supplementary adult (more than 21 years until 60 years)
15 days	1,375	344	550
30 days	2,120	530	848
60 days	2,914	729	1,166

Family Floater: Self, spouse up to 60 years age and two children below the age of 21 covered in the above premium

USA and Canada are excluded
For each additional child 25 % extra shall be charged
For each adult additional premium @ 40% will be charged
Premium includes service tax as applicable

Travel Age: 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 \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	*50,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	250*	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	25,000	Nil
Loss of passport	250	25
Personal Liability	1,00,000	100
Hijack	\$ 50 per day to a maximum \$ 300	Nil
Trip Delay	-	-
Emergency Cash advance++	500	Nil
Golfer Hole-in-one	250	Nil

*Per baggage maximum of 50% and per item in the baggage max 10%.
+ Any one illness - liability limited to US \$12,500. Hospitalisation due to accident - max. liability -US \$25,000. Overall max. liability under this head - US \$ 50,000, aggregate during the policy period. ++Cash advance would include delivery charges.

Premium Table (In Rs.)

Age	Excluding USA/Canada	Including USA/Canada
	61-70 yrs.	61-70 yrs.
Days of Travel		
1-4 days	686	903
5-7 days	804	1079
8-14 days	1080	1589
15-21 days	1394	2160
22-28 days	1718	2699
29-35 days	2061	3288
36-47 days	2649	4220
48-60 days	3240	5301
61-75 days	4369	6625
76-90 days	5594	8166
91-120 days	7656	12662
121-150 days	10012	16883
151-180 days	11876	20807

* 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
Between 40-50% of Policy Period	80% of premium
Between 30-40% of Policy period	75% of premium
Between 20-30% of Policy Period	60% of premium
Policy inception -20% of Policy period	50% of premium

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 or received from 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 wilfully 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 needless peril (except in an attempt to save human life), or if 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.

Our Achievements:



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

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)	990+800 10002005
Finland (358) - carrier TS	999+800 10002005
Finland (358) - carrier Elisa	001+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

Insurance is the subject matter of solicitation BIAZ (29th March 2009)

Travel Companion
Travel with a well-wisher



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



Covers expenses of hospitalization, loss of baggage & other incidental expenses



Travel Companion



Ensures your family, a fun filled journey.

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

- **Individual**
 - **Travel Care** ■ **Travel Secure** ■ **Travel Value** ■ **Travel Asia** - Policies with varying benefits/limits/premiums to choose from.
- **Family**
 - **Travel Family** - Floater benefits for the entire family under a single policy.
- **Senior Citizen**
 - **Travel Age** - Exclusively designed for the health needs of the 61-70 yrs age group.
- **Corporates**
 - **Corporate Lite** ■ **Corporate Plus** Meets the exclusive needs of corporate travellers.
- **Student**
 - **Study Companion**- A customized policy for students travelling 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.

For whom is the Travel Companion Policy ideal?

The Travel Companion Policy is a comprehensive package which provides complete medical and health cover to the international traveller. The Student Companion Policy covers a host of risk factors for the student travelling abroad.

Why do I need Travel Companion?

Travelling abroad to a foreign land entails a lot of risk. Medical expenses in foreign currency and hospitalization can be prohibitively expensive. Travel Companion covers you for all medical eventualities for just a fraction of the amount you would otherwise need.

What does the Policy cover?

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, Emergency Cash Advance etc.

Does Travel Companion offer Cash less service?

Yes. Travel Companion offers direct settlement for in-hospital medical expenses abroad. (Subject to policy terms and conditions and sublimits)

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-ordinating 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 Companion policy?

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

What are the various packages on offer under the Travel Companion Policy?

We have various plans. Depending on your specific needs, you can opt for Travel Care, Travel Secure, Travel Value, Travel Family or Travel Age, Corporate Package, Study Companion.

Travel Companion offers a host of tailor made travel policies that cater to the special needs of an individual travelling 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 Care** : A travel policy that caters to the specific needs of an individual travelling abroad. It covers all medical eventualities including hospitalization and other incidental expenses at a fraction of amount that would be otherwise needed.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	50,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	250**	Nil
Delay of Baggage	100	12hrs.
Personal Accident	10,000***	Nil
Loss of passport	250	15
Personal Liability	1,00,000	100
Hijack	\$ 50 per day to maximum \$ 300	-
Emergency Cash Advance****	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 (In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4 days	393	460	609	747
5-7 days	465	505	703	785
8-14 days	677	758	1002	1079
15-21 days	714	801	1070	1224
22-28 days	801	913	1224	1380
29-35 days	1002	1158	1513	1736
36-47 days	1158	1337	1736	1982
48-60 days	1358	1579	2355	3200
61-75 days	1672	1936	3484	4663
76-90 days	2002	2293	4171	5644
91-120 days	2552	3043	5007	6675
121-150 days	2896	3434	5792	7608
151-180 days	3681	4319	6823	8393

* Premium includes service tax as applicable on Feb '09

- **Travel Secure** : A travel policy that provides increased cover for all medical eventualities including Hospitalization, Loss of baggage and other incidental expenses. In addition, it also offers added benefits like Trip Delay and Golfer's Hole-in-one.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	2,00,000*	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	1,000**	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	25,000***	Nil
Loss of passport	250	25
Personal Liability	2,00,000	100
Hijack	\$ 50 per day to maximum \$ 300	-
Trip Delay	\$ 20 per 12 hrs. maximum \$120	12 hrs.
Emergency Cash Advance****	1000	Nil
Golfer Hole-in-one	250	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.)

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4 days	578	648	795	933
5-7 days	628	707	873	1002
8-14 days	781	890	1172	1394
15-21 days	825	952	1237	1647
22-28 days	912	1069	1389	1915
29-35 days	1151	1292	1714	2249
36-47 days	1325	1491	1975	2805
48-60 days	1552	1758	3063	4204
61-75 days	1932	2500	4328	6321
76-90 days	2300	3142	5202	6409
91-120 days	3240	4613	6399	7950
121-150 days	4123	5691	8662	10944
151-180 days	5691	6772	10798	12858

* Premium includes service tax as applicable on Feb '09

- **Travel Value** : This policy offers high value benefits for the individual travelling abroad. Covers all medical eventualities including Hospitalization and other incidental expenses with enhanced medical coverage of \$5,00,000 and increased limit of \$1,500 for emergency cash.

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation and Repatriation	5,00,000	100
Emergency dental pain relief included in (I) above	500	100
Loss of Baggage (Checked)	1,000**	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	30,000***	Nil
Loss of passport	250	25
Personal Liability	2,00,000	100
Hijack	\$ 50 per day to a maximum \$ 300	Nil
Trip Delay	\$20 per 12 hrs. maximum \$120	12 hrs.
Emergency Cash Advance****	1,500	Nil
Golfer Hole-in-one	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 (In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4 days	884	1300	1286	1855
5-7 days	884	1300	1286	1855
8-14 days	956	1402	1389	2002
15-21 days	1021	1513	1476	2160
22-28 days	1172	1758	1673	2493
29-35 days	1410	2094	2017	2959
36-47 days	1673	2538	2386	3629
48-60 days	2712	4139	3885	5900
61-75 days	3907	5987	5557	9003
76-90 days	4688	7213	6729	10157
91-120 days	5744	9030	8050	13154
121-150 days	7264	12368	9717	16490
151-180 days	8739	15212	12466	21594

* Premium includes service tax as applicable on Feb '09