

**Individual Elite**

■ **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:**

| Age   | 0.6 – 40 yrs | 41-60 yrs | 61-70 yrs |
|-------|--------------|-----------|-----------|
| 1-4   | 288          | 374       | 603       |
| 5-7   | 374          | 431       | 661       |
| 8-14  | 431          | 489       | 805       |
| 15-21 | 489          | 546       | 920       |
| 22-30 | 546          | 633       | 1035      |

Premium includes service tax applicable on 1 April 2012

■ **Premium Table - Travel Asia Elite Supreme**

| Age   | 0.6 – 40 yrs | 41-60 yrs | 61-70 yrs |
|-------|--------------|-----------|-----------|
| 1-4   | 374          | 459       | 690       |
| 5-7   | 459          | 517       | 805       |
| 8-14  | 597          | 661       | 948       |
| 15-21 | 661          | 748       | 1225      |
| 22-30 | 748          | 805       | 1493      |

Premium includes service tax as applicable on 1 April 2012. Restricted to travel in Asia, excluding Japan, Period of Travel not to exceed 30 days.

**Family**

■ **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**

| Days of travel | Excl. USA/Canada | Incl. USA/Canada |
|----------------|------------------|------------------|
| 15 days        | 1400             | 1681             |
| 30 days        | 2160             | 2592             |
| 60 days        | 2969             | 3564             |

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 1 April 2012.

■ **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.

**Senior Citizen**

| 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**

| 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     | 805                   | 1058                  | 1328                  | 1911                  | 2662                  | 3803                  |
| 5-7 days     | 943                   | 1265                  | 1449                  | 2052                  | 2662                  | 3803                  |
| 8-14 days    | 1265                  | 1862                  | 1825                  | 2857                  | 2875                  | 4107                  |
| 15-21 days   | 1632                  | 2529                  | 1951                  | 3375                  | 3102                  | 4427                  |
| 22-28 days   | 2012                  | 3163                  | 2192                  | 3923                  | 3606                  | 5112                  |
| 29-35 days   | 2414                  | 3851                  | 2646                  | 4610                  | 4290                  | 6069                  |
| 36-47 days   | 3105                  | 4944                  | 3726                  | 5750                  | 5203                  | 7440                  |
| 48-60 days   | 3793                  | 6209                  | 4553                  | 8622                  | 8487                  | 12095                 |
| 61-75 days   | 5118                  | 7662                  | 6141                  | 12959                 | 12276                 | 18456                 |
| 76-90 days   | 6554                  | 9566                  | 7865                  | 13139                 | 14786                 | 20822                 |
| 91-120 days  | 8968                  | 14833                 | 10761                 | 16299                 | 18513                 | 26964                 |
| 121-150 days | 11729                 | 19777                 | 14074                 | 22436                 | 25355                 | 33805                 |
| 151-180 days | 13915                 | 24376                 | 16695                 | 26364                 | 31190                 | 44270                 |

Premium includes service tax as applicable on 1 April 2012

**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 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 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.

■ **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**

| Age          | Excluding USA/Canada |             | Including USA/Canada |             |
|--------------|----------------------|-------------|----------------------|-------------|
|              | 71-75 years          | 71-75 years | 71-75 years          | 71-75 years |
| 1-4 days     | 1339                 | 1851        |                      |             |
| 5-7 days     | 1518                 | 2097        |                      |             |
| 8-14 days    | 1941                 | 2813        |                      |             |
| 15-21 days   | 2455                 | 3651        |                      |             |
| 22-28 days   | 2968                 | 4490        |                      |             |
| 29-35 days   | 3597                 | 5385        |                      |             |
| 36-47 days   | 4527                 | 6848        |                      |             |
| 48-60 days   | 5533                 | 8431        |                      |             |
| 61-75 days   | 7927                 | 11619       |                      |             |
| 76-90 days   | 9320                 | 13693       |                      |             |
| 91-120 days  | 12764                | 21122       |                      |             |
| 121-150 days | 18549                | 30956       |                      |             |
| 151-180 days | 22104                | 36983       |                      |             |

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)                     |                       |
| Belgium (032)                     |                       |
| Denmark (045)                     |                       |
| France (033)                      |                       |
| Germany (049)                     |                       |
| Hungary (036)                     |                       |
| Ireland (353)                     |                       |
| Italy (039)                       |                       |
| Malaysia (060)                    | 00+800 10002005       |
| Netherlands (031)                 |                       |
| New Zealand (064)                 |                       |
| Norway (047)                      |                       |
| Philippines (065)                 |                       |
| 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.

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

**Contact Details**

Bajaj Allianz General Insurance Company Limited, G.E. Plaza, Airport Road, Yerawada, Pune - 411 006. Tel: (020) 6602 6666. Fax: (020) 6602 6667. www.bajajallianz.com

For any queries please contact:

| BSNL/MTNL (Toll Free) | Any Mobile & Landline (Toll Free) | Other (Chargeable)           |
|-----------------------|-----------------------------------|------------------------------|
| 1800 22 5858          | 1800 209 5858                     | <Prefix City Code> 3030 5858 |

Email: info@bajajallianz.co.in



Bajaj Allianz

**Travel Elite**

For those who travel a class apart







*Jiyo Befikar*

**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.

**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 61-70yrs age group.
  - Travel Super Age Elite** -For individuals aged 71-75yrs.
- Corporates**

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

  - 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.

**Individual Elite**

**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**

(In Rs.)

| Age            | Excluding USA/Canada |            | Including USA/Canada |            |
|----------------|----------------------|------------|----------------------|------------|
|                | 0.6-40 yrs.          | 41-60 yrs. | ½-40 yrs.            | 41-60 yrs. |
| Days of Travel |                      |            |                      |            |
| 1-4            | 459                  | 540        | 713                  | 874        |
| 5-7            | 546                  | 591        | 822                  | 920        |
| 8-14           | 794                  | 887        | 1173                 | 1265       |
| 15-21          | 835                  | 939        | 1253                 | 1433       |
| 22-28          | 939                  | 1069       | 1433                 | 1616       |
| 29-35          | 1174                 | 1356       | 1773                 | 2033       |
| 36-47          | 1356                 | 1564       | 2033                 | 2322       |
| 48-60          | 1590                 | 1851       | 2760                 | 3748       |
| 61-75          | 1956                 | 2269       | 4083                 | 5461       |
| 76-90          | 2347                 | 2687       | 4886                 | 6611       |
| 91-120         | 2989                 | 3565       | 5864                 | 7819       |
| 121-150        | 3391                 | 4025       | 6785                 | 8912       |
| 151-180        | 4311                 | 5060       | 7991                 | 9830       |

Premium includes service tax as applicable on 1 April 2012

**Individual Elite**

**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**

(In Rs.)

| Age            | Excluding USA/Canada |            | Including USA/Canada |            |
|----------------|----------------------|------------|----------------------|------------|
|                | 0.6-40 yrs.          | 41-60 yrs. | ½-40 yrs.            | 41-60 yrs. |
| Days of Travel |                      |            |                      |            |
| 1-4            | 678                  | 758        | 933                  | 1091       |
| 5-7            | 737                  | 827        | 1023                 | 1173       |
| 8-14           | 915                  | 1042       | 1373                 | 1632       |
| 15-21          | 965                  | 1115       | 1449                 | 1929       |
| 22-28          | 1067                 | 1252       | 1627                 | 2243       |
| 29-35          | 1348                 | 1511       | 2009                 | 2636       |
| 36-47          | 1549                 | 1748       | 2314                 | 3286       |
| 48-60          | 1818                 | 2060       | 3587                 | 4928       |
| 61-75          | 2263                 | 2929       | 5072                 | 7405       |
| 76-90          | 2696                 | 3679       | 6094                 | 7509       |
| 91-120         | 3793                 | 5404       | 7497                 | 9313       |
| 121-150        | 4829                 | 6668       | 10149                | 12821      |
| 151-180        | 6668                 | 7933       | 12648                | 15063      |

Premium includes service tax as applicable on 1 April 2012

**Individual Elite**

**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**

(In Rs.)

| Age     | Excluding USA/Canada |            | Including USA/Canada |            |
|---------|----------------------|------------|----------------------|------------|
|         | 0.6-40 yrs.          | 41-60 yrs. | ½-40 yrs.            | 41-60 yrs. |
| 1-4     | 1036                 | 1521       | 1506                 | 2173       |
| 5-7     | 1036                 | 1521       | 1506                 | 2173       |
| 8-14    | 1118                 | 1644       | 1627                 | 2345       |
| 15-21   | 1195                 | 1773       | 1730                 | 2529       |
| 22-28   | 1373                 | 2060       | 1958                 | 2920       |
| 29-35   | 1654                 | 2452       | 2366                 | 3467       |
| 36-47   | 1958                 | 2972       | 2797                 | 4251       |
| 48-60   | 3178                 | 4850       | 4551                 | 6911       |
| 61-75   | 4577                 | 7013       | 6510                 | 10547      |
| 76-90   | 5491                 | 8449       | 7883                 | 11898      |
| 91-120  | 6726                 | 10579      | 9428                 | 15409      |
| 121-150 | 8509                 | 14488      | 11382                | 19317      |
| 151-180 | 10867                | 17822      | 14603                | 25297      |

Premium includes service tax as applicable on 1 April 2012