Coverage	Corporate Lite Benefits (USD)	Corporate Plus Benefits(USD)	Deductibles (USD)
Medical Expenses, Evacuation and Repatriation	250,000	500,000	100
Emergency dental pain relief included in (1) above	500	500	100
Personal Accident	25.000	25,000	Nil
AD&D common carrier	5,000	5,000	Nil
Loss of Checked Baggage**	1,000	1,000	Nil
Delay of Baggage	100	100	12 hrs
Loss of Passport	250	250	25
Hijack	\$60 per day to maximum \$ 360	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 30 per 12 hrs to max \$ 180	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	2,00,000	2,00,000	100
Emergency Cash Advance****	1000	1000	Nil
Golfer's Hole in-one	500	500	Nil
Trip Cancellation	1000	1000	Nil
Home Burglary Insurance	Rs.200, 000	Rs.200, 000	Nil
Trip Curtailment	300	500	Nil
Hospitalization Daily Allowance	\$25 per day to max \$150	\$25 per day to max \$150	Nil
Total Coverage During the Year	180 days	180 days	-
Maximum			
Per Trip Duration	45 days	45 days	-

Age Group 18yrs. to 60 yrs.

<sup>\*\*</sup>Per Baggage maximum 50 % and per item in the baggage maximum 10 %. \*\*\*\* Cash Advance would include delivery charges.

PREMIUM TABLE		in Rs.
Age in Years	CORPORATE LITE	CORPORATE PLUS
18 - 40 years	4830	5575
41 - 60 years	5060	5725

<sup>\*</sup>Premium including service tax as applicable.

### ■ What is Corporate Age Package?

This plan is specially designed to meet the needs of senior citizens aged between 61-70 years.

#### **Plan Benefits:**

Coverages	Corporate Age Lite	Deductibles	Corporate Age Elite	Deductibles
	Sum Insured US\$		Sum insured US\$	
Medical expenses,	50,000	100	200,000	100
Evacuation and repatriation				
Emergency Dental Pain	500	NIL	500	NIL
Relief(included in 1.)				
Personal Accident	15,000	NIL	25,000	NIL
Loss of Checked Baggage	1,000	NIL	1,000	NIL
Delay of Checked Baggage	100	12 hrs.	100	12 hrs.
Loss of Passport	250	25	250	25
Hijack	\$50 per day	NIL	\$50 per day	NIL
	to Max. \$300		to Max. \$300	
Trip Delay	\$20 per 12 hrs.	12 hrs.	\$20 per 12 hrs.	12 hrs.
	to Max. \$120		to Max. \$120	
Personal Liability	100,000	100	100,000	100
Hospitalization Daily	\$25 per day	NIL	\$25 per day	NIL
Allowance	to Max. \$150		to Max. \$150	
Total Coverage During	180 days		180 days	
he Year Maximum				
Per Trip Duration	45 days		45 days	
Special Conditions				
(Limit of Liability)				
Any One Illness	\$12,500	-	\$15,000	-
Any One Accident	\$25,000	-	\$30,000	-
Premium(Inclusive of ST)	Rs.7,700		Rs.9500	

<sup>\*</sup>Premium includes service tax applicable on Jan.06.

## **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 quard against the loss of the passport.

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

Australia (061)	0011+800 10002005	
USA (001)	18665876903	
Canada (001)	18669143705	
Austria (043)		
Belgium (032)		
Denmark (045)		
France (033)		
Germany (049)		
Hungary (036)		
Ireland (353)		
Italy (039)		
Malaysia (060)	00+800 10002005	
Netherlands (031)	33.330 10002003	
New Zealand (064)		
Norway (047)		
Philippines (063)		
Portugal (351)		
Spain (034)		
Sweden (046)		
Swizerland (041)		
UK (044)		
Hong Kong (852)		
Singapore (065)		
So. Korea (082)-carrier Telecom	001+800 10002005	
Thailand (066)		
Finland (358)-carrier Elisa	999+800 10002005	
Finland (358)-carrier TS	990+800 10002005	
Israel (972)	014+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	
Japan (081)-carrier Tele	0041-010+800 10002005	
So. Korea (082)-carrier Dacom	002+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



BLAZ (June 2007)

<sup>\*\*</sup>Pre-acceptance medical tests may be advised after getting proposal form.

#### ■ 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 AC, 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



lobal expertise & local knowledge



nnovative 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



# **Corporate Travel**



We have customized plans for virtually every requirement of Corporate Employees traveling abroad. All you have to do is choose a plan that suits you:

Travel Companion Corporate:
Travel Elite Corporate:
Corporate Age Package:

- Corporate Lite & Corporate Plus
- Corporate Lite & Corporate Plus
- Corporate Age Lite & Corporate Age Flite

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

#### ■ Why do I need a Corporate Travel Plan?

Traveling abroad for business purposes has become a necessity for everyone. Hence to make your journey tension free & risk free, we are providing a comprehensive cover, which will suite your individual requirements.

#### ■ What is Travel Companion Corporate?

- Medical Expenses and Repatriation covers hospitalization expenses for accident or illness, including medical evacuation wherever necessary.
- 2. Loss of checked baggage covers total and complete loss of baggage checked in, by an international airline
- Delay of checked baggage covers the cost of emergency purchase of replacement items.
- 4. Personal accident covers death and permanent disability
- 5. Loss of passport covers the reasonable and necessary expenses to obtain a duplicate passport or a valid travel documents
- 6. Personal Liability covers the legal liability attaching in a private capacity, during the course of overseas travel
- Hospitalization Daily Allowance covers daily allowance maximum up to USD 150. Applicable only for Corporate Frequency Traveller Policy holders
- 8. For each 24 hrs period the insured is detained by hijackers following hijacking of any aircraft in which the insured is traveling, the company will pay the sum specified in the schedule
- 9. Trip delay if the aircraft on which you are booked to travel from India, is delayed beyond 12 hrs, from the original scheduled departure time, then the sum insured in the schedule is paid.

# For all your overseas business travels

PLAN BENEFITS			
Coverage	Corporate Lite Benefits (USD)	Corporate Plus Benefits (USD)	Deductibles (USD)
Medical Expenses, Evacuation and Repatriation	250,000	500,000	100
Emergency dental pain relief included in (1) above	500	500	100
Loss of Checked Baggage**	1,000	1,000	Nil
Delay of Baggage	100	100	12 hrs
Personal Accident	15,000	30,000	Nil
Loss of Passport	250	250	25
Personal Liability	2,00,000	2,00,000	100
Hospitalization Daily Allowance	\$25 per day to max \$150	\$25 per day to max \$150	Nil
Hijack	\$50 per day to maximum \$ 300	\$50 per day to maximum \$ 300	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 100	\$ 20 per 12 hrs to max \$ 100	12 hrs
Total Coverage During the Year Maximum	180 days	180 days	-
Per Trip Duration	45 days	45 days	•

Age Group: 18 yrs to 60 yrs \*\*Per Baggage maximum 50 % and per item in the baggage maximum 10 %.

PREMIUM TABLE		in Rs
Age in years	Corporate Lite	Corporate Plus
18 40 yrs	4200	4845
41- 60 yrs	4400	4965

\*Premium includes service tax as applicable as on Jan'06

#### **■** What is Travel Elite Corporate?

This plan is for Corporate employees who are frequently traveling abroad. We have two exclusively designed plans, Corporate Lite and Corporate Plus.

#### ■ What does Travel Elite Corporate cover for me?

This plan includes the same benefits as above; the additional advantages are as follows:

- Accidental Death & Disability (Common Carrier): Compensation in addition to the sum insured specified under the personal accident section, in case of accidental bodily injury resulting into death;/permanent disability while traveling in a common carrier such as rail, bus, tram or aircraft during the course of journey.
- 2. Emergency Cash Advance: This is an assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage / money or hold up.
- Golfers Hole- in one: Reimburses 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 Golfer's
  Association (USGA) recognized Golf Course.
- 4. Trip Curtailment: Compensation for loss of personal accommodation of travel charges following the necessary and unavoidable cancellation of the trip due to death, serious sickness or sudden sickness requiring minimum three days hospitalization of insured or family member (spouse, parent or child)
- Home Burglary Insurance: This covers the loss of or damage to contents, excluding jewellery and valuables, of the insured's home in India caused by burglary and/or robbery during the policyperiod.
- Trip Cancellation: Compensation for loss of personal accommodation or travel charges due to necessary and unavoidable cancellation of trip prior to its start from India due to death, serious injury or sudden sickens requiring minimum threeday hospitalization of insured or family member (spouse, parent or child).