■ 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.

	Travel A		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

■ Premium Table - Travel Asia Flair			(In Rs.)
Period/Age	½ – 40 yrs	41-60 yrs	61-70 yrs
1-4 days	250	325	525
5-7 days	325	375	575
8-14 days	375	425	700
15-21 days	425	475	800

22-30 days 475 550 900 * Premium includes service tax as applicable on Jan '06

Premium Ta	(In Rs		
	½ – 40 yrs		61-70 yrs
1-4 days	325	400	600
5-7 days	400	450	700
8-14 days	520	575	825
15-21 days	575	650	1065
22-30 days	650	700	1300

Restricted to travel in Asia, excluding Japan. Period of Travel: not to exceed 30 days Premium includes service tax as applicable on Jan '06

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

Coverages	Benefits in US \$	Deductibles in US \$
Medical Expenses, Evacuation	50,000	100
and Repatriation		
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.)
Days of Travel	Premium
15 days	1,400
30 days	2,160
60 days	2,970

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 ncluded in (I) above	500	100
oss of Baggage (Checked)	250*	Nil
Delay of Baggage	100	12 hrs.
Personal Accident	25,000	Nil
oss of passport	250	25
Personal Liability	1,00,000	100
Hijack	\$ 50 per day to a maximum \$ 300	Nil
Гrip 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 -US \$25,000. Overall max. the policy period. ++Cash advance would include delivery charges.

■ Premium Table

	-	(III KS.	
Age	Excluding USA/Canada	Including USA/Canada	
Aye	61-70 yrs.	61-70 yrs.	
Days of Travel			
1-4 days	700	920	
5-7 days	820	1,100	
8-14 days	1,100	1,620	
15-21 days	1,420	2,200	
22-28 days	1,750	2,750	
29-35 days	2,100	3,350	
36-47 days	2,700	4,300	
48-60 days	3,300	5,400	
61-75 days	4,450	6,750	
76-90 days	5,700	8,320	
91-120 days	7,800	12,900	
121-150 days	10,200	17,200	
151-180 days	12,100	21,200	
* Promium includes consise tay as applicable on lan '06			

* Premium includes service tax as applicable on Jan '06

In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the

Period of Risk	Rate of Premium Retained	
	by Company	
Above 50% of Policy Period	100% of premium	
Between 4050% 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

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

Originating Country		
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)	00+800 10002003	
New Zealand (064)		
Norway (047)		
Philippines (063)		
Portugal (351)		
Spain (034)		
Sweden (046)		
Swizerland (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	

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

0011+800 10002005

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 DISCIalmer: The above information is only inductaive in ridure. For decisins of the coverage of excusions 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



BAJAJ Allianz (ii)

Individual

Individual

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



bal expertise & local knowledge



ovative packages to match individual needs



ly insurance company with in house ternational toll free phone and fax number



iick disbursement of claims



ss of baggag



Travel Companion

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.
- needs of the 61-70 yrs age group. ■ Corporates ■ Corporate Lite ■ Corporate Plus
- Student
- Study Companion- A customized policy for students travelling abroad to study.

Meets the exclusive needs of corporate travellers.

STUDENT & CORPORATE TRAVELERS: For specific plans devised to suit your needs, please contact the nearest branch office or call on our Toll Free numbers.

■ Senior Citizen ■ Travel Age - Exclusively designed for the health

■ 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.

Ensures your family, a fun filled journey.

■ 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-inone, 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.				
overages	Benefits in US \$	Deductibles in US \$		
edical Expenses, Evacuation ad Repatriation	50,000	100		
nergency dental pain relief cluded in (I) above	500	100		
ss of Baggage (Checked)	250**	Nil		
elay of Baggage	100	12hrs.		
ersonal Accident	10,000***	Nil		
ss of passport	250	15		
ersonal Liability	1,00,000	100		
jack	\$ 50 per day to maximum \$ 300	-		
nergency Cash Advance****	500	Nil		
er Baggage maximum 50 % and per item in the baggage 10 % *** Only 50% of the Sum				

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.

(In Rs.)

Premium Table

	Excluding USA/Canada		Including USA/Canada	
Age	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.
Days of Travel				
1-4 days	400	470	620	760
5-7 days	475	515	715	800
8-14 days	690	771	1,020	1,100
15-21 days	726	816	1,090	1,247
22-28 days	816	930	1,247	1,406
29-35 days	1,021	1,179	1,542	1,769
36-47 days	1,179	1,361	1,769	2,019
48-60 days	1,383	1,610	2,400	3,260
61-75 days	1,701	1,973	3,550	4,750
76-90 days	2,041	2,336	4,250	5,750
91-120 days	2,600	3,100	5,100	6,800
121-150 days	2,950	3,500	5,900	7,750
151-180 days	3,750	4,400	6,950	8,550
* Premium includes service tax as applicable on Jan '06				

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.

mp belay and doner smole 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.	12 hrs.	
	maximum \$120		
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

······································				
Premium ⁻	Table	(In Rs.)		
	Excluding USA/Canada	Including USA/Canada		

Premium Table (In Rs.)								
	Excluding USA/Canada		Including USA/Canada					
Age	½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs.				
Days of Travel								
1-4 days	590	660	810	950				
5-7 days	640	720	890	1,020				
8-14 days	796	907	1,194	1,420				
15-21 days	840	970	1,260	1,678				
22-28 days	929	1,089	1,415	1,950				
29-35 days	1,172	1,315	1,747	2,291				
36-47 days	1,349	1,520	2,012	2,858				
48-60 days	1,582	1,792	3,120	4,285				
61-75 days	1,968	2,547	4,410	6,440				
76-90 days	2,344	3,200	5,300	6,530				
91-120 days	3,300	4,700	6,520	8,100				
121-150 days	4,200	5,800	8,825	11,150				
151-180 days	5,800	6,900	11,000	13,100				

Premium includes service tax as applicable on Jan '06

■ 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 Nould include delivery charges

Premium Table

Excluding U	SA/Canada	Including USA/Canada		
½-40 yrs.	41-60 yrs.	½-40 yrs.	41-60 yrs	
901	1,323	1,310	1,890	
901	1,323	1,310	1,890	
973	1,429	1,415	2,041	
1,039	1,542	1,504	2,200	
1,194	1,792	1,703	2,540	
1,437	2,132	2,057	3,016	
1,703	2,586	2,432	3,697	
2,764	4,218	3,958	6,010	
3,980	6,101	5,661	9,172	
4,776	7,348	6,855	10,347	
5,850	9,200	8,200	13,400	
	901 901 973 1,039 1,194 1,437 1,703 2,764 3,980 4,776	901 1,323 901 1,323 973 1,429 1,039 1,542 1,194 1,792 1,437 2,132 1,703 2,586 2,764 4,218 3,980 6,101 4,776 7,348	½-40 yrs. 41-60 yrs. ½-40 yrs. 901 1,323 1,310 901 1,323 1,310 973 1,429 1,415 1,039 1,542 1,504 1,194 1,792 1,703 1,437 2,132 2,057 1,703 2,586 2,432 2,764 4,218 3,958 3,980 6,101 5,661 4,776 7,348 6,855	

12.600

9.900

9,450 15,500 151-180 days * Premium includes service tax as applicable on Jan '06

7.400

121-150 days

(In Rs.) 16.800 12,700 22,000