on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

What are the deductibles under the policy?

- Medical Expenses and Evacuation: 100 USD
- Emergency dental pain relief: 100 USD
- Delay of Checked Baggage: 12 Hours
- Trip delay: 12 hours
- Loss of Passport: 25 USD
- Personal Liability: 100 USD
- Missed Connection: 12 Hours

Cancellation

This Policy may be cancelled by the Insured after the expiry of 15 days from the effective date, in writing to the Company as long as the Insured is able to establish to the Company's satisfaction that the Insured Journey has not commenced, and this Policy shall stand cancelled if the Insured Journey has not commenced within 14 days of the commencement date shown on the Schedule.

Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.

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 on Risk	Rate of Premium Retained by the Company
Above 50% of policy period	100%
Above 40% to 50% of policy period	80%
Above 30% to 40% of policy period	75%
Above 20% to 30 % of policy period	60%
Policy Inception 20% of policy period	50%

Revision/ Modification of the policy:

There is a possibility of revision/ modification of terms, conditions, coverage and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking extension of this Policy, You can choose, among Our available similar and closely similar Travel insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

Provided however, if You do not respond to Our intimation regarding the withdrawal of the product under which this Policy is issued, then this Policy shall be withdrawn and shall not be available to You for any extension and accordingly upon Your seeking extension of this Policy, You shall have to take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You.

Travel Prime Individual Premium Chart

Geographical Location	Silver 50000 USD				Gold 2 Lakhs USD				Platinum 5 Lakhs USD				Super Platinum 7.5 Lakhs USD				Maximum 10 Lakhs USD			
	Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada	
Age	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs
Travel Days																				
1-4	546	642	847	1034	806	901	1072	1247	1172	1669	1634	2310	1378	1962	1921	2714	1473	2096	2052	2901
5-7	649	702	972	1093	876	983	1171	1368	1183	1709	1645	2350	1391	2009	1933	2762	1487	2147	2066	2951
8-14	944	1055	1333	1504	1080	1238	1530	1875	1279	1887	1778	2575	1504	2218	2091	3027	1606	2370	2234	3234
15 -21	993	1116	1433	1703	1147	1326	1626	2247	1376	2093	1902	2835	1618	2460	2236	3333	1728	2629	2388	3561
22- 28	1116	1271	1631	1921	1268	1488	1822	2635	1572	2449	2147	3299	1848	2879	2524	3878	1974	3076	2696	4144
29 - 35	1395	1612	1987	2417	1570	1796	2218	3100	1870	2914	2568	3916	2198	3426	3020	4603	2348	3661	3226	4919
36 - 47	1606	1859	2271	2760	1796	2077	2547	3846	2197	3515	3021	4794	2583	4131	3551	5635	2760	4414	3795	6021
48 - 60	1874	2200	3023	4397	2099	2449	3835	5601	3434	5524	4781	7548	4036	6493	5621	8873	4313	6939	6007	9481
61 - 75	2277	2697	4365	6284	2578	3466	5336	8192	4851	7808	6748	11278	5701	9178	7932	13257	6092	9807	8476	14166
76 - 90	2706	3191	5200	7583	3050	4318	6385	8466	5793	9388	8142	12775	6810	11036	9571	15017	7278	11792	10227	16047
91 -120	3406	4188	6229	9025	4195	6279	7832	10493	7075	11736	9729	16479	8317	13795	11435	19370	8887	14741	12220	20698
121 - 150	3893	4712	7225	10268	5304	7717	10528	14279	8918	15916	11739	20657	10483	18709	13799	24282	11202	19991	14745	25946
151 - 180	4888	5888	8501	11311	7203	9154	13074	16822	11325	19530	14993	26870	13313	22958	17624	31586	14225	24532	18833	33751
Note:	Premium Rates Indicated above are in Indian National Rupees Only																			
	Premium Rates Indicated above are Inclusive of 14% Service Tax as applicable from 1st June 2015																			

Travel Prime Individual Premium Chart Extension Period

Geographical Location	Silver 50000 USD				Gold 2 Lakhs USD				Platinum 5 Lakhs USD				Super Platinum 7.5 Lakhs USD				Maximum 10 Lakhs USD			
	Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada		Worldwide Excluding USA/ Canada		Worldwide Including USA/ Canada	
Age	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs	0.6 to 40 yrs	41 to 60 yrs
Travel Days																				
4-Jan	600	706	933	1138	887	991	1179	1371	1289	1837	1798	2541	1516	2158	2112	2987	1620	2306	2257	3191
7-May	714	773	1070	1203	963	1081	1287	1505	1302	1880	1809	2584	1530	2210	2126	3038	1635	2362	2272	3246
14-Aug	1039	1159	1466	1654	1188	1362	1683	2062	1407	2076	1956	2833	1654	2440	2301	3330	1767	2607	2458	3558
15 -21	1092	1228	1577	1873	1262	1458	1788	2472	1514	2303	2092	3119	1780	2706	2459	3666	1902	2892	2627	3918
22- 28	1228	1398	1794	2112	1395	1637	2004	2898	1729	2694	2361	3629	2033	3166	2776	4266	2173	3384	2966	4559
29 - 35	1744	2014	2483	3021	1962	2245	2772	3875	2337	3643	3211	4895	2747	4282	3775	5754	2936	4576	4033	6148
36 - 47	2008	2323	2839	3450	2245	2597	3184	4809	2746	4394	3777	5992	3228	5164	4439	7044	3450	5519	4744	7527
48 - 60	2343	2750	3779	5496	2623	3061	4794	7001	4292	6905	5977	9435	5046	8117	7026	11091	5391	8674	7508	11851
61 - 75	3073	3641	5893	8483	3480	4679	7204	11060	6548	10540	9110	15225	7697	12390	10709	17897	8224	13239	11443	19124
76 - 90	3654	4307	7019	10238	4117	5830	8621	11429	7822	12675	10992	17246	9194	14899	12921	20273	9825	15920	13807	21662
91 -120	5109	6284	9343	13538	6293	9420	11749	15739	10613	17604	14592	24717	12475	20693	17154	29055	13331	22111	18329	31047
121 - 150	6813	8246	12644	17969	9283	13504	18425	24988	15607	27852	20543	36149	18345	32740	24149	42494	19603	34984	25804	45407
151 - 180	8555	10304	14877	19795	12604	16020	22880	29438	19819	34178	26238	47023	23297	40177	30844	55275	24894	42931	32957	59065
Note:	Premium Rates Indicated above are in Indian National Rupees Only																			
	Premium Rates Indicated above are Inclusive of 14% Service Tax as applicable from 1st June 2015																			

Travel Prime Individual Rider : Premium Chart

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

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

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

Bajaj Allianz General Insurance Co. Ltd.
G.E. Plaza, Airport Road, Yerawada,
Pune - 411006. IRDA Reg No.: 113.

For Any Query (toll Free)
1800-209-0144 /1800-209-5858

www.bajajallianz.com

customercare@bajajallianz.co.in

Insurance is the subject matter of the solicitation

BJAZ-B-0132/11-Dec-14

Bajaj Allianz

Travel Prime Individual

Fly higher without worries

CIN: U66010PN2000PLC015329
UIN- IRDA/NL-HLT/BAGI/P-T/V.I/37/13-14

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.

What is Travel Prime Individual Plan?

Travel Prime is a specially customized travel plan that caters to the needs of an individual traveling abroad.

Plan covers all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed.

This plan shall not be valid for Manasarovar Yatra, any other pilgrimage and any other countries which involve hazards to travel for e.g.: Iran, Iraq, Afghanistan, Pakistan, Certain African countries like Congo etc. The declinature list shall be amended on timely basis, to know the current declinature list you are requested to contact us on our toll free numbers.

Travel Policies cannot be issued more than 30 days in advance. In case if you wish to issue a policy more than 30 days in advance, you shall have to provide us the reason towards the same.

Who can purchase this plan?

Indian citizens going overseas who have a valid Indian passport

Overseas citizens residing in India and are travelling abroad for a maximum period of 90 days

Depending upon your requirement (the sum insured and the premium payable), you can choose from any of these below plans:

- Travel Prime Individual Silver
- Travel Prime Individual Gold
- Travel Prime Individual Platinum
- Travel Prime Individual Super Platinum
- Travel Prime Individual Maximum

What does the Travel Prime Individual Plan cover for me?

Personal Accident: Covers Death or Permanent Total Disablement due to accidently bodily injury.

Medical Expenses and Medical Evacuation: Covers Medical Treatment Cost incurred for any illness, injury suffered during overseas trip. Medical Evacuation Covers cost of evacuation to India on advice of treating doctor with prior approval from Bajaj Allianz General Insurance Company Ltd.

Emergency dental pain relief- Emergency dental pain relief is extended up to sum insured (USD 500) as stated on policy schedule under section "emergency dental pain relief"

Repatriation: Covers cost of repatriation of mortal remains to India.

Loss of Checked Baggage: Covers complete, permanent loss or destruction of the Insured's Checked Baggage.

Accidental Death & Disability (Common Carrier): Covers Death or Permanent Total Disablement due to accidently bodily injury suffered while travelling overseas in common carrier such as rail, bus, tram or aircraft.

Loss of Passport: Covers cost of, duplicate passport in event of loss of passport.

Personal Liability: Covers payment of Damages to Third Party Civil Claims arising out of Accident Bodily Injury or Accidental Property Damage occurring during overseas trip.

Hijack cover: If insured is detained by hijackers following hijacking of any aircraft in which the insured is travelling, the Company will pay up to the maximum sum specified in the schedule.

Trip Delay: Company shall indemnify only one event of trip delay during policy period for any trip booked to travel from Republic of India or travel to Republic of India.

This benefit is payable only for one event of Trip delay during the policy period.

Hospitalization Daily Allowance: Cover extends daily allowance benefit for an event of hospitalization which is also admissible under medical section of the plan.

Golfer's Hole-in-one: Cover extends a benefit for celebration on achieving a Golfers hole-in-one at any United States Golfers Association (USGA) recognized golf course anywhere in the world except India during the Insured Journey.

Trip Cancellation: Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable cancellation of the trip prior to its commencement.

Company shall indemnify only one event of trip cancellation during policy period for any trip delayed to travel from Republic of India and or to travel to Republic of India.

Trip Curtailment: Covers loss arising due to cancellation of personal accommodation or travel charges paid or contracted to be paid by Insured which are not recoverable from any other source due to necessary and unavoidable curtailment of Insured Journey.(Cutting Short by early return to India)

Delay of Checked Baggage: Covers cost of emergency purchase of toiletries, medication and clothing if the baggage arrival is delayed beyond 12 hours of scheduled arrival

Home Burglary Insurance: Covers loss of or damage to contents of insured's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted Burglary and/or Robbery during the policy period

Emergency Cash Benefit: Extends assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up

Missed Connection: Cover extends a benefit if the aircraft on which Insured is booked to travel from India is delayed for more than 12 hours than original scheduled time resulting in Insured Missing the connecting flight.

This benefit is payable only for one event of Missed connection during the policy period.

Difference in Airfare due to delayed or early return: Covers loss arising in event of Insured returning back to India before or after scheduled date or return due to illness or accident, because of which scheduled return flight is cancelled or delayed.

Bounced Hotel: Covers expenses related to transportation to alternative hotel, up gradation to a superior class of hotel arising in event of Insured not being able to avail hotel services booked on confirmed basis.

PA Cover in India: Covers death or permanent total disablement if the Insured sustains Accidental Bodily Injury during his travel intended from home to airport on the day of his overseas departure from India and on the day of his arrival back to India for his travel intended from Airport to home

What is the entry age?

- Entry age for proposer is 6 months – 60yrs.

What is the policy period?

The policy period is 180 days and can be extended further up to 180 days.

How can I extend my policy?

Travel Extensions can be granted on the basis of Good Health Declaration form duly signed by you.

You shall have to apply for extension of the policy 7 days prior to the expiry of the existing policy.

Policy can not be extended if the extension request is received 7 days after the expiry of the existing policy.

In case of any major claim under the existing policy, the policy can be extended with exclusion of the ailment/injury on account of which the claim was lodged under the expiring policy.

What are the various Sum Insured options available under this plan?

- 50,000 USD
- 200,000 USD
- 500,000 USD
- 750,000 USD
- 1,000,000 USD

What are various benefits/ coverage under the plans?

The company agrees subject always to terms, conditions, exclusions, and limitations to indemnify the insured in excess of the amount of the deductible and subject always to the sum assured against such loss which is incurred within the policy period.

TRAVEL PRIME INDIVIDUAL

Coverage	SILVER 50,000 USD	Gold 2 Lakhs USD	Platinum 5 Lakhs USD	Super Platinum 7.5 Lakhs USD	Maximum 10 Lakhs USD	Deductible
Personal Accident*	15,000 USD	25,000 USD	25,000 USD	25,000 USD	25,000 USD	Nil
Medical Expenses and Evacuation	50,000 USD	200,000 USD	500,000 USD	750,000USD	1,000,000 USD	100 USD
Emergency Dental Pain Relief included in above limits	500 USD	500 USD	500 USD	500 USD	500 USD	100 USD
Repatriation	5,000 USD	5,000 USD	5,000 USD	6,000 USD	6,500 USD	Nil
Loss of Checked Baggage**	500 USD	1,000 USD	1,000 USD	1,000 USD	1,000 USD	Nil
Accidental Death & Disability (Common Carrier)	2,500 USD	5,000 USD	5,000 USD	5,000 USD	5,000 USD	Nil
Loss of Passport	250 USD	250 USD	250 USD	300 USD	300 USD	25 USD
Personal Liability	100,000 USD	200,000 USD	200,000 USD	250,000 USD	250,000 USD	100 USD
Hijack cover	50 USD per day to max 300 USD	60 USD per day to max 360 USD	60 USD per day to max 360 USD	60 USD per day to max 360 USD	60 USD per day to max 360 USD	Nil
Trip Delay	25 USD per 12 hrs to max 120 USD	30 USD per 12 hrs to max 180 USD	30 USD per 12 hrs to max 180 USD	30 USD per 12 hrs to max 180 USD	30 USD per 12 hrs to max 180 USD	12 Hrs
Hospitalization Daily Allowance	20 USD per day to max 100 USD	25 USD per day to max 125 USD	25 USD per day to max 125 USD	25 USD per day to max 125 USD	25 USD per day to max 125 USD	Nil
Golfer's Hole-in-one	250 USD	500 USD	500 USD	500 USD	500 USD	Nil
Trip Cancellation	500 USD	1,000 USD	1,000 USD	1,000 USD	1,000 USD	Nil
Trip Curtailment	200 USD	300 USD	500 USD	500 USD	500 USD	Nil
Delay of Checked Baggage	100 USD	100 USD	100 USD	100 USD	100 USD	12 Hours
Home Burglary Insurance	INR 100,000	INR 200,000	INR 300,000	INR 300,000	INR 300,000	Nil
Emergency Cash Benefit***	500 USD	1,000 USD	1,000 USD	1,500 USD	1,500 USD	Nil
Missed Connection	100 USD	100 USD	100 USD	100 USD	100 USD	12 Hours
Difference in Airfare due to delayed or early return	500 USD	500 USD	500 USD	500 USD	500 USD	Nil
Bounced Hotel	500 USD	500 USD	500 USD	500 USD	500 USD	Nil
PA Cover in India	INR 50,000	INR 50,000	INR 50,000	INR 50,000	INR 50,000	Nil

- Abbreviation INR indicates Indian National Rupees
- Abbreviation * indicates only 50% of the Sum assured in respect of the death of the insured person below age of 18 years e.g in case of death of insured person who is below age of 18 years total liability will become 50% of total SI for personal accident i.e 50%*10000 USD=5000 USD
- Abbreviation ** Per Baggage maximum 50% and per item in the baggage 10%
- Abbreviation *** Cash advance would include delivery charges

What is Special Features of the Travel Prime Individual Plan?

- PA Cover in India
- Bounced Hotel
- Difference in Airfare due to delayed or early return

Are there any pre policy medical health check up?

No pre policy medical health check up is required

What are exclusions under the policy?

For detailed explanation of exclusions kindly refer policy wordings.

Short description of exclusion is as appended below.

Benefit specific Exclusions applicable for

Exclusions applicable to Sections

Personal Accident, Medical Expenses & Medical Evacuation & Repatriation

1) The Company shall be under no liability to make payment in respect of any routine physical or other examination where there is no objective indication of impairment of normal health, and for medical treatment obtained within the Republic of India same as provided for under Section Medical Expenses & Medical Evacuation.
2) The company shall be under no liability to make payment of any Medical Expenses incurred before the policy inception and beyond the expiry of Policy Period, same as provided for under Section Medical Expenses & Medical Evacuation.
3) The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:
    i) Where the insured is:
        (a) Travelling against the advice of a Physician; or
        (b) Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured in his proposal; or
        (c) Travelling for the purpose of obtaining treatment; or
        (d) In receipt of a terminal prognosis for a medical condition
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, alcoholism, drunkenness or the abuse of drugs.
5) Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome), venereal disease and/or any mutant derivative or variation thereof however caused.
6) The participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.
7) The participation of the Insured in riding or driving in races or rallies.
8) Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident the insured is in possession of a current full international driving license and while riding a two wheeler is wearing a safety crash helmet.
9) Losses arising directly or indirectly from 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.
10) Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing
11) Experimental, unproven or non-standard treatment.
12) Treatment by any other system other than modern medicine (also known as Allopathy).
13) The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.
14) 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.
15) Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.
16) Congenital anomalies or any complications or conditions arising there from.
17) Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.

Loss of Checked in Baggage

1) The self-carried baggage is specifically excluded from the policy coverage.
2) Part or partial destruction of baggage or missing of contents from the baggage is not covered under the policy.
3) The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.
4) Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the policy.

Delay of Checked Baggage

1) Delay of baggage when the intended destination is in India.

    Specific Condition

2) It is a condition precedent to the Company's Liability hereunder that upon discovering the delay in arrival of the Checked Baggage the Insured shall obtain written non-delivery confirmation from the Airline along with the period of delay, which must be submitted to the Insurance Company / Claims Administrator in the event of a Claim.
3) In case of more than one claim during the insured journey the Company's liability in all claim put together will be restricted to the Section "Delay of Checked Baggage" Sum Insured. The time deductible of 12 hrs will apply separately for every claim.

Loss of Passport

The Company shall be under no liability to make payment for:

1. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority
2. 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.
3. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

Personal Liability

The Company shall not be under any liability to make payment for Claims arising out of:

1. The Insured's liability to any employee (whether under a contract of or for services);
2. Bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker of the Insured, and any travelling companion of the Insured;
3. Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:
    a. Livestock belonging to the Insured or in the Insured's care, custody or control;
    b. Any wilful, malicious, criminal or unlawful act, error, or omission;
    c. The pursuit of any trade, business of profession, employment or occupation;
    d. The ownership, possession or use of vehicles, aircraft, or watercraft;
    e. Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;
    f. The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
    g. The supply of goods or services;
    h. Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).
    i. Any professional liability arising out of the insured's profession/activities.

Trip Delay

However, the Company will not pay,

1. For any departure which is delayed as a result of the insured or any other person who have arranged to travel with failing to check-in correctly as required by the airline.
2. For any delayed departure caused by strike or industrial action known to exist or was anticipated at the time the trip was booked
3. If the air craft is taken out of service on the instructions of the Civil Aviation Authority or other competent statutory authority except due to bad weather conditions.

Hospitalization Daily Allowance

Hospitalization Daily Allowance benefit shall be extended only if such hospitalization is admissible under section Medical Expenses under the policy.

Golfer's Hole-in-one

Subject to all other terms and conditions, it is hereby agreed that the insurer shall reimburse 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 Golfers' Association (USGA) recognized golf course, subject to maximum the limit shown in the Schedule against this cover

General Exclusions Applicable to All Sections

The Company shall be under no liability to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

a. The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

b. War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

c. The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:

d. Ionising radiation or contamination by radioactivity form any nuclear waste from combustion of nuclear fuel; or

e. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or

f. Asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.

g. The Insured's actual or attempted engagement in any criminal or other unlawful act.

h. Any consequential losses.

i. In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.

j. The insured engaging in air travel unless he flies as a passenger