



Bajaj General

TRAVEL COMPANION

TRAVEL WITH A WELL-WISHER

▪ About Bajaj General Insurance Limited

(formerly known as Bajaj Allianz General Insurance Co. Ltd.)

Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) is one of India's leading, most trusted and dynamic private general insurance companies. It is a subsidiary of Bajaj Finserv Limited, India's leading and most diversified financial services group.

Bajaj General offers a broad portfolio of innovative and customer-focused insurance solutions, spanning motor, health, and home insurance, along with specialised products such as pet insurance, wedding insurance, event protection, cyber insurance, and rural insurance. From safe guarding your health and home to protecting your travels and life's most important moments, Bajaj General aims to be a constant partner in your journey. Bajaj General equally offers a comprehensive and a well-diversified range of products, including fire, marine, engineering, liability and surety insurance to corporates and SME's. The company also participates in various government schemes with a focus on financial inclusion. The company is also known for its robust risk selection capabilities, digital adoption and product innovation.

Established in 2001, the company has grown its footprint to nearly 1,500 towns and cities across India, ensuring easy access and a close connection to its customers. This access is enabled through the largest distribution network, spanning across individual agents, point-of-sales personnel, banks, NBFCs, motor dealers, brokers and the company's proprietary sales force.

It holds an [ICRA]AAA rating from ICRA Limited, reflecting the highest level of confidence in its financial strength and stability. With a strong legacy, a forward-looking mindset, and an unwavering focus on its 'Customer-First' philosophy, Bajaj General remains committed to protecting what matters most, empowering individuals, families, and businesses to live with confidence and peace of mind.



▪ The Bajaj General Advantage



Global expertise and local knowledge



Innovative packages to match individual needs



Only insurance company with in house international toll free phone and tax number



Quick disbursement claims

▪ 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.
- **Senior Citizen** • **Travel Age** - Exclusively designed for the health needs of the 61-70 yrs age group.
- **Corporates** • **Corporate Lite** • **Corporate Plus** Meets the exclusive needs of corporate travellers.
- **Student** • **Study Companion** - A customized policy for students travelling abroad to study.

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

- **For whom is the Travel Companion Policy ideal?**

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

- **Why do I need Travel Companion?**

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

- **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-in-one, Hijack Cover, Trip Delay, Emergency Cash Advance etc.

- **Does Travel Companion offer Cash less service?**

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

- **What if I am in urgent need of cash abroad?**

One of the important features of this policy is Emergency Cash Advance. It is an assistance service, wherein the company facilitates providing emergency cash to the insured during incidents such as theft/burglary of luggage/money or hold ups by co-ordinating with the insured person's relatives in India to provide emergency cash assistance to the insured person as per his requirement, up to the limit specified in the policy schedule.

- **Any other special features of the Travel Companion policy?**

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

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

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

- **Individual**

Travel Companion offers a host of tailor made travel policies that cater to the special needs of an individual travelling abroad. They cover all medical eventualities including hospitalization and other incidental expenses at a fraction of the amount that would be otherwise needed.

Depending upon your requirement (the sum insured and the premium payable), you can choose from any of these three policies.



▪ **Travel Care:**

A travel policy that caters to the specific needs of an individual travelling abroad. It covers all medical eventualities including hospitalization and other incidental expenses at a fraction of amount that would be otherwise needed.

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

Per Baggage maximum 50 % and per item in the baggage 10 %. * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years **** Cash Advance would include delivery charges.

▪ **Premium Table (US\$50000)**

(In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	1/2-40 yrs.	41-60yrs.	1/2-40yrs.	41-60yrs.
Day of Travel				
1-4	356	417	552	677
5-7	422	458	637	712
8-14	614	687	908	978
15-21	647	726	970	1,110
22-28	726	828	1,110	1,251
29-35	908	1,050	1,372	1,574
36-47	1,050	1,212	1,574	1,797
48-60	1,231	1,432	2,135	2,901
61-75	1,515	1,755	3,159	4,227
76-90	1,815	2,079	3,782	5,117
91-120	2,314	2,759	4,539	6,052
121-150	2,625	3,114	5,251	6,897
151-180	3,337	3,9115	6,185	7,609

▪ **Travel Secure:**

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

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

Per Baggage maximum 50% and per item in the baggage 10% * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years**** Cash Advance Would include delivery charges.

▪ **Premium Table (US\$200000)**

(In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	1/2-40 yrs.	41-60yrs.	1/2-40yrs.	41-60yrs.
Day of Travel				
1-4	524	587	721	845
5-7	569	641	792	908
8-14	708	807	1,063	1,264
15-21	748	863	1,122	1,494
22-28	827	969	1,259	1,736
29-35	1,044	1,171	1,554	2,039
36-47	1,201	1,352	1,791	2,543
48-60	1,407	1,594	2,777	3,812
61-75	1,752	2,266	3,924	5,731
76-90	2,085	2,848	4,716	5,811
91-120	2,937	4,182	5,802	7,207
121-150	3,738	5,160	7,853	9,922
151-180	5,160	6,140	9,790	11,657

▪ **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	12hrs
Personal Accident	35,000***	Nil
Loss of passport	250	25
Personal Liability	2,00,000	100
Hijack	\$ 50 per day to maximum \$ 300	-
Trip Delay	\$ 20 per 12 hrs. maximum \$ 120	12hrs.
Emergency Cash Advance****	1,500	Nil
Golfer Hole-in-one	500	Nil

Per Baggage maximum 50% and per item in the baggage 10% * Only 50% of the Sum assured in respect of the death of the insured person below age of 18 years**** Cash Advance Would include delivery charges.

▪ **Premium Table (US\$500000)**

(In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	1/2-40 yrs.	41-60yrs.	1/2-40yrs.	41-60yrs.
Day of Travel				
1-4	802	1,178	1,166	1,682
5-7	802	1,178	1,166	1,682
8-14	925	1,271	1,259	1,815
15-21	1,063	1,372	1,338	1,958
22-28	1,278	1,594	1,516	2,260
29-35	1,516	1,898	1,829	2,683
36-47	2,459	2,301	2,164	3,290
48-60	3,542	3,753	3,522	5,349
61-75	4,250	5,428	5,038	8,163
76-90	5,207	6,539	6,101	9,208
91-120	6,585	8,186	7,298	11,925
121-150	8,409	11,213	8,810	14,950
151-180	8,739	13,792	11,302	19,577

Premium quoted here is exclusive of applicable Service tax/Cess/statutory levies/other taxes etc., and the quoted premium along with applicable Service tax/Cess/statutory levies/other taxes has to be received by our Company prior to our assuming risk.

▪ **Travel Asia:**

This is a special package devised for individuals travelling to Asia. Travellers can select from Travel Asia Flair and Travel Asia Supreme, according to their need for cover. These packages are extremely convenient with cover options ranging from 1 - 30 days.

Coverages	Travel Asia Flair		Travel Asia Supreme	
	Benefits in US \$	Deductible	Benefits in US \$	Deductible
Medical Expenses, Evacuation and Repatriation	15,000	\$ 50	25,000	\$ 50
Emergency dental pain relief included in (I) above	500	50	500	50
Loss of Baggage (Checked)	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 max \$ 200	\$20 per day to	Nil max \$200	\$20 per day to	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 - Elite Asia Flair (US\$15000)**

(In Rs.)

Geographical Area : Asia Excluding Japan			
Period/Age	0.6-40 yrs.	41-60yrs.	61-70yrs.
1-4	223	290	466
5-7	290	334	512
8-14	334	379	622
15-21	379	422	712
22-30	422	489	801

Premium quoted here is exclusive of applicable Service tax/Cess/statutory levies/other taxes etc., and the quoted premium along with applicable Service tax/Cess/statutory levies/other taxes has to be received by our Company prior to our assuming risk.

▪ **Premium Table - Elite Asia Supreme (US\$25000)**

(In Rs.)

Geographical Area : Asia Excluding Japan			
Period/Age	1/2-40 yrs.	41-60yrs.	61-70yrs.
1-4	290	356	533
5-7	356	401	622
8-14	462	512	734
15-21	512	578	947
22-30	578	622	1158

Restricted to travel in Asia, excluding Japan. Period of Travel: not to exceed 30 days.

▪ **Travel Family:**

If you are travelling abroad with your family, this package is designed for you. It covers the entire family (self & spouse – upto – 60 years of age, two children- under 21 years) for medical eventualities abroad and provides floater benefit to individual family members.

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

▪ **Premium Table**

(In Rs.)

Geographical Coverage	Excluding USA	Excluding USA	Excluding USA
Days Band/Age	2 adults+ 2 children (1-60)	Additional premium per supplementary child (more than 6 months and less than 21 years)	Additional premium per supplementary adults (more than 21 years until 60 years)
1-15	1246	311	498
16-30	1923	481	769
31-60	2642	661	1057

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

▪ **Travel Age:**

This package is specially devised for senior citizens aged between 61 to 70 years and offers the flexibility of cover for trips abroad ranging from 1 - 180 days.

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

*Per baggage maximum of 50% and per item in the baggage max 10%.

+ Any one illness - liability limited to US \$12,500. Hospitalisation due to accident - max. liability -US \$25,000. Overall max. liability under this head - US \$ 50,000, aggregate during the policy period.

++Cash advance would include delivery charges.

▪ **Premium Table**

(In Rs.)

Days of Travel Age	Excluding USA/Canada 61-70	Including USA/Canada 61-70
1-4	622	819
5-7	729	978
8-14	979	1,441
15-21	1,264	1,958
22-28	1,557	2,447
29-35	1,868	2,981
36-47	2,402	3,826
48-60	2,937	4,806
61-75	3,961	6,006
76-90	5,072	7,404
91-120	6,941	11,480
121-150	9,077	15,306
151-180	10,767	18,864

In case of any early return of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject to no claims being incurred on the policy

Period of Risk	Rate of Premium Retained by Company
Above 50% of Policy Period	100% of premium
Between 40-50% of Policy Period	80% of premium
Between 30-40% of Policy period	75% of premium
Between 20-30% of Policy Period	60% of premium
Policy inception -20% of Policy period	50% of premium

• **Exclusions applicable to Travel Policies:**

1. Any medical condition or complication arising from it which existed before the commencement of the Policy Period, or for which care, treatment or advice was sought, recommended by or received from a Physician.
2. Routine physical or other examination where there is no objective indication of impairment of normal health.
3. Medical expenses beyond the expiry of the Policy Period.
4. Suicide, attempted suicide or wilfully self-inflicted injury or illness, mental disorder, anxiety/stress/depression/nervousness having no underlying physical illness as a cause; venereal disease, alcoholism, drunkenness or the abuse of drugs.
5. Manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in any criminal or illegal act.
6. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.

7. Experimental, unproven or non-standard treatment.
8. Treatment by any other system other than modern medicine (also known as Allopathy).
9. The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for diagnosis or treatment.
10. Delay of baggage when the intended destination is in India
11. Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority.
12. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
13. Loss caused by the Insured's failure to take reasonable steps to guard against the loss of the passport.

▪ **Our Achievements:**



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

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.

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

USA (001)	18665876903	Sweden (046)	} 00+800 10002005	
Canada (001)	18669143705	Switzerland (041)		
Austria (043)	} 00+800 10002005	UK (044)		
Belgium (032)			Finland (358)-carrier TS	990+800 10002005
Denmark (045)			Finland (358)-carrier Elisa	999+800 10002005
France (033)			Hong Kong (852)	001+800 10002005
Germany (049)			Israel (972)	014+800 10002005
Hungary (036)			Singapore (065)	001+800 10002005
Ireland (353)			So. Korea (082)-carrier Telecom	001+800 10002005
Italy (039)			So. Korea (082)-carrier Dacom	002+800 10002005
Malaysia (060)			Thailand (066)	001+800 10002005
Netherlands (031)			Japan (081)-carrier Tele	0041-010+800 10002005
New Zealand (064)			Japan (081)-carrier IDC	0061-010+800 10002005
Norway (047)			Japan (081)-carrier NTT	0033-010+800 10002005
Philippines (063)			Japan (081)-carrier KDD	001-010+800 10002005
Portugal (351)			Australia (061)	0011+800 10002005
Spain (034)				

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@bajajgeneral.com

Insurance Act, 1938 Section 41 - Prohibition of Rebates Insurance Act

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING FAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKH RUPEES.



GENERAL

CARINGLY YOURS



BAJAJ GENERAL INSURANCE LIMITED

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)

BAJAJ INSURANCE HOUSE, AIRPORT ROAD,
YERAWADA, PUNE - 411006. IRDAI REG NO.: 113.



FOR ANY QUERY (TOLL FREE)
1800-209-0144 /1800-209-5858



www.bajajgeneralinsurance.com



careforyou@bajajgeneral.com

Note: It is mandatory to keep updated your policy with your correct contact details and bank account details, to process any of your service requests faster and hassle-free. To update your contact details i.e. Mobile No., Email ID, PAN Card, and Bank Account details, please use chatbot, visit our website, contact your agent or nearest branch.

For more details on risk factors, Terms and Conditions, please read the Policy Wordings and Prospectus before concluding a sale.

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Policy holders can download Bajaj General app for one - touch access. Available on  | 