



BAJAJ GENERAL
TRAVEL ELITE PLAN
FOR THOSE WHO TRAVEL A CLASS APART



▪ 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** • 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 61-70 yrs age group.
- **Corporates** • **Corporate Elite - Lite and Plus.** Meets the exclusive needs of corporate travelers.
- **Student** • **Study Companion** - A customized policy for students travellings 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.



▪ **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 \$	Deductibles 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	12hrs
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
Horne Burglary Insurance	Rs. 1,00,000	Nil
Trip Curtailment	200	Nil
Hospitalization Daily Allowance	\$ 20 per 12 hrs to max \$ 120	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.

"Emergency medical treatment for life-threatening conditions arising out of any pre-existing medical condition upto USD 3000 is covered under medical expenses

"Refer policy wordings for T&C

▪ **Premium Table - Travel Elite Silver (US\$50000)**

(In Rs.)

	Excluding USA/Canada		Including USA/Canada	
	0.6-40 yrs.	41-60yrs.	1/2-40yrs.	41-60yrs.
Age				
Day of Travel				
1-4	409	481	635	778
5-7	486	526	732	819
8-14	707	789	1044	1126
15-21	743	836	1115	1275
22-28	836	951	1275	1438
29-35	1045	1207	1578	1809
36-47	1207	1392	1809	2067
48-60	1415	1647	2456	3336
61-75	1741	2019	3634	4860
76-90	2089	2391	4349	5884
91-120	2660	3173	5219	6959
121-150	3018	3582	6039	7932
151-180	3837	4503	7112	8749

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 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 \$	Deductibles 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	12hrs
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
Horne 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 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.

"Emergency medical treatment for life-threatening conditions arising out of any pre-existing medical condition upto USD 3000 is covered under medical expenses

"Refer policy wordings for T&C

▪ **Premium Table - Travel Elite Gold (US\$200000)**

(In Rs.)

Age	Excluding USA/Canada		Including USA/Canada	
	0.6-40 yrs.	41-60yrs.	1/2-40yrs.	41-60yrs.
Day of Travel				
1-4	603	675	830	971
5-7	656	736	910	1044
8-14	814	927	1222	1452
15-21	859	992	1290	1717
22-28	950	1114	1448	1996
29-35	1200	1345	1788	2346
36-47	1379	1556	2059	2925
48-60	1618	1833	3192	4386
61-75	2014	2607	4514	6590
76-90	2399	3274	5424	6683
91-120	3376	4810	6672	8289
121-150	4298	5934	9033	11411
151-180	5934	7060	11257	13406

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.

- **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 \$	Deductibles 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	12hrs
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
Horne 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 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.

"Emergency medical treatment for life-threatening conditions arising out of any pre-existing medical condition upto USD 3000 is covered under medical expenses

"Refer policy wordings for T&C

- **Premium Table - Travel Elite Platinum (US\$500000)**

(In Rs.)

	Excluding USA/Canada		Including USA/Canada	
	0.6-40 yrs.	41-60yrs.	1/2-40yrs.	41-60yrs.
Age				
Day of Travel				
1-4	922	1354	1340	1934
5-7	922	1354	1340	1934
8-14	995	1463	1448	2087
15-21	1064	1578	1540	2251
22-28	1222	1833	1743	2599
29-35	1472	2182	2106	3086
36-47	1743	2645	2489	3783
48-60	2828	4316	4050	6151
61-75	4074	6242	5794	9387
76-90	4887	7520	7016	10589
91-120	5986	9415	8391	13714
121-150	7573	12894	10130	17192
151-180	9672	15862	12997	22514

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 Aisa 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 Commom 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 max \$ 300	Nil	\$60 per day to max \$ 360	Nil
Trip Delay	\$20 per 12 hrs to max \$ 120	Nil	\$30 per 12 hrs to max \$ 180	12 hrs
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 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 - Elite Asia Flair (US\$15000)**

Asia Excluding Japan

(In Rs.)

Age	0.6-40 yrs.	41-60yrs.	61-70yrs.
1-4	256	333	537
5-7	333	384	588
8-14	384	435	716
15-21	435	486	819
22-30	486	563	921

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)**

Asia Excluding Japan

(In Rs.)

Age	1/2-40 yrs.	41-60yrs.	61-70yrs.
1-4	333	409	614
5-7	409	460	716
8-14	531	588	844
15-21	588	666	1090
22-30	666	716	1329

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

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.

- **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 \$	Deductibles in US \$
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	2,500	Nil
Loss of Checked Baggage	250**	Nil
Delay of Baggage	100	12hrs
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 Hole-in-one	250	Nil
Trip Cancellation	500	Nil
Horne Burglary Insurance	Rs. 1,00,000	Nil
Trip Curtailment	200	Nil
Hospitalization Daily Allowance	\$ 25 per day to max \$ 100	Nil

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.)

Days of Travel	Excl. USA/Canada	Incl. USA/Canada
1-15	1246	1496
16-30	1922	2307
31-60	2642	3172

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 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

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

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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.



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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