

■ **What is Travel Prime Student Plan?**

Travel Student Prime is a specially customized travel plan that caters to the needs of an individual student 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 to any countries which involve hazards to travel for e.g.: Iran, Iraq, Afghanistan, Pakistan, Certain African countries like Congo etc. The declinaturne list shall be amended on timely basis, to know the current declinaturne 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.

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

- Travel Prime Student Standard
- Travel Prime Student Silver
- Travel Prime Student Gold
- Travel Prime Student Platinum
- Travel Prime Student Super Gold
- Travel Prime Student Super Platinum
- Travel Prime Student Maximum

■ **Who can purchase this plan?**

Indian citizens going overseas who have a valid Indian passport

■ **What does the Travel Prime Student 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. And 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.

Bail Bond Insurance: if the insured is arrested for any inadvertent law breaking during his/her travel overseas the company would pay the amount as mentioned in the schedule towards the bail amount for release.

Loss of Laptop: if the Insured incurs a loss due to Theft of his/her laptop during the journey abroad and within the Policy Period, the Company will indemnify the Insured for the loss due to Theft

Tuition fee: If insured unable to continue the school semester due to any of the following reasons arising during the policy period, the Company shall reimburse the tuition fee paid in advance for the current semester, subject to maximum the limit shown in the schedule

Accident to Sponsor- Sponsor named in the schedule meets with an accident during the policy period, which results in his death or permanent total disability during the policy period, the Company shall reimburse the remaining school fee subject to maximum the limit shown in the schedule

Family Visit- In the event if the insured is hospitalized as a result of an accidental injury or sickness covered under the policy and the attending physician in writing advises the necessary attendance of a Family Member of the Insured and on the satisfaction of the Insurance company for necessary attendance of a family Member

Suicide- In case of death on account of suicide or attempt to suicide, one time payment as mentioned in policy schedule under section “Vaccination” would be offered as benefit.

■ **What is the entry, exit age?**

Entry age for proposer is 16yrs – 35yrs.
Exit Age is 35 years

■ **What is the policy period?**

The policy period is from 1 year to maximum 3 year and can be extended for 1 more year

■ **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
- 100,000 USD
- 200,000 USD
- 300,000 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 Student								
Coverage	Standard 50,000 USD	Silver 1 Lakhs USD	Gold 2 Lakhs USD	Platinum 3 Lakhs USD	Super Gold 5 Lakhs	Super Platinum USD 7.5 Lakhs SD	Maximum 10 Lakhs USD	Deductible
Personal Accident	25,000 USD	25,000 USD	25,000 USD	25,000 USD	25,000 USD	25,000 USD	25,000 USD	Nil
Medical expenses, Evacuation	50000 USD	100000 USD	200000 USD	300000 USD	500000 USD	750000 USD	1000000 USD	100 USD
Emergency Dental Pain Relief included in section Medical Expenses, Evacuation	500 USD	500 USD	500 USD	500 USD	500 USD	500 USD	500 USD	100 USD
Repatriation	5000 USD	5000 USD	5000 USD	5500 USD	5500 USD	6000 USD	6500 USD	Nil
Loss of baggage (Checked)*	1000 USD	1000 USD	1000 USD	1000 USD	1000 USD	1000 USD	1000 USD	NIL
Loss of Passport	-	-	-	250 USD	250 USD	300 USD	300 USD	25 USD
Personal liability	100,000 USD	100,000 USD	100,000 USD	150,000 USD	150,000 USD	150,000 USD	150,000 USD	200 USD
Accidental Death & Disability common carrier	2500 USD	2500 USD	2500 USD	3000 USD	3000 USD	3500 USD	3500 USD	Nil
Bail Bond Insurance	500 USD	500 USD	500 USD	500 USD	500 USD	500 USD	500 USD	50 USD
Loss of Laptop	-	-	-	500 USD	500 USD	500 USD	500 USD	Nil
Tuition fee	10,000 USD	10,000 USD	10,000 USD	10,000 USD	10,000 USD	10,000 USD	10,000 USD	Nil
Accident to Sponsor	10000 USD	10000 USD	10000 USD	10000 USD	10000 USD	10000 USD	10000 USD	Nil
Family Visit	7500 USD	7500 USD	7500 USD	7500 USD	7500 USD	7500 USD	7500 USD	Nil
Suicide	-	-	-	1500 USD	2000 USD	2000 USD	2000 USD	Nil
Abbreviation: * Per Baggage maximum 50% and per item in the baggage restricted to 10%								

■ **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 to Travel Policies

■ **Exclusions applicable to Sections**

Personal Accident, Medical Expenses & Medical Evacuation & Repatriation (Section 1, 2, 3)

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.

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.

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:

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 c) report or certificate provided by the Insured in his proposal; or
- d) Travelling for the purpose of obtaining treatment; or
- e) In receipt of a terminal prognosis for a medical condition

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.

This exclusion stands deleted for Travel Prime Student plans if you have opted for rider “Suicide” and “Mental Illness and Alcohol related illness” cover.

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.

The exclusion for HIV stands deleted for Travel Prime Student plans if you opted for rider “HIV” cover

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 canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.

The participation of the Insured in riding or driving in races or rallies.

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.

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.

Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing

Experimental, unproven or non-standard treatment.

Treatment by any other system other than modern medicine (also known as Allopathy).

The cost of spectacles, contact lenses, and hearing aids, crutches, and all other external appliances and/or devices whether for

diagnosis or treatment.

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.

Weight management services and treatment related to weight reduction programs including treatment of obesity and its complications.

Congenital anomalies or any complications or conditions arising therefrom.

Any Fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.

■ **Loss of Checked in Baggage**

The self-carried baggage is specifically excluded from the policy coverage.

Part or partial destruction of baggage or missing of contents from the baggage is not covered under the plan.

The Company shall be under no liability to make payment hereunder in respect of any Claim for valuables.

Professional Equipments', belongings, liabilities or instruments in the baggage are excluded from the scope of the plan.

■ **Loss of Passport**

The Company shall be under no liability to make payment for: Loss or damage to the Insured's passport as a result of the confiscation or detention by customs, police or any other authority

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.

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:

The Insured's liability to any employee (whether under a contract of or for services);

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;

Any liability for Bodily Injury and/or Property Damage arising directly or indirectly from or due to:

Livestock belonging to the Insured or in the Insured's care, custody or

control;

Any wilful, malicious, criminal or unlawful act, error, or omission;

The pursuit of any trade, business of profession, employment or occupation;

The ownership, possession or use of vehicles, aircraft, or watercraft; Parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous activity;

The use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;

The supply of goods or services;

Any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

Any professional liability arising out of the insured's profession/activities.

■ **Bail Bond Insurance**

The Company will not pay,

1. for any bail amount where the insured has been charged for breaking the law with Criminal Intent
2. for any bail amount where the insured has been charged for over speeding in a vehicle.

■ **Loss of Laptop-**

The Company will not pay for any:

Deductible mentioned in the Schedule

Electrical or mechanical breakdown of the laptop

Loss of software's or data in the laptop and any consequential loss

Loss or damage arising from detention, confiscation, destruction or requisition by or under the order of any Government and/or public or local authority

Loss or damage arising for any reason, other than Theft

Theft of the laptop whilst in the custody of any persons, other than the Insured.

Loss arising out of mysterious disappearance of the laptop

Loss of the laptop if left unattended

Loss occasioned through the willful act of the Insured or any willful act of any other person with a connivance of the Insured.

■ **Accident To Sponsor**

This benefit shall be extended only if such hospitalization is admissible under section Medical Expenses under the plan.

■ **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:

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.

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.

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:

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

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

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

Any consequential losses.

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.

The insured engaging in air travel unless he flies as a passenger 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 plan?

Medical Expenses and Evacuation:	100 USD
Emergency Dental Pain Relief:	100 USD
Loss of Passport:	25 USD
Personal Liability:	200 USD
Bail Bond:	50 USD

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 INR 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 Student Premium Chart														
	Standard 50,000 USD		Silver USD 1 Lakhs		Gold USD 2 Lakhs		Platinum USD 3 Lakhs		Super Gold USD 5 Lakhs		Super Platinum USD 7.5 Lakhs		Standard 50,000 USD	
Travel Days	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	Worldwide Excluding USA/ Canada	Worldwide Including USA/ Canada	Worldwide Excluding USA/ Canada	Worldwide Including USA/ Canada
1 to 30	562	1168	704	1469	886	1901	1127	2418	1314	2821	1545	3316	1651	3544
31 to 60	975	2054	1240	2607	1762	3702	2242	4709	2615	5493	3075	6457	3285	6900
61 to 90	1517	3180	1772	3518	2564	5264	3261	6696	3805	7812	4473	9182	4779	9812
91 to 120	1786	3649	2169	4066	3116	6255	3964	7956	4624	9282	5436	10911	5808	11659
121 to 180	2267	4753	2616	5504	3763	7923	4787	10078	5585	11758	6565	13821	7015	14769
181 to 240	2940	6151	3180	7141	4827	10477	6140	13327	7163	15548	8420	18276	8997	19529
241 to 270	3388	7121	3940	8131	5681	11885	7226	15118	8430	17637	9910	20732	10589	22154
271 to 366	5066	9340	5910	10634	8444	15220	10741	19360	12531	22587	14730	26551	15740	28371

Note: Premium Rates Indicated above are in Indian National Rupees Only
Premium Rates Indicated above are exclusive of Service Tax Charges

Travel Prime Student Premium Chart for extension above continuous stay of 3 years outside India														
	Standard 50,000 USD		Silver USD 1 Lakhs		Gold USD 2 Lakhs		Platinum USD 3 Lakhs		Super Gold USD 5 Lakhs		Super Platinum USD 7.5 Lakhs		Standard 50,000 USD	
Travel Days	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	Worldwide Excluding USA/ Canada	Worldwide Including USA/ Canada	Worldwide Excluding USA/ Canada	Worldwide Including USA/ Canada
1 to 30	618	1284	774	1616	974	2091	1239	2660	1446	3103	1700	3648	1816	3898
31 to 60	1218	2568	1550	3258	2203	4627	2802	5886	3269	6867	3843	8072	4107	8625
61 to 90	2048	4294	2393	4749	3461	7106	4403	9039	5137	10546	6038	12396	6452	13246
91 to 120	2679	5474	3253	6099	4674	9382	5945	11934	6936	13923	8154	16367	8713	17489
121 to 180	3966	8318	4577	9632	6586	13865	8377	17636	9773	20576	11489	24187	12276	25845
181 to 240	5145	10765	5566	12496	8447	18335	10745	23322	12535	27208	14735	31983	15745	34176
241 to 270	5929	12461	6895	14230	9942	20799	12646	26456	14753	30865	17342	36282	18531	38769
271 to 366	8866	16345	10343	18609	14777	26636	18797	33880	21930	39527	25778	46464	27545	49649

Note: Premium Rates Indicated above are in Indian National Rupees Only
Premium Rates Indicated above are exclusive of Service Tax Charges

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

Country	TollFreeNumber
USA(001)	18665876903
Canada(001)	18669143705
Australia(061)	0011+80010002005
Austria(043)	00+80010002005
Belgium(032)	00+80010002005
Denmark(045)	00+80010002005
Finland(358)-carrierTS	990+80010002005
Finland(358)-carrierElisa	999+80010002005
France(033)	00+80010002005
Germany(049)	00+80010002005
HongKong(852)	001+80010002005
Hungary(036)	00+80010002005
Ireland(353)	00+80010002005
Israel(972)	014+80010002005
Italy(039)	00+80010002005
Malaysia(060)	00+80010002005
Netherlands(031)	00+80010002005
NewZealand(064)	00+80010002005
Norway(047)	00+80010002005
Philippines(063)	00+80010002005
Portugal(351)	00+80010002005
Singapore(065)	001+80010002005
So.Korea(082)-carrierTelecom	001+80010002005
So.Korea(082)-carrierDacom	002+80010002005
Spain(034)	00+80010002005
Sweden(046)	00+80010002005
Switzerland(041)	00+80010002005
Thailand(066)	001+80010002005
UK (044)	00+80010002005

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.



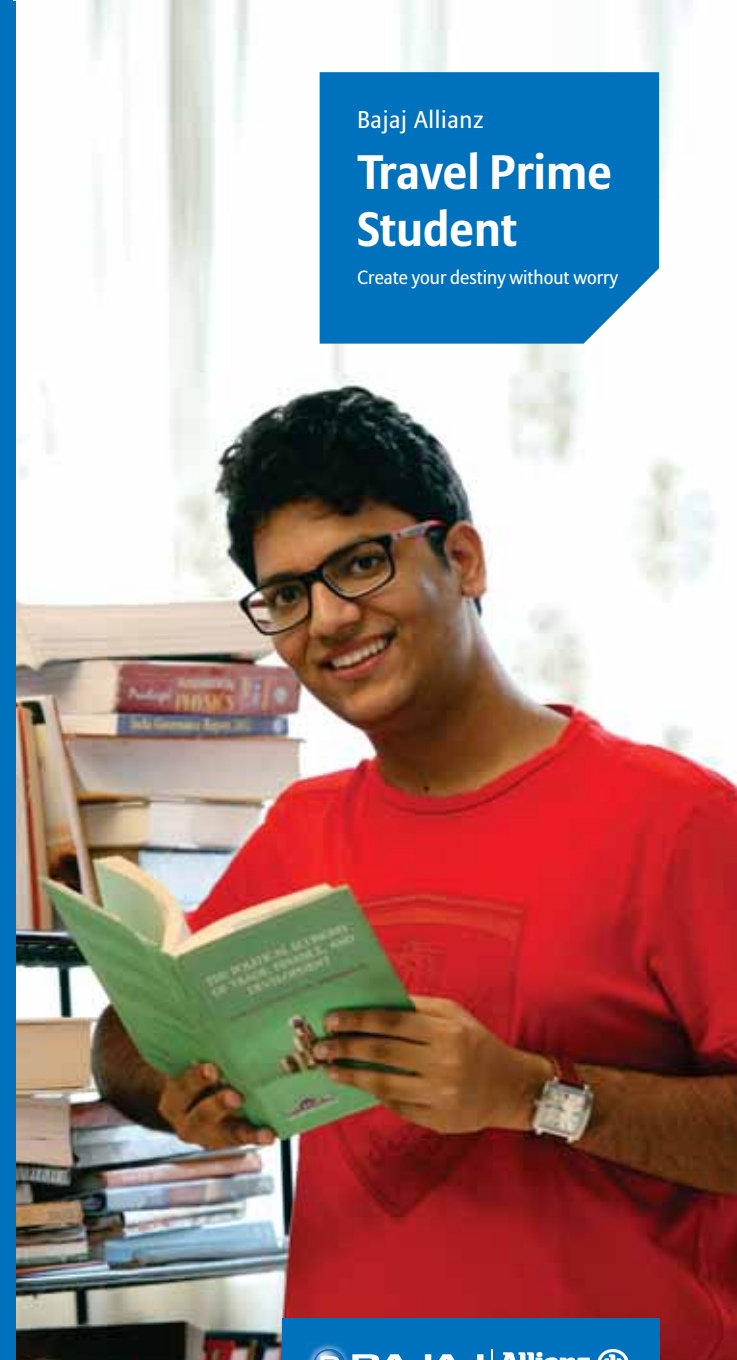
For Any Query (toll Free)
1800-209-0144 / 1800-209-5858



www.bajajallianz.com



customercare@bajajallianz.co.in



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