

**Bajaj Allianz General Insurance Company Limited**  
**GE Plaza, Airport Road, Yerewada, Pune-411006, Reg. no. 113**  
**CIN: U66010PN2000PLC015329**  
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## **OPTIONAL COVERS UNDER TRAVEL PRIME POLICY** **POLICY WORDINGS**

### **1. PRE EXISTING ILLNESS COVERAGE - APPLICABLE FOR TRAVEL PRIME STUDENT PLAN**

In consideration of the payment of additional premium, it is hereby agreed and declared that Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan is extended to cover the Medical and related expenses incurred by the Insured in a Hospital outside India for medical treatment of Pre-Existing Illnesses provided the Hospitalization has occurred during the policy period and provided that maximum liability of the Company will be limited to the amount specified in the Schedule under the Optional Cover Pre-existing Illness Coverage.

In consequence where of Exclusion appearing as below in the Travel Prime Student Plan document:

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 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"  
stands deleted.

The Company's Liability in respect of this Optional Cover shall be limited to the actual expenses or the Limit mentioned in the Policy Schedule whichever is less.

Hospitalization means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24consecutive hours.

**Deductible:** As Applicable under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Travel Prime Student Plan.

## **2. MATERNITY AND BABY COVER FROM DAY ONE COVER - APPLICABLE FOR TRAVEL PRIME STUDENT PLAN**

In consideration of the payment of additional premium, it is hereby agreed and declared that Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan is extended to cover the maternity expenses except pre-natal expenses and post-natal expenses incurred by the Insured in a Hospital outside India provided the Hospitalization of the Insured for Maternity and Child Birth has occurred during the policy period and provided that the maximum liability of the Company will be limited to the amount specified in the Schedule under the Optional Cover "Maternity Benefit and Baby Day One Cover".

In consequence whereof, the Exclusion in the Travel Prime Student Plan document under the Section 2 "Medical Expenses & Medical Evacuation" which reads as "Pregnancy, resulting childbirth, miscarriage, abortion, medical termination of pregnancy or complication arising out of any of the foregoing" stands deleted.

The Company will also pay for the medical and related expenses incurred for the medically necessary treatment of the new born baby of the Insured for a maximum period of 30 days from the date of birth of the new born baby of the Insured and up to the amount specified in the Schedule.

The Company's Liability in respect of this Optional Cover shall be limited to the actual expenses or the Limit mentioned in the Policy Schedule whichever is less.

For the purpose of this Rider "Newborn Baby" means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

Hospitalization means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24consecutive hours.

**Deductible:** As Applicable under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Travel Prime Student Plan.

### **3. MENTAL ILLNESS AND ALCOHOL RELATED DISORDER COVER - APPLICABLE FOR TRAVEL PRIME STUDENT PLAN**

In consideration of the payment of additional premium, it is hereby agreed and declared that the coverage under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan is extended to cover the reimbursement of Medical Expenses for treatment of Mental and Alcohol Related Disorder incurred in a Hospital Outside India provided the first diagnosis and the Hospitalization has occurred during the policy period.

In consequence where of Exclusion appearing as below in the Travel Prime Student Plan document:

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:

"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" stands amended to read as under:

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  
"Suicide, attempted suicide or willfully self-inflicted injury or illness"

The Company's Liability in respect of this Optional Cover shall be limited to the actual expenses or the limit mentioned in the Policy Schedule whichever is less.

Hospitalization means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24consecutive hours.

**Deductible:** As Applicable under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Travel Prime Student Plan.

**4. HIV (HUMAN IMMUNODEFICIENCY VIRUS) AND AIDS (ACQUIRED IMMUNE DEFICIENCY SYNDROME) COVER - APPLICABLE FOR TRAVEL PRIME STUDENT PLAN**

In consideration of the payment of additional premium, it is hereby agreed and declared that the coverage under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan is extended to cover the reimbursement of Medical Expenses for treatment of HIV and AIDS incurred in a Hospital outside India provided the first diagnosis and hospitalization has occurred during the policy period.

In consequence where of Exclusion(s) relating to HIV and AIDS where appearing in the Section 2 "Medical Expenses & Medical Evacuation" Section of the Travel Prime Student Plan stands deleted.

The Company's Liability in respect of this Optional Cover shall be limited to the actual expenses or the limit mentioned in the Policy Schedule whichever is less.

Hospitalization means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24consecutive hours.

**Deductible:** As Applicable under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Travel Prime Student Plan.

**5. CANCER SCREENING AND MAMMOGRAPHY COVER - APPLICABLE FOR TRAVEL PRIME STUDENT PLAN**

In consideration of the payment of additional premium, it is hereby agreed and declared that the coverage under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan is extended to cover the reasonable charges incurred during the policy period towards Cancer Screening and Mammography undergone by the Insured Person on medical advice.

The Company shall not be liable under this Optional Cover for any medical expenses related to treatment of Cancer.

The Company's Liability in respect of this Optional Cover shall be limited to the actual expenses or the limit mentioned in the Policy Schedule whichever is less.

**Deductible:** As Applicable under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Student Plan.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Travel Prime Student Plan.

**6. SCHENGEN COVER - APPLICABLE FOR TRAVEL PRIME POLICY**

In consideration of the payment of additional premium, it is hereby agreed and declared that the Travel Prime Policy is extended to provide "Schengen Member State" cover in respect of Travel Prime Corporate Plans (61 yrs to 70 yrs), Travel Prime Age Plan (61-70 years) and Travel Prime Super Age Plans (71 years onwards) in consequence where of the following Sub-Limits mentioned in Section 2- Medical Expenses and Medical Evacuation of the Travel Prime Policy stands deleted and the Insured will be eligible for the full benefits mentioned for "Medical Expenses and Medical Evacuation" subject to terms and conditions of the policy:

<b>Travel Prime Corporate Plans (61 yrs to 70 yrs) Hospitalization Benefits</b>	<b>Sublimit</b>
Hospital Room, Board and hospital miscellaneous	1500 USD
Intensive Care Unit	2500 USD
Surgical Treatment	9000 USD
Anesthetist Services	25% of Surgeon Fees
Physician's Visit	75 USD
Diagnostic and Pre Admission Testing	500 USD
Ambulance Services	400 USD

<b>Sublimit for Travel Prime Age Plan (61-70 years)</b>						
Hospitalization Benefits	Silver 50000 USD	Gold 2 Lakhs USD	Platinum 5 Lakhs USD	Travel Platinum Lakhs USD	Super Age 7.5	Travel Maximum Age 10 Lakhs USD
Hospital Room, Board and hospital miscellaneous	1200 USD	1500 USD	1700 USD	2000 USD		2300 USD
Intensive Care Unit	2000 USD	2500 USD	2500 USD	3000 USD		3200 USD
Surgical Treatment	8000 USD	9000 USD	11500 USD	15000 USD		20000 USD
Anesthetist Services	25%	25%	25%	25%		25%
Physician's Visit	50 USD	75 USD	75 USD	100 USD		150 USD
Diagnostic and Pre Admission Testing	400 USD	500 USD	600 USD	1000 USD		1500 USD
Ambulance Services	300 USD	400 USD	500 USD	600 USD		1000 USD

<b>Sublimit for Travel Prime Super Age Plans (71 years onwards)</b>	
Hospitalization Benefits	Travel Prime Super Age 50000 USD

Hospital Room, Board and hospital miscellaneous	1200 USD
Intensive Care Unit	2000 USD
Surgical Treatment	8000 USD
Anesthetist Services	25%
Physician's Visit	50 USD
Diagnostic and Pre Admission Testing	400 USD
Ambulance Services	300 USD

**It is further agreed and declared that the Sub-Limit for Emergency Dental Pain Relief Included in the Section 2 Medical Expenses and Evacuation Sum Insured of the Travel Prime Policy will remain unchanged.**

**Deductible:** As Applicable under Section 2 "Medical Expenses & Medical Evacuation" of the Travel Prime Policy.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Travel Prime Policy

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