

Travel Underwriting Guidelines

- Mails' pertaining to Travel proposals / policy issuance related queries has to be marked to travel.underwriting@bajajallianz.co.in
- Policies should not be issued for Manasarovar yatra, cruise travel, any other pilgrimage and any other countries which involve hazards to travel for eg: Iraq, Afghanistan, Pakistan , Certain African countries
- Proposal form is a mandatory document for every travel policy issued even from agents end.
- Travel Policies cannot be issued more then 30 days in advance. If the customer is requesting for policy more then 30 days in advance, please ask him to confirm the reason towards the same and refer such proposals for approval to travel.underwriting@bajajallianz.co.in .
- All policy schedules issued to be accompanied by Travel Kit containing claim form, policy clause, guide for lodging a claim along with Toll Free Numbers., etc.
- All clean proposals without any declarations and without any accompanying reports / letters / prescriptions to be issued directly.
- In case of any declaration / accompanying reports / letters / prescriptions the same to be referred to Doctor at Regional Office or Head Office for opinion.
- All policies above 70 years can be issued only from Bajaj Allianz offices.
- All proposals beyond 70 yrs with positive medical declaration and/or trip duration above 30 days to be referred to Head Office for underwriting.

Norms for granting Add on covers

Plan	Age covered	Policy durations	Maximum Coverage with extension	Policy Requirements	Extensions
Travel Companion	6 months to 60 yrs	1 – 180 days	365 days	Proposal form	Upto maximum duration with applicable
Travel Elite	6 months to 60 yrs	1 – 180 days	365 days	Proposal form	Upto maximum duration with applicable
Travel Insure (Co-Branded for Bonsai)	6 months to 60 yrs	1 – 180 days	365 days	Proposal form	Upto maximum duration with applicable
Travel Age	61 yrs to 70 yrs	1 – 180 days	365 days	Proposal form	Upto maximum duration with applicable
Travel Elite Age	61 yrs to 70 yrs	1 – 180 days	365 days	Proposal form	Upto maximum duration with applicable
Travel Insure Age	61 yrs to 70 yrs	1 – 180 days	365 days	Proposal form	CUpto maximum duration with applicab

Students Travel	16 yrs to 3530 days to 1 yr	3 yrs	Proposal form and University letter	Upto maximum duration. For extension letter mentioning duration of the pending Extension in such cases will be with app
Travel Super Age Elite plan	71 yr to 75 yrs	1 – 180 days	365 days	Proposal form, FMR and pre policy reports
				Upto maximum duration with applicable above 180 days, we will consider the reo medical underwriting done on the basis o claim declaration, FMR and fresh pre po

Cases to Be Referred to Travel Underwriting Team for Student Policies

1. If the student wants to cancel the policy due to university refusal, please ask the student to provide us the university refusal letter.
2. If the student wants to upgrade the plan due to the university requirement, please ask him to provide us the university letter mentioning the university requirement for insurance cover to the student.

Travel Super Age Elite Product for Age Group 71-75 years

a) Travel Period: Upto 30 days: proposal to be underwritten on the basis of proposal form only. Compulsory proposal form required and if any declaration in the proposal form the case will be a referral to medical underwriting at proposer cost.

b) Travel Period: Above 30 days to 180 days - every proposal to be underwritten with Pre-acceptance Medical Tests which will be advised on submission of proposal form at proposer cost.

1. ECG,
2. Blood Sugar : Fasting and Post Prandial ,
3. Haemogram with complete blood count,
4. Urine Routine,
5. FMR (Full Medical Report),
6. Blood pressure reading(As certified by physician)

All proposals over 75 yrs are considered on merit and recommendations and additional tests besides above

7. Lipid Profile
8. Renal Function Tests

In case any of the above is not available then the proposal can be underwritten under without medical plans available for the age group between 71 – 85 yrs.

Corporate Frequent Travel Plan for Age Group 18-70 years

1. No medicals required for proposal between the age group of 18-60 years.
2. Medicals required for proposals between the age group of 61-70 years.
3. Corporate policies cannot be extended.
4. On expiry of the annual policy, fresh proposal to be collected from the proposer.

Extensions

Travel Extensions can be granted on all Travel Plans up to age 70 years (completed age) subject to the following conditions:

For extensions without Break in and no claims in expiring policy:

1. No claims being incurred under the original policy, there is no break between the extension request received date and policy expiry date and a declaration to that effect is received from the insured.
 2. Declaration from the insured that he/she is in good health in attached format.
 3. Further extension of policy can be done up to 7 days prior to expiry of the earlier policy period and Maximum Period of extension to be allowed would be strictly as per tables shown above.
- In view of all the above details, only Bajaj offices can extend the policy further with exclusion clause as mentioned below:

"This policy is issued to insure the journey which has begun in policy number _____ so that the total duration of cover overseas including both policies is _____ days and this policy excludes for any claims which are attributable to , arising out of, traceable to or a complication of any event prior to the policy inception date mentioned below."

For extensions with Break in and/or claims in expiring policy:

1. We allow a grace period of 7 days with exclusions for the break period and the case has to be strictly referred for approval at travel.underwriting@bajajallianz.co.in .
2. Any extension request with claim in the expiring policy and break in period has to be strictly referred for approval at travel.underwriting@bajajallianz.co.in .

Premiums

The premiums for various plans and duration are as described in the brochures for various plans. We do not deviate from the premiums mentioned therein.

Beyond 75 yrs the premiums will be arrived at by loading the premiums of travel super age plans by age adjusting factor.

In case of travel where total duration is exceeding 180 days the premium is arrived at by loading the number of days beyond 180 days as following:

Upto 30 days - 10% loading

31-60 days - 25% loading

61-90 days - 35% loading

91-120 days - 50% loading

121 -180 days - 75 % loading

Please note that these are indicative minimum loadings for policies with no claim in the expiring policy. These may vary on a case to case basis as per merits of individual proposal.

Policy for Individuals not having Indian Passport

All such cases will have to be referred to Head Office.

General Guidelines for the same are:

1. We can cover Persons of Indian Origin going abroad on vacation who have obtained passport of foreign countries on getting the below :
 - a. Passport
 - b. VISA copy
 - c. Registration as Resident in India
 - d. Proof of Residency in India
 - e. Proof of paying Income Tax in India / Studying continuously in India (in case of minors)
2. We can consider issuing policy to foreign nationals who are staying in India and planning to go overseas for vacation or short business trip upto 30 days on getting following documents

- a. Passport
 - b. VISA Copy
 - c. Registration as Resident in India
 - d. Proof of Residency in India
 - e. Proof of employment in India and paying Income Tax in India (IT return / PAN Card copy)
 - f. Reason for going overseas
3. Please note that we do not provide any overseas travel insurance to overseas travelers coming to India as tourists and moving to other country for further tourism.
4. We do not provide corporate annual multi trip plans to foreign nationals or students.
5. For passengers travelling on Immigration visa or work visa or PR Visa, we can accept the proposal for maximum 90 days with no further extension and exclusion clause as mentioned below:
- We can accept the proposal for 90 days with special condition as mentioned below:
“This policy cannot be extended further than the policy duration mentioned as below”

Policy for Individuals not having Indian Passport

1. All Policy cancellation request has to be referred to travel underwriting team with below mentioned documents:

- a. Passport visa copy and all the pages having immigration stamps.
 - b. Reason for policy cancellation.
 - c. Visa rejection letter in case of visa refusal by embassy.
2. This Policy may be cancelled by the Insured after the expiry of 14 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.
3. Upon cancellation, the Company shall be entitled to deduct cancellation charges according to its Cancellation Scale subject to retaining a minimum of Rs.250/-.
4. 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

Above 40% to 50% of Policy Period 80% of premium

Above 30 % to 40 % of Policy period 75% of premium

Above 20 % to 30% of Policy Period 60% of premium

Policy inception -20% of Policy period 50% of premium