

Key Feature Document

Bajaj Allianz General Insurance : Travel Elite Policy

UIN: BAJT1OP24006V032324

- This Key Features Document has been prepared to assist You in understanding this Insurance product. It should be read in concurrence with the Policy documents that is received by You after the policy is issued.
- **The IRDAI licensed sales staff of The Hong Kong and Shanghai Banking Corporation Limited, India (“Bank”) must go through this document with You once You have decided to purchase this insurance product from Bajaj Allianz General Insurance Company Limited.**
- **We recommend that You keep this Key Features Document and sales illustrations for future reference.**

Key things You should know:

- ✓ This policy gives coverage against financial losses and aids and different risks while travelling.
- ✓ There are multiple plans to choose from as per specific need.
- ✓ Policy term can be chosen for a period of upto 180 days.
- ✓ Add on covers to choose from, please refer to the ‘Add on cover details’ section for more information.
- ✓ All information that You disclose to the Insurance Company shall be accurate.
- ✓ Purchase of the insurance product is purely voluntary and is not linked to availment of any other facility from the Bank.
- ✓ Kindly refer to the following sections in this document for a better understanding:
 - ✓ a. “What are the plan benefits” section to understand details.
 - ✓ b. “Key Exclusions” section of understanding what is not covered by this policy.
 - ✓ c. What are the “cancellation terms” under the Policy.

What is the Insurance cover?

The **Bajaj Allianz General Insurance Travel Elite Policy** is comprehensive and covers personal Accident (death and disablement), Medical Expenses and Repatriation (including medical evacuation to a hospital in India preapproved 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).

- 1. Personal Accident** - If the insured sustains accidental bodily injury during the course of the insured journey and such bodily injury is within 12 months of the date upon which it was sustained the sole and direct cause of the insured's death, Permanent Total Disablement, total and irrecoverable loss of both eyes or two limbs or of one eye and one limb.
- 2. Medical Expenses & Medical Evacuation & Repatriation** - The medical and related expenses incurred by the insured for medical treatment outside India.

Medical evacuation to a hospital in the Republic Of India required as a result of accidental bodily injury and/or sickness and/or disease occurring or having first manifested itself during an insured journey. The medical

evacuation will have to be pre-approved by the insurance company / claims administrator of the insurance company.

The Cost of repatriating the insured's remains to India, or upto an equivalent amount for the burial or cremation of the insured in the country where the death occurred in the event of the insured's death outside of India as a result of accidental bodily injury and/or sickness and/or disease occurring or having first manifested itself during an insured journey.

The medical expenses incurred by insured within India to continue medical treatment commenced by the insured outside of India, as a result of the insured first having sustained accidental bodily injury and/or sickness and/or disease during the course of the insured journey will also be indemnified.

3. Medical and related expenses incurred by the insured for the treatment of the Mental Illness as specified in the policy wordings and as per sublimit within medical expenses
 - i. In Patient Hospitalization Treatment (IPD) will be covered upto 1% of sum insured upto maximum 2000 USD per period
 - ii. Out Patient Treatment(OPD) will be covered upto 100 USD per visit including consultations, investigations and pharmacy. Maximum 3 sessions will be allowed per policy period.

Overall medical expenses limit for Mental Illness including In Patient Hospitalization Treatment and Out Patient Treatment shall not exceed 1% of SI upto maximum 2000 USD whichever is lower per policy period.

Medical and related expenses incurred by the insured for emergency medical care of pre-existing diseases, up to maximum 3000 USD per policy period, which includes expenses for medical treatment required due to an accident or sudden beginning or worsening of a severe illness which presents an immediate threat to Your health provided that such medical treatment must start within 24 hours of the emergency event. The treatment for these emergency measures would be paid till the insured becomes medically stable or is relieved from emergency life threatening condition.

4. **Delay of Checked Baggage** - Sum assured specified in the schedule in respect of the insured's emergency purchase of toiletries, medication and clothing to replace those contained in checked baggage, the arrival of which is delayed by more than 12hours beyond the time of the Insured's arrival at the intended destination outside of India.
5. **Loss of Passport** - On loss of insured's passport, sum assured(less the deductible) specified in the schedule towards expenses necessarily incurred by the insured in obtaining a duplicate or fresh passport will be payable.
6. **Personal Liability** - Legal liability incurred by the insured in his private capacity to pay damages for third party civil claims arising out of accidental bodily injury or accidental property damage occurring during an insured journey will be covered.
7. **Hijack Cover** - For each 24 hour period the insured is detained by hijackers following hi-jacking of any aircraft in which the insured is traveling , sum insured as specified in the schedule will be payable.
8. **Trip Delay** - If the air craft on which the insured is booked to travel from India is delayed beyond 12 hours than the original scheduled departure time, for every 12 hours delay in excess of 12 hours, sum insured as specified in the schedule will be payable.
9. **Hospitalisation Daily Allowance**- A daily allowance as specified in the schedule shall be paid for hospitalization due to an accident or illness covered under the policy.
10. **Golfer's hole-in-one** - Expenses incurred in celebration of achieving a hole-in-one by the insured during the trip, anywhere in the world excluding India, in a United States Golfers' Association (USGA) recognized golf course will be reimbursable.

- 11. Trip Cancellation** - Loss of personal accommodation or travel charges paid or contracted to be paid by the insured, which are not recoverable from any other source, following the necessary and unavoidable cancellation of the trip prior to its commencement from India because of:
1. Insured's death, serious injury or sudden sickness requiring minimum three day hospitalization.
 2. Death of insured's spouse or parent or child.
 3. Serious injury or sudden sickness requiring minimum three days hospitalisation of insured's wife or child who were booked to travel with the insured and who is also insured with the insurance company.
 4. Compulsory quarantine or prevention of travel by government.
- 12. Trip Curtailment** - Expenses will be payable for loss of personal accommodation or travel charges paid or contracted paid by the insured, which are not recoverable from any other source, following the necessary and unavoidable curtailment (the cutting short by early return to India) of the trip because of:
1. Death, serious injury or sudden sickness of Your spouse or child residing with You in India and who is not travelling with You on the insured journey.
 2. The hijack of an aircraft in which You are travelling as a fare paying passenger.
- 13. Accidental Death & Disability (Common carrier)**- If the insured sustains accidental bodily injury during the course of the insured journey while travelling in a common carrier such as rail, bus, tram or aircraft and such bodily injury is within 12 months of the date upon which it was sustained the sole and direct cause of the insured's death or loss of two eyes and/or loss of two limbs or loss of one limb and one eye will be payable
- 14. Home Burglary Insurance**- Claims made in respect of loss of or damage to contents of the insured's home in India (located at the address mentioned in the policy schedule) caused by actual or attempted burglary and/or robbery during the policy period. The cover incept from the date of departure of the insured from the country and ends on the expiry date or date of return to the country whichever is earlier.
The cover excludes loss or damage to jewellery and valuables.
- 15. Missed Connection** - If the air craft on which the insured is booked to travel from India is delayed beyond 12 hours than the original scheduled arrival time at the destination of the connecting flight resulting in the insured missing the connecting flight, then the sum insured specified on the policy schedule will be payable.
- 16. Bail Bond Insurance**- If the insured is arrested for any inadvertent law breaking during his/her travel overseas, then the amount for the bail amount for release will be payable. However, the insurance 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.
- 17. Adventure Sports Insurance**- If the insured incurs any medical expenses due to injuries as a result of the insured's participation in any adventure sports, same will be payable.
- 18. Laptop Insurance**- If the insured incurs a loss due to damage to or theft of his/her laptop during the journey abroad and within the policy period, then the expenses upto the sum insured specified in the policy schedule will be payable.
However, the insurance company will not pay,
1. for any electrical or mechanical breakdown of the laptop.
 2. for any loss of soft wares or data in the laptop and any consequential loss

3. for any loss as a result of any action taken by customs department.

Claim Settlement: The claim shall be settled at market value of the laptop before the loss, which will be arrived at by depreciating the value by 25% per annum and maximum liability would be restricted to the sum insured.

19. Tuition Fee- In the event of the insured unable to continue the school semester due to any of the following reasons arising during the policy period shall be reimbursed upto maximum liability specified in the schedule.

1. Serious medical condition of the insured requiring hospitalisation covered under the policy.
2. Death or serious injury requiring hospitalisation of either of the parents of the insured.

This coverage is also subject to the exclusions of personal accident and medical expenses sections of the policy

20. Accident to Sponsor- In the event of the 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, then remaining school fee subject to maximum the limit shown in the schedule will be reimbursed.

21. Family Visit- In the event of 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 (spouse, parent, sibling and in laws of the insured), actual cost of economy class transportation by the most direct route via a common carrier subject to maximum the sum insured will be payable.

22. Emergency Cash Advance- Assistance service when the insured person requires emergency cash following incidents like theft/burglary of luggage/money or hold up will be provided. The Assistance Department shall coordinate with the insured person's relatives in India to provide emergency cash assistance to the insured person as per his requirement, upto the limit specified in the policy schedule.

What are the different plans available ?

- **Individual- Silver, Gold and Platinum**
 - **Travel Asia Elite - Flair & Supreme**
 - **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 years age group.
 - **Travel Super Age Elite** -For individuals aged 71-75 yrs.
- 1) **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.
 - 2) **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.
 - 3) **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.

Plans	Silver	Deductible	Gold	Deductible	Platinum	Deductible
Coverages	Benefit in USD	In USD	Benefit in USD	In USD	Benefit in USD	In USD
Medical Expenses, Evacuation and Repatriation	50,000	100	2,00,000	100	5,00,000	100
Emergency dental pain relief	500	100	500	100	500	100
Personal Accident	15,000***	Nil	25,000***	Nil	25,000***	Nil
AD & D Common Carrier	2,500	Nil	5,000	Nil	5,000	Nil
Loss of Checked Baggage	500**	Nil	1,000**	Nil	1,000**	Nil
Delay of Baggage	100	12 hrs	100	12 hrs	100	12 hrs
Loss of Passport	250	25	250	25	250	25
Hijack	\$50 per day to maximum \$ 300	Nil	\$60 per day to maximum \$ 360	Nil	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	12 hrs	\$ 30 per 12 hrs to max \$ 180	12 hrs	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	1,00,000	100	2,00,000	100	2,00,000	100
Emergency Cash Advance****	500	Nil	1,000	Nil	1,000	Nil
Golfer Hole-in-one	250	Nil	500	Nil	500	Nil
Trip Cancellation	500	Nil	1,000	Nil	1,000	Nil
Home Burglary Insurance	Rs.1, 00,000	Nil	Rs.2, 00,000	Nil	Rs.3, 00,000	Nil
Trip Curtailment	200	Nil	300	Nil	500	Nil
Hospitalization Daily Allowance	\$25 per day to max \$100	Nil	\$25 per day to max \$125	Nil	\$25 per day to max \$150	Nil

- 4) **Travel Asia 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. There are 2 options to choose from.

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 Common 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 maximum \$ 300	Nil	\$60 per day to maximum \$ 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 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

5) **Travel Elite Family** : If You are travelling abroad with 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 \$	Deductible in US \$
Medical Expenses, Evacuation and Repatriation	50000	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	12 hrs
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's Hole-in-one	250	Nil
Trip Cancellation	500	Nil
Home Burglary Insurance	Rs.1, 00,000	Nil
Trip Curtailment	200	Nil
Hospitalization Daily Advance	\$25 per day to max \$100	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

6) **Travel Age Elite** - 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 \$			Deductible in US \$
	Silver	Gold	Platinum	
Medical Expenses, Evacuation and Repatriation	50,000	2,00,000	5,00,000	100
Emergency dental pain relief included in (I) above	500	500	500	100
Personal Accident	15,000	25,000	25,000	Nil
AD & D Common Carrier	2,500	5,000	5,000	Nil
Loss of Checked Baggage**	500	1,000	1,000	Nil
Delay of Baggage	100	100	100	12 hrs
Loss of Passport	250	250	250	25
Hijack	\$50 per day to maximum \$ 300	\$60 per day to maximum \$ 360	\$60 per day to maximum \$ 360	Nil
Trip Delay	\$ 20 per 12 hrs to max \$ 120	\$ 30 per 12 hrs to max \$ 180	\$ 30 per 12 hrs to max \$ 180	12 hrs
Personal Liability	1,00,000	2,00,000	2,00,000	100
Emergency Cash Advance****	500	1,000	1,000	Nil
Golfer Hole-in-one	250	500	500	Nil
Trip Cancellation	500	1,000	1,000	Nil
Home Burglary Insurance	Rs.1, 00,000	Rs.2, 00,000	Rs.3, 00,000	Nil
Trip Curtailment	200	300	500	Nil
Hospitalization Daily Allowance	\$25 per day to max \$100	\$25 per day to max \$125	\$25 per day to max \$150	Nil
Special Conditions (limit of liability)				
Any one illness	12,500	15,000	17,500	
Any one accident	25,000	30,000	35,000	

Per Baggage maximum 50% and per item in the baggage 10%. ** Cash Advance Would include delivery charges

7) Travel Super Age Elite - This package is specially designed for senior citizens aged between 71-75 years.

Coverages	Sum Insured in US\$	Deductibles
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	1,500	NIL
Loss of checked Baggage**	500	NIL
Delay of checked Baggage	100	12 hrs.
Loss of Passport	250	\$25
Hijack	\$50 per day to max.\$300	NIL
Trip Delay	\$20 per 12hrs. to max.\$120	12 hrs.
Personal Liability	100,000	NIL
Emergency Cash Advance+	500	NIL
Golfer's Hole-in-one	250	NIL
Trip Cancellation	500	NIL
Home Burglary Insurance	Rs.1,00,000	NIL
Trip Curtailment	200	NIL
Hospitalization Daily Allowance	\$25 per day to max. \$100	NIL
Special conditions*		
Any one illness	10,000	
Any one accident	20,000	

**Per Baggage maximum 50% and per item in baggage maximum 10%. +Cash advance would include delivery charges.

Special feature: The policy is comprehensive and covers personal accident (death and disablement), medical expenses and repatriation (including medical evacuation to a hospital in India preapproved by claims administrator), loss and delay of checked baggage, loss of passport and other covers to cover You for any medical expenses or other expenses as mentioned in the coverage abroad.

How much do You pay for this cover?

The premiums are based on the number of the days of travel and the age of the insured.
The sum insured mentioned under each cover will be payable depending on the indemnity and benefit covers.

How long does this cover protect You?

You can opt for a duration upto 180 days and can be extended post expiry of the previous policy.

Can You opt for any additional covers under this policy?

You can buy additional covers (add-ons) such as Track a Baggage and Trip Delay Delight.

How and When do You pay the premium?

You must pay premium in advance. The insurance cover begins only after the insurance company receives Your premium and risk inception date will be from the premium receipt date.

What are Your obligations under the policy?

You have some obligations to fulfil. You must:

- You must declare all the pre-existing disease at the time of submitting the proposal
- You must declare the destination country and duration of stay abroad
- In case of extension, You need to inform in advance minimum 7 days before the expiry of previous policy.

How do You make a claim?

If You suffer a loss that is covered by this policy, You must make a claim. The insurance company will verify the claim and accept it if it is according to the terms and conditions of this policy.

When You suffer loss, You must give notice to the insurance company immediately, You must state in this notice

- The important documents required to file a claim is as follows:
- Claim Form (To be signed by the treating doctor and insured) and with the
- Claims reference number.
- Doctor's medical report.
- Original admission/discharge card
- Original bills, receipts and prescriptions.
- Original X-ray, pathological and investigative reports.
- Copy of passport, visa with entry and exit stamp.
- In order to expedite processing of the claim You must send the following documents immediately by fax to +91-20-30512207 or scan and email at **travel@bajajallianz.co.in**
- Completed claim form signed by the treating doctor and insured.
- Name, address and contact details of the local/ family medical doctor in India.
- Signed copy of the RELEASE OF MEDICAL INFORMATION FORM (ROMIF) to authorize Your treating doctor and local medical doctor in India to release Your medical information to the Insurance Medical assistance Department.
- Treating doctor's medical report.
- Estimated medical expenses.
- Date of travel from India.
- Details of domestic health Insurance policy, if any (Policy number, name and address of insurance company).
- Passport copy with entry & exit stamp
- For complete claim documents You need to refer policy wordings.

Who will collect amounts in the unfortunate event of Your death?

In case of Your death before receiving the claim amount, the insurance company will pay it to Your nominee/legal representatives. Please register Your nominee with the insurance company so that the claim is settled speedily.

Can You make changes to this policy?

You can choose to make changes to the covers of this Policy as may be permitted. You must make a proposal or request for any change. It will be effective only after the insurance company has accepted Your proposal, and You have paid the additional premium where applicable.

Can this Policy be cancelled?

- i. This Policy may be cancelled by the insured after the expiry of 14 days from the effective date, in writing to the insurance company as long as the insured is able to establish to the insurance 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.

- ii. Upon cancellation, the insurance company shall be entitled to deduct cancellation charges according to its cancellation scale subject to retaining a minimum of INR 224.(Excluding Taxes).
- iii. In case of any early return of the insured person prior to expiry of the policy period the insurance 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 the Insurance 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

How can this policy be renewed?

Since travel policies are short term policies, there is no concept of renewal of policy & policy will expire on end of the policy period. if You require to extend Your cover, You must intimate the insurance company for extension of policy upto the days as required when You are abroad.

Where can You find the details of the cover?

Please read the ‘Brochure’. Further, detailed terms and conditions of this cover will be stated in a legal document called the ‘Policy schedule’. It is therefore important to read the policy wordings and the policy schedule.

How do you get copies of the Prospectus and the Policy?

- You can contact your Bank RM or your nearest Bank branch for facilitation of the same
- You can also read these two documents on the insurance company’s website <https://www.bajajallianz.com/home-insurance/my-home-insurance.html>
- You can download them from the insurance company’s web-site.
- You can send email to bagichelp@bajajallianz.co.in and ask for copies. The insurance company will email to You soft copies.
- You can get copies from any branch of the insurance company.

What do you do if You have a grievance?

You can approach your Bank RM or the nearest Bank branch to share the same.

You can approach the Grievance Redressal Officer of Bajaj Allianz General Insurance by sending an email to bagichelp@bajajallianz.co.in (email address) or a letter to Bajaj Allianz General Insurance Co. Ltd Bajaj Allianz House, Airport Road, Yerawada, Pune 411 006 (address). You can also lodge the grievance through IRDAI’s Integrated Grievance Management System (IGMS).

If Your grievance is not resolved, You can approach the Insurance Ombudsman, depending on the nature of the grievance and the financial implication, if any. You can find more details about Insurance Ombudsmen at www.ecoi.co.in or www.irdai.gov.in.

Exclusions:

1. The insurance 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.
2. The insurance company shall be under no liability to make payment of any medical expenses incurred beyond the expiry of the policy period.
3. 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.
4. 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) and/or any mutant derivative or variation thereof however caused.
5. 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.
6. Please refer to the policy wordings for the complete list of exclusions.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

Important notice:

1. The purchase of this insurance policy is voluntary and is not linked to the availment of any other facility from The Hongkong and Shanghai Banking Corporation Limited, India, ("the Bank" or "HSBC") or its affiliates.
2. Bajaj Allianz General Insurance Company Limited is the name of the Insurance Company registered with IRDAI with Registration No 113, having its registered office at , Bajaj Allianz House, Airport Road , Yerwada , Pune - 411006. The coverage on the plan is effective subject to acceptance by Bajaj Allianz General Insurance Company, who reserves the right to accept or reject any application without assigning any reason.
3. HSBC (IRDAI Regn.no. CA0016) is a corporate agent of Bajaj Allianz General Insurance Company Limited having its India corporate office at 52/60, MG Road, Fort, Mumbai - 400 001. HSBC does not act as an insurer or underwrite the risks and does not accept any responsibility for any decision made by Bajaj Allianz General Insurance Company. Settlement of claims is not the obligation of HSBC. The contract of insurance is between the Insurance Company and the insured and not between the Bank and the insured.
4. All claims would solely be settled by Bajaj Allianz General Insurance Company Limited. If any claim or dispute is received by HSBC, it will forward the same to Bajaj Allianz General Insurance Company Limited and would assist the policy holder/ claimant in trying towards earliest settlement of claim/ dispute by Bajaj Allianz General Insurance Company Limited.

5. You authorize HSBC to provide information concerning your HSBC bank account to Bajaj Allianz General Insurance Company in connection with your application for insurance products of Bajaj Allianz General Insurance Company. You acknowledge that HSBC remains entitled to assign any activities to third party agencies/service providers at its sole discretion. You further acknowledge the right of HSBC to provide details of your account and sharing or transfer of information, which will be on a confidential basis to HSBC Group offices or other third party agencies/service providers, whether located in India or overseas, including but not limited for the purpose of availing of support services of any nature by HSBC, and also may disclose information, if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from you.
6. Please note that this document is for reference only and is not to be construed as a contract of insurance and/or professional advice. For more details on risk factors, terms and conditions please read sale brochure & policy wording carefully before concluding a sale and to the policy document once the policy is issued.
7. HSBC will receive 30% of the premium paid as commission from Bajaj Allianz General Insurance Company for this policy.
8. IRDA regulations do not permit HSBC or its employees to pay commission, whether in part or whole, as an inducement to any person to take out or renew or continue an insurance policy of any kind. (Sec 41 of the Insurance Act, 1938 as amended from time to time).
9. Insurance is a subject matter of solicitation.
10. This product is underwritten by: Bajaj Allianz General Insurance Company Limited.
11. All premiums are subject to applicable taxes and cesses, which are subject to change from time to time. Basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable, would apply on the fees and charges

I/We have been briefed on the benefits, features, coverage, limitation, premium and terms and conditions of the insurance plan mentioned above. I/We understand this information and the risks associated with this plan.

I/We confirm my/our understanding of:

- Premium payment and discounts, if applicable
- Product features, coverage and exclusions under the policy
- Policy conditions and terms of cancellation of this policy

I/We also confirm that the Bank Staff has provided me with a copy of this Key Feature Document for my/our records and future reference. I/We confirm that towards this policy cover, the premium to be paid is INR _____,

INR _____ (in words)

I/ We are aware that role of HSBC is limited towards processing of the policy application and any dispute/claim / concerns arising out from issuance/ non-issuance of this policy would be taken up by me/us directly against Bajaj Allianz General Insurance Company Limited

I/We hereby authorise HSBC to provide information concerning my HSBC bank account to Bajaj Allianz General Insurance Company in connection with my application for insurance products of Bajaj Allianz General Insurance Company. I/We also authorise HSBC to disclose information held (contained in the application or otherwise provided) to enable HSBC, its associated and group entities or independent third parties, within or outside the country, to provide information concerning products and services that HSBC believes may be of interest to me/us.

I/We further acknowledge that, subject to advance notice, HSBC India remains entitled to assign any activities to a third party agencies/service providers at its sole discretion. I/We further acknowledge the right of HSBC India to provide details of my/our account and sharing or transfer of information which will be on a confidential basis to HSBC Group offices or other third party agencies/service providers, whether located in India or overseas for the purpose of availing of support services of any nature by HSBC India and also may disclose information, if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from me/us.

Signature:

Customer's Name:

Customer ID:

Date:

I have briefed the customer/s on the benefits, features coverage, premium and terms and conditions of this insurance plan.

Signature of staff:

Staff Name:

Designation:

Date:

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