

Bajaj Allianz: Student Insurance:

The Student Elite plan is a customized insurance policy for students traveling abroad.

COVER

1. Reimbursement of the tuition fee paid in advance for the current semester (maximum limit mentioned), if the insured discontinues school owing to medical conditions requiring hospitalization; or due to serious injury / death of either parent.
2. In case the sponsor named in the schedule meets with an accident resulting in death / permanent disability during the policy period, the company shall reimburse the remaining school fee subject to the maximum limit mentioned.
3. In case the insured is hospitalized due to accidental injury / sickness covered in the policy and the attending physician advises the necessary attendance of a family member, the company will reimburse the actual cost of economy class transportation by the most direct route via a common carrier subject to maximum sum insured (family means spouse, parent, sibling and in-laws of the insured)
4. In addition to the sum in the personal accident section, the company will pay the sum insured specified in the schedule, if the insured sustains accidental bodily injury during travel by a common carrier; and the same takes place within 12 months of the date upon which it was sustained and resulted in the insured's death / loss of two eyes / loss of two limbs / loss of one limb and one eye.
5. In case the insured is arrested for inadvertently breaking the law during overseas travel, the company will pay the amount as per the schedule, towards the bail amount for release except when the insured has been charged with breaking the law with criminal intent or for over speeding in a vehicle.

Student Elite - Bajaj Allianz Insurance - Coverages and Benefits

	Standard	Silver	Gold	Deductible
Coverages	Sum Insured US \$	Sum Insured US \$	Sum Insured US \$	Sum Insured US \$
Medical Expenses, Evacuation and Repatriation	50000	100000	200000	100
Emergency Dental Pain Relief included in (1) above	500	500	500	100
Personal Accident	25000	25000	25000	Nil
AD & D Common Carrier	2500	2500	2500	Nil
Loss of Checked Baggage**	1000	1000	1000	100
Bail Bond Insurance	500	500	500	50
Tuition Fee	10000	10000	10000	Nil
Accident to Sponsor	10000	10000	10000	Nil
Family Visit	7500	7500	7500	Nil
Personal Liability	100000	100000	100000	200

**Per baggage maximum 50% and per item in baggage maximum 10%

***Only 50% of the sum assured in respect of the death of the insured person below age of 18 years.

Premium Table (Inclusive of Service Tax) in Rs.

Days of Travel	Excluding USA/Canada			Including USA/Canada		
	Standard	Silver	Gold	Standard	Silver	Gold
30 days	621	776	978	1288	1622	2099
60 days	1076	1369	1944	2266	2875	4083
90 days	1673	1955	2829	3508	3881	5808
120 days	1972	2392	3439	4025	4485	6900
180 days	2501	2887	4152	5244	6072	8740
240 days	3243	3508	5325	6785	7878	11558
270 days	3738	4347	6268	7855	8970	13110
365 days	5589	6521	9315	10304	11730	16790

Premium includes service tax as applicable on Jan'06.
Age: 16-35 years

Exclusions applicable to Travel Policies

1. 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.
2. Routine physical or other examination where there is no objective indication of impairment of normal health.
3. Medical expenses beyond the expiry of the policy period.
4. 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
5. Manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or if engaging in a criminal or illegal act.
6. Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
7. Experimental, unproven or non-standard treatment.
8. Treatment by another system other than modern medicine (also known as Allopathy).
9. The cost of spectacles, contact lens and hearing aids, crutches and all other external appliances and / or devices whether for diagnosis or treatment.
10. Delay of baggage when the intended destination is in India
11. Loss or damage to the insured's passport as a result of the classification or detention by customs, police or any other authority.
12. 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.
13. Loss caused by the insured's failure to take reasonable steps to guard against the loss of the passport.

In case of any early returned of the insured person prior to expiry of the policy period the company will refund premium at the following rates subject no claims being incurred on the policy.

Period of Risk	Rate of premium retained by company
Above 50% of the policy period	100% of premium
Above 40-50% of the policy period	80% of premium
Above 30-40% of the policy period	75% of premium
Above 20-30% of the policy period	60% of premium
Policy inception - 20% of the policy period	50% of premium

Insurance is the subject matter of solicitation