

इंडिया पोस्ट  
पेमेंट्स बैंक

India Post  
Payments Bank

**Travel Ace (Domestic)**

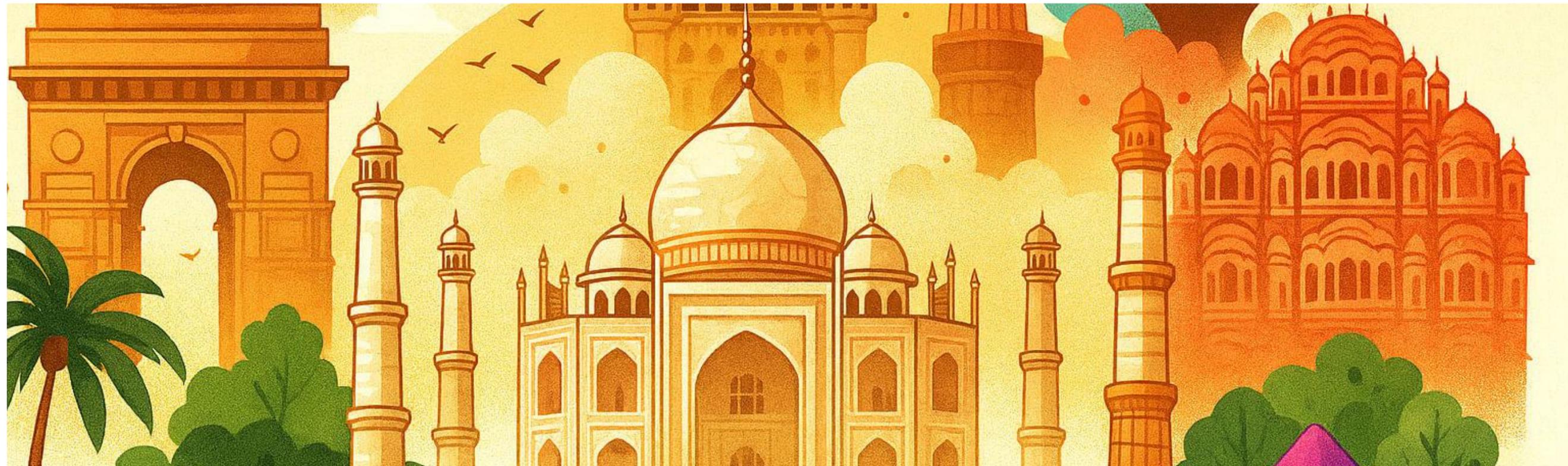


**GENERAL**

CARINGLY YOURS

## A BRIEF OVERVIEW

Travel Ace is a specially customized travel plan that caters to the needs of an individual traveling within India. Plan covering medical emergencies, accidents, travel disruptions, baggage/document loss, liability, and home protection, with a **premium starting at ₹249.**



## ELIGIBILITY



**Age Eligibility** : 18 year and above

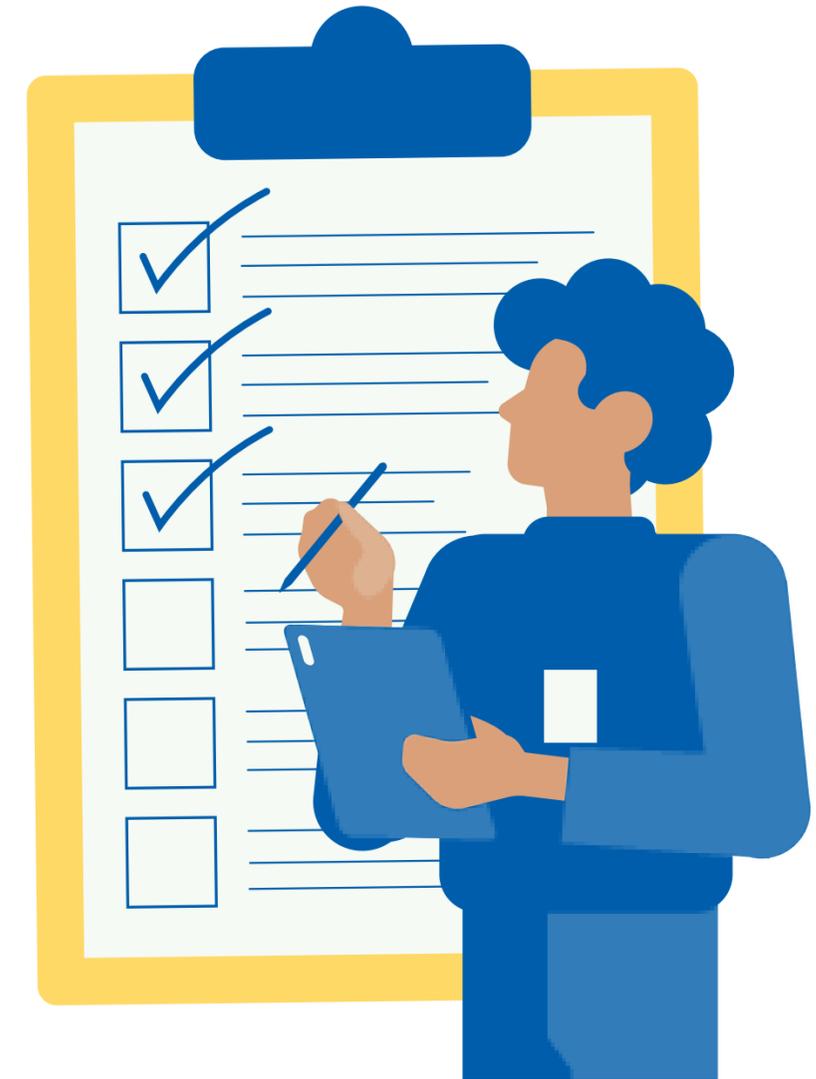


**Policy Type** : individual



**Policy Tenure** : annual

1. Coverage applies to trips within India
2. Limited to Indian citizens only



# COVERAGE

ACCIDENTAL  
CONTINGENCIES



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## Personal Accident

### PA

PA Death including road accident (Only Four Wheeler)

PLAN 1	PLAN 2
500000	750000



## AD&D- Common carrier

### AD&D

Specified Sum Insured paid in case of

- Death
- PTD

PLAN 1	PLAN 2
1000000	1500000



## Emergency ambulance

### AIR

expenses incurred for ambulance services

- Air
- Road

PLAN 1	PLAN 2
20000	20000

### ROAD

PLAN 1	PLAN 2
20000	20000



## OPD Expenses

### ACCIDENT

- Accident
- Sickness

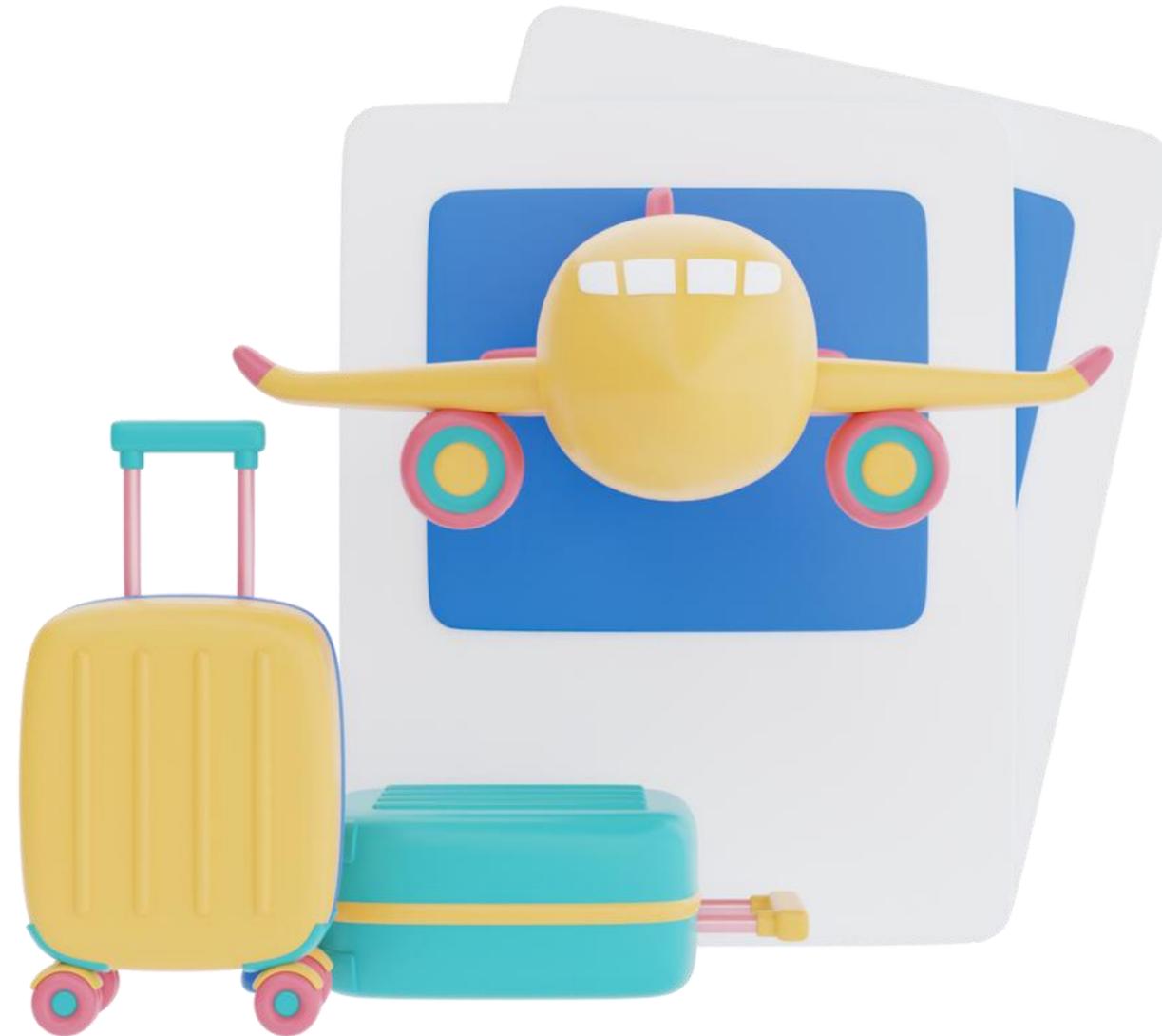
PLAN 1	PLAN 2
20000	20000

### SICKNESS

PLAN 1	PLAN 2
10000	20000

# COVERAGE

## TRIP CONTINGENCIES



# Coverage's

## Trip Interruption



Indemnity applies if:

- **Death or serious injury** (min. 2 days hospitalization) self/family
- **Natural disasters** (storm, flood, hurricane, etc.)
- **Judicial authority** requires presence
- **Job loss or retrenchment**
- **Political unrest/travel ban** at destination

PLAN 1	PLAN 2
25000	50000

## Delay Of Checked In Baggage



Company shall pay amount as opted

- Pay-out Fixed Benefit basis
- Delay for more than 3 hours

PLAN 1	PLAN 2
10000	20000

## Trip Cancellation



Company indemnifies for trip cancellation due to:

- Operator/Service Supplier cancellation
- Insured's cancellation from named perils

PLAN 1	PLAN 2
10000	20000

## Missed Connection



Fixed benefit

- Applies if insured fails to board connecting flight/train due named perils

PLAN 1	PLAN 2
10000	20000

**TERRORISM : COVERED UP TO SUM INSURED**  
as per shared policy wordings

# COVERAGE

MISCELLANEOUS



## Loss of belonging



- Cards and Documents covered
- Checked in baggage
- Portable Equipment
- Baggage

Personal Belongings	PLAN 1	PLAN 2
Portable Equipment	NA	10000
Baggage	10000	20000
Documents and Cards	NA	10000
Loss Of Checked-in Baggage	10000	20000

## Personal Liability



- Covers legal liability of insured
- Applies if insured causes loss/damage to third-party property

PLAN 1	PLAN 2
50000	50000

## Hijack Cover



- Hijacking of aircraft while insured is a passenger

PLAN 1	PLAN 2
25000	50000

**TERRORISM : COVERED UP TO SUM INSURED** as per shared policy wordings

*Disclaimer: For training purpose only. Strictly not for sales & marketing purpose.*

## Home Burglary And Theft



- Covers loss/damage from burglary or theft
- Applies to insured's home

PLAN 1	PLAN 2
50000	50000

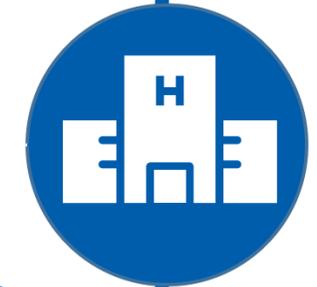
## Repatriation of Mortal Remains



- cover provides a fixed amount for transporting the deceased to their residence or a nearby funeral/cremation facility

PLAN 1	PLAN 2
10000	10000

## Alternative Transport & Emergency Accommodation Expenses



Pays for alternate travel or emergency stay when listed perils occur.

PLAN 1	PLAN 2
NA	5000

## Travel Inconvenience Cover (Overbooking Cover)



- **Hotel Bookings**

PLAN 1	PLAN 2
25000	50000

## PART 1: ACCIDENT & SICKNESS

	PLAN 1	PLAN 2
<b>Coverages</b>	<b>SI</b>	<b>SI</b>
<b>PA Death including road accident (Only Four Wheeler)</b>	500000	750000
<b>Accidental Death And Disability-Common Carrier</b>	1000000	1500000
<b>Emergency Ambulance Cover</b>		
<b>Road</b>	20000	20000
<b>Air</b>	20000	20000
<b>OPD Expenses</b>		
<b>Accident Only</b>	20000	20000
<b>Sickness</b>	10000	10000

## PART 2: TRIP CONTINGENCIES

<b>Trip Cancellation By Passenger due to Named Perils</b>	10000	20000
<b>Delay Of Checked-In Baggage Fixed Benefit Basis</b>	10000	20000
<b>(3 hrs)</b>		
<b>Trip Interruption</b>	25000	50000
<b>Missed Connection</b>	10000	20000

as per shared policy wordings

### Part 3: Miscellaneous

Loss Of Personal Belongings	PLAN 1	PLAN 2
A. Loss Of Portable Equipment		10000
B. Loss Of Baggage	10000	20000
C. Loss Of Documents and Cards		10000
D. Loss Of Checked-in Baggage	10000	20000
Personal Liability	50000	50000
Alternative Transport & Emergency Accommodation Exs		5000
Hijack Cover	25000	50000
Home Burglary And Theft	50000	50000
Repatriation of Mortal Remains	10000	10000
Terrorism	Covered up to Sum Insured	Covered up to Sum Insured
Travel Inconvenience Cover (Overbooking Cover)	25000	50000
Hotel Bookings		
Premium (incl. GST)	<b>249/-</b>	<b>299/-</b>

as per shared policy wordings



1800- 209- 5858



9156 191 111 (Claim Status)



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**www.bajajgeneralinsurance.com**



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# Regulatory Changes





## KYC Verification:

Effective from January 1, 2023, KYC is mandatory for all lines of business without any exception, including Group Insurance business at the stage of customer on boarding / policy issuance. However, in the case of Group Insurance business KYC check is only required to be carried out on the Group Manager/Master Policyholders(entity).

KYC Document include Proof of Identity: Pan Card and Proof of Address: Passport/Driving License/Voter's Identity Card/Job Card issued by NREGA/Aaadhar/Utility Bill not less than 2 months



## Customer Bank Account Details, Nomination and contact details :

In addition to KYC details, we now mandatorily require complete bank account details, Contact details i.e. Mobile no. and email Id of the policyholder along with nominee details from customers/policyholders at the time of onboarding and renewal.



## Customer Information Sheet :

Its Important to Educate the policyholders about the Customer Information Sheet (CIS) which is sent to all policyholders along with the policy document post policy issuance and guide them to obtain acknowledgment (either in physical or digital modes)



## Premium Refund:

In case of request for cancelation/free look cancellation/policy not issued/any excess premium post issuance of the policy, such premiums shall be required to be refunded directly to the policyholder's bank account collected at the time of policy issuance (refer point 2 above) within 7 days of receipt of such request to the Agent/Intermediaries in case of advance premium received by the limited and the policy/policyholder details not received by the limited within 7 days from the date of such premium receipt, the limited shall refund the said amount at the end of the 7-day period



## Digi locker:

Encourage policyholders to use Digi locker for securely preserving their insurance policy documents .



## Website Accessibility:

Prominently display or share a link to directly access the limited's website / App for policyholders to access product related information





## **e-IA Awareness:**

Create awareness among policyholders about the benefits of creating an e- Insurance Account



## **Service Code of Conduct:**

No additional fees should be charged from policyholder for service related to insurance policies



**Advertisement Approval:** All advertisements provided to the policyholders must be approved by the limited in writing prior to release / sharing.



## **Effective Grievance Resolution:**

Its Important adhere to guidelines issued by the IRDAI, covering aspects such as mis-selling, fair treatment, compliance, oversight, and conflict of interests and provide guidance to prospects regarding product suitability and conduct suitability assessments and ensure proper collection of proposal forms during policy issuance. It is also requested that put in place / implement robust processes to efficiently resolve policyholders' grievances and claims in a timely manner



## **Confidentiality and Privacy:**

Its Important maintain utmost confidentiality and privacy for information collected during solicitation or at any other time and safeguard policyholders' data to build trust.



*Caringly yours*