

**Issuing Office :****PRAVASI BHARATIYA BIMA YOJANA POLICY**

Whereas the Insured has made to Bajaj Allianz General Insurance Company Limited (hereinafter called the "Company"), a proposal which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured subject always to the Sum Assured against such loss as is herein provided.

**A OPERATIVE PARTS****1 Section A:****Part I Personal Accident**

- 1.1 The Company will pay the Section A–Part I Sum Assured specified in the Schedule if the Insured sustains Accidental Bodily Injury during his stay as Emigrant abroad during the Policy Period and if such Bodily Injury within 12 months of the date upon which it was sustained is the sole and direct cause of the Insured's:
- Death
  - Permanent Total Disablement leading to loss of employment

**Part II Repatriation**

- 1.2 The Company will indemnify, subject to the Sum Insured specified under Section A Part II in the Schedule, the actual cost of repatriating the Insured's mortal remains to India, in the event of the Insured's accidental death whilst in employment outside of India during the policy period.

**Part III Air Fare For Attendant**

- 1.3 Additional cost of economy class return airfare for one attendant to accompany the mortal remains of the Insured shall be payable in addition to the cost of repatriation. The claim for reimbursement must be filed with 90 days of completion of the journey

**2 Section B:****Part I Medical Expenses to Insured**

- 2.1 The Company will indemnify the Insured up to the Section B Sum Assured specified in the Schedule in respect of:
- 2.1.1 The reasonable Medical Expenses incurred by the Insured for medical treatment as an in-patient within India or in the country of employment necessitated as a result of Accidental Bodily Injury and/or Sickness and/or Disease occurring or having first manifested itself during the policy period, during his stay abroad as an emigrant.

**Part II Maternity Expense**

- 2.2 The Company will indemnify the insured for maternity expenses as specified in the Schedule, incurred, arising out of Insured's pregnancy, provided the medical treatment is taken as an inpatient in India. The benefit under this is payable after the period of nine months from the date of proposing this policy. Period of nine months is relating to normal delivery or caesarean section or abdominal surgery for extra uterine pregnancy. The maternity benefits would be payable only if the requisite documents are certified by the concerned Indian Mission/Post.





### 3 Section C: Hospitalization Expenses to Insured's Family

- 3.1 In the event of a Claim being paid under Section A, Part I, Personal Accident, of this Policy, the Company will indemnify up to the Sum Insured under Section C specified in the schedule, the reasonable Medical Expenses incurred by the Insured's family for medical treatment as an in-patient within India as a result of Accidental Bodily Injury and/or Sickness and/or Disease occurring or having manifested itself during the policy period. Family means insured's lawful spouse and two dependent children up to the age of 21 years. The amount of claim paid will reduce the sum assured under Section C.

### 4 Conditions applicable to Section B & C

- 4.1 In the event of any claim/s becoming admissible under this Sections, the Company will pay to the Insured Person the amount of such expenses as would fall under different heads mentioned below, and as are reasonably and necessarily incurred thereof by or on behalf of such Insured Person, but not exceeding the Sum Insured mentioned in the schedule:
- 4.1.1 Room expenses as provided by the hospital / nursing home subject to a maximum of Rs.500/- (Rupees five hundred only) for each day of Hospitalization.
  - 4.1.2 Boarding expenses for the patient only as provided by the hospital / nursing home.
  - 4.1.3 Nursing Expenses
  - 4.1.4 Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees
  - 4.1.5 Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines and Drugs, Diagnostic materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker,
- 4.2 The coverage under Section C will not come into force unless a claim under Section A as been admitted and paid

### 5 Exclusions applicable to Sections A, B & C

The Company is not liable for and no indemnity is available in respect of claims arising out of or howsoever connected to the following

- 5.1 All diseases /injuries which are existing at the time of commencement of this policy. Any medical condition or complication arising directly or indirectly from it or disablement that existed before the commencement of the policy period (even if unknown to the insured) or for which care, treatment or advice was sought, recommended by or received from a Doctor.
- 5.2 The 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 outside India in case of Section C.
- 5.3 Medical Expenses relating to any Hospitalization primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any illness or accidental Bodily Injury for which Hospitalization is required.
- 5.4 Experimental or unproved treatment.
- 5.5 Circumcision, cosmetic or aesthetic treatments of any description, change of life surgery or treatment, plastic surgery (unless necessary for the treatment of illness or accidental bodily injury)
- 5.6 The cost of spectacles, contact lenses, and hearing aids, crutches, artificial limbs and all appliances/devices whether for diagnosis or treatment, after discharge from the hospital
- 5.7 Dental treatment or surgery of any kind unless requiring Hospitalization as a result of accidental bodily injury
- 5.8 Any medical expenses incurred in connection with cataract, benign prostatic hypertrophy, hysterectomy for menorrhagia, fibromyoma and endometriosis, hernia of all types, hydrocele, fistulae, haemorrhoids, fissure in anus, stones in the urinary and biliary systems, surgery on tonsils and sinuses, skin and all internal tumours, cysts, nodules, polyps of any kind including breast lumps, gastric or duodenal ulcer during the first year of operation of the Insurance Cover.





- 5.9 Convalescence, general debility, rest cure, congenital diseases or defects or anomalies
- 5.10 Venereal disease or any sexually transmitted disease or sickness.
- 5.11 The Company shall be under no liability to make payment of any Medical Expenses incurred beyond the expiry of the Policy Period.
- 5.12 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 of the following:
  - 5.12.1 Suicide, attempted suicide or wilfully self inflicted injury or illness, mental disorder, anxiety, stress of depression, alcoholism, drunkenness or the abuse of drugs, accidents whilst under the influence of intoxicating liquor or drugs.
  - 5.12.2 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.
  - 5.12.3 The participation of the Insured in winter sports, mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, caving or potholing, hunting or equestrian, skin diving or other underwater activity, rating or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, professional sports or any other hazardous or potentially dangerous sport for which the Insured is either untrained, not physically fit or using improper equipment.
  - 5.12.4 Losses arising from Accidents on two wheeled motorised vehicles unless at the time of the Accident the driver is duly qualified, is in possession of a current full international driving licence and the driver is wearing a safety crash helmet if riding on a two wheeled motorised vehicle .
  - 5.12.5 Pregnancy, resulting in childbirth, miscarriage, abortion, or complication arising out of any of the foregoing for the first nine months of the policy.
- 5.13 All expenses exceeding the specified limit of Sum Insured mentioned in the Schedule.
- 5.14 Death or Disablement due to Pregnancy, resulting in child birth, mis-carriage, abortion or complications arising there from
- 5.15 Non-allopathic treatment
- 5.16 Vaccination or inoculation
- 5.17 Surgery to correct deviated nasal septum and hypertrophied turbinate.
- 5.18 Any fertility, sub fertility or assisted conception operation or sterilisation or procedure
- 5.19 Compensation for any claims that may arise before the Insured boards the International flight from India. This exclusion shall not however apply if the policy is renewed subsequently without any break in policy period.

## **6 Section D: Employment Contingency**

The Company will pay the Insured up to a maximum of the Section D Sum Assured specified in the Schedule in respect of actual one way economy class air fare to return to India in the event of :

- 6.1 The Insured falling sick and being declared medically unfit to commence or continue or resume working, and as a result of which the Insured's work contract is terminated by the foreign employer, within the first 12 months of taking the insurance cover, provided the grounds for repatriation are certified by concerned Indian Mission/Post and air tickets are submitted in original or,





- 6.2 On arrival at his work place or destination abroad, if the insured is not received by the employer (ie. No job/employment available or the employer refuses the job/employment) and the insured has to return back to India within one month of the date of departure from India, provided that the grounds for repatriation are certified by the concerned Indian Mission/Post and the Air Tickets are submitted in original or,
- 6.3 If there is any substantive change in the Job/Employment Contract/Agreement to the disadvantage of the Insured person there by causing the insured to return to India within one month immediately thereafter provided that the grounds for repatriation are certified by Indian mission and the air tickets are submitted in original or,
- 6.4 If the employment is prematurely terminated within the period of employment contract, for no fault the Insured and the insured has to return back to India within 1 month immediately thereafter and the grounds for repatriation are certified by the concerned Indian Mission /Post and the air tickets are submitted in original.

## **7. Exclusions applicable to Section D**

- 7.1 If the repatriation of the insured person is on account of violation of any law, fraud, or any breach of employment conditions.
- 7.2 Such repatriation becomes necessary due to any amendment or change in the existing laws of the country of employment or proclamation by Government Order that all workers of foreign origin are being deported.
- 7.3 The employment is obtained through fake or forged documents, work permit or improper entry visa or,
- 7.4 The entry in to the country has been made without completing legal formalities for whatsoever reason.
- 7.5 No attempt being made by the insured person to contact his employer on arrival if the insured person is not received at such time.
- 7.6 The entry into the country has been refused on medical grounds.
- 7.7 Short term contracts i.e contracts for periods less than three months.

## **8. Section E : Legal Expenses**

The company will reimburse the insured the legal expenses incurred by him in any litigation to his/her employment, provided that the necessity of filing such a case is certified by the appropriate Ministry of the Country of employment and the actual expenses are certified by the concerned Indian Mission/Post, but not exceeding the Sum Insured specified in the schedule of this policy and provided the legal expenses are incurred within the policy period.

## **9. Exclusions Applicable to Section E**

The Company shall not be under any liability to make payment for Claims arising out of:

- 9.1 the Insured's liability to any employee (whether under a contract of or for services) or any professional activities involving the insured;
- 9.2 Any claim of personal liability arising out of bodily Injury to and/or Property Damage to property belonging to the Insured's Family, any co-worker of the Insured, and any travelling companion of the Insured;
- 9.3 Any claim or damage resulting from transmission of an illness or disease by the insured
- 9.4 Any liability arising directly or indirectly from or due to:
  - (i) livestock belonging to the Insured or in the Insured's care, custody or control;
  - (ii) Possession of hides, skin, hair, feathers, horns, ivory, bones, etc
  - (iii) any wilful, malicious, criminal or unlawful act, error, or omission;
  - (iv) the pursuit of any trade, business of profession, employment or occupation;
  - (v) the ownership, possession or use of vehicles, aircraft, or watercraft;
  - (vi) parachuting, hand-gliding, hot air ballooning or the use of firearms or any other dangerous or hazardous





- activity;
- (vii) the use or misuse of any alcohol, hallucinogenic substance, drugs (except those used as medically prescribed), or drug addiction;
- (viii) the supply of goods or services;
- (ix) any form of ownership or occupation of land or buildings (other than occupation only of any temporary residence).

## 10 DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

- 10.1 "Insured" means the person named in the Schedule.
- 10.2 Emigrant means any citizen of India who intends to emigrate, or emigrates, or has emigrated but does not include a) a dependent of the emigrant, whether such dependent accompanies that emigrant, or departs subsequently for the purpose of joining that emigrant in the country to which that emigrant has lawfully immigrated, and b) any person who has resided outside of India at any time after attaining the age of eighteen years, for not less than three years, or the spouse or child of these person c) 'Emigrate' and 'emigration' means the departure out of India of any person with a view of taking up employment and whether with or without assistance of a recruiting agent or employer, in any country or place outside India d) "Employer" any person providing or offering to provide, employment in any country or place outside India
- 10.3 "Insured's family" means the spouse and /or 2 dependent children below the age of Twenty One named in the schedule
- 10.4 "Company" means Bajaj Allianz General Insurance Company Limited.
- 10.5 "Hospital/ Nursing Home" means any institution in India established for indoor care and medical treatment of sickness and injuries and which complies with all the following criteria:
- i) Is registered and licensed as a hospital or nursing home with the appropriate local authorities and is under the supervision of a Doctor in attendance round the clock on all days and is not a clinic, nursing home or convalescent home for the addicted, aged, mentally disturbed or similar institution, and
  - ii) Has at least 15 inpatient Beds (10 beds in case of Hospitals outside Municipal or Corporation Limits)
  - iii) Has fully equipped and functioning operation theatre
  - iv) Has fully qualified Nursing Staff in attendance round the clock
  - v) Maintains daily permanent records for each of its patients
- 10.6 "Doctor" means a person who holds a recognised qualification in Medicine, is registered by the Medical council of the respective state of India in which he operates and is practising within the scope of the licence.
- 10.7 "Medical Expenses" means usual and customary level charges that the Insured necessarily incurs (including those for medicines, Physicians, hospitals, ambulances, medical procedures and services) that in the written opinion of the treating Physician, expressed at the time of examination or treatment of the Insured, are medically necessary in order to maintain life and/or relieve immediate pain or distress caused by Sickness and/or Disease and/or Accidental Bodily Injury first manifested and/or sustained during the Policy Period.
- 10.8 "Usual and Customary Level" means medical charges that: Do not exceed the usual levy of charges for similar treatment or allied services, in the locality where such treatment or allied services have been obtained; and Do not include charges that would not have been made if no insurance existed.
- 10.9 "Illness" means sickness (a condition or an ailment affecting the general soundness and health of the Insured's body) or disease (an affliction of the body organs having a defined and recognised pattern of symptoms) that first manifests itself during the policy period for which immediate treatment by a Doctor is necessary but does not include any mental disease, sickness or illness
- 10.10 "Policy Period" means the period between: The commencement date specified in the Schedule, being the date





upon which the Insured first boards the mode of transportation by which it is intended that he shall finally leave India for the Insured Journey or the actual date upon which the Insured boards as aforesaid so long as that is within 14 days of the commencement date as specified in the Schedule, and the expiry date specified in the Schedule.

- 10.11 "Accident" and "Accidental" means a fortuitous event or circumstance that is sudden, unexpected and unintentional and caused by an external force.
- 10.12 "Bodily Injury" means any Accidental physical bodily harm but does not include any Sickness or Disease.
- 10.13 "Permanent Total Disablement" means a Doctor certified Permanent, Total and absolute disablement of the Insured preventing him from engaging in or giving attention to any employment or occupation of any description and shall include loss of sight of both eyes or irrecoverable loss of use of any of the two limbs or loss of sight on one eye and loss of ability to use either one hand or one foot.
- 10.14 "Policy" means the proposal, the Schedule, the Policy documents and any endorsements attaching to or forming part hereof either on the commencement date or during the Policy Period.
- 10.15 "Sum Assured" means the amount stated in the Schedule against each relevant Section, which shall be the Company's maximum liability under this Policy for any one Claim and in the aggregate for all Claims under each Section.
- 10.16 "Claim" means a Claim under an operative part of this Policy in respect of an insured event that has taken place or is likely to take place. All Claims resulting from one and the same event or circumstance shall jointly constitute one Claim under this Policy and as having been made at the time when the first Claim was made in writing
- 10.17 "Schedule" means the schedule, and any annexure to it, attached to and forming part of this Policy.

## 11 General Exclusions Applicable to All Sections

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 of the following:

- 11.1 The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
- 11.2 War, invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, civil unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- 11.3 The loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:
- (i) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel; or
  - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or
  - (iii) asbestosis or any related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution, deposit or use of asbestos, or products thereof.
- 11.4 The Insured's actual or attempted engagement in any criminal or other unlawful act.
- 11.5 Any claim arising out of intentional self injury or as a result of drunkenness or addiction (alcohol/drugs).
- 11.6 Any act of terrorism which means an act, including but not limited to the use of force or violence and /or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including to influence any government and /or to put the public, or any section of the public, in fear.
- 11.7 Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi professional sports persons.
- 11.8 Any consequential losses.
- 11.9 Pollution.
- 11.10 In respect of travel by the Insured to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.





- 11.11 Any claim if the insured:
- (i) is travelling against the advice of a physician
  - (ii) is receiving or on a waiting list for specified medical treatment declared in a physician's report or certificate
  - (iii) has received terminal prognosis for a medical condition
- 11.12 Any claim relating to events occurring before the commencement of the cover or otherwise outside the policy period.

## 12. GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

### 12.1 Condition Paramount

This policy covers only those emigrants who have availed policy before leaving India and whose passport is endorsed as "Emigration Clearance Required." Benefits as specified in the Schedule of the policy relate to any / all contingencies occurring during the Policy Period.

### 12.2 Claim Procedure

- 12.2.1 In case of any claim, immediate notification should be given to the insurer by phone followed by in writing giving full details of the claim.
- 12.2.2 In case of accident notice with full particulars shall be send to the Company's address within 14 days from the date of the accident/ or incident giving rise to the claim.
- 12.2.3 In case of hospitalisation in India, notification to be given as soon as possible but in any case within 7 days of discharge from the hospital.
- 12.2.4 Final claim along with the hospital bills/cash memos and other documents mentioned below along with Claim form should be submitted to the Company or within 30 days from the date of discharge from the Hospital (i) All original bills and receipts of Hospitalization expenses (ii) Medical Certificate and Discharge card/summary (iii) In case of necessity other documents to prove the cause upon which the claim is based and shall give the company such additional information and assistance the Company may required for dealing with the claim (iv) In case of any major ailments in addition to the above the following shall be produced a) Proof of preliminary treatment/investigation in the country of employment
- 12.2.5 For Claim under Section A – Part I – Personal Accident, in addition to the above, following documents are to be submitted:
- (iv) In case of death, Police report, Post mortem report and the report from the Indian Mission
  - (v) In case of permanent total disability, medical records of the treatment undergone and disability certificate from the medical authority
- 12.2.6 For claims under Section A – Part II – Repatriation, all necessary proof substantiating the reasons along with documents to be submitted.
- 12.2.7 For claims under Section A – Part III – Air fare for attendant, original air ticket along with passport copy to be submitted.
- 12.2.8 For claims under Section D – Employment Contingency – following documents to be submitted:
- (i) Certificate from Indian Mission mentioning the grounds for repatriation
  - (ii) Air tickets in original

## 13 Claims settlement

All Claims will be settled in India in Indian Rupees only.

## 14 Reasonable Care

The Insured shall take all reasonable and proper steps to safeguard and protect himself and any fact, matter, circumstance or cause that might result in a Claim under this Policy, and shall not do or cause to be done anything that might enhance the likelihood of a Claim under this Policy (except in an attempt to save human life).

## 15 Transfer of Interest

The Insured may not transfer his interest in this insurance, but his legal representatives may represent him in respect of Claim under this Policy if the Insured is incapacitated or deceased.





## **16 Documents required, Assessment of Claim & Payment**

- 16.1** The Company shall be under no liability to make payment in respect of any Claim until such time as the Insured has provided them with whatever documentation and/or information as may be requested and established the quantum of any amount claimed to the Company's satisfaction.
- 16.2** If requested by the Company, the Insured shall (at his own expense) furnish all certificates, information, proofs or other evidence in support of the Claim, present himself for medical examination by a Medical Advisor as considered necessary by the Company, and the Insured agrees that the Company may approach anyone who may have treated the Insured for information and/or documentation in respect of the Claim.
- 16.3** In the event of the Insured's death, the Company shall have the right to carry out a second post mortem at its own expense.
- 16.4** Where the Insured is incapacitated or otherwise unable to give a valid release for the Claim the payments shall be made to the Assignee mentioned in the Schedule. In case of no Assignee the Company may make arrangements to pay the Claim to the Insured's legal guardian or legal representative. Any payment made by the Company thereby in good faith shall operate as a complete and effective discharge of the Company's liability in respect of the Claim.

## **17 Arbitration**

- a) If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to decision of a sole arbitrator in writing by the parties or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of the arbitrators comprising of two arbitrators, one appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The law of the arbitration will be Indian law, and the seat of the arbitration and venue for all hearings shall be within India.
- b) It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.
- c) It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained
- d) If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.

## **18 Fraud**

If the Insured shall make or advance any Claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all Claims or payments hereunder shall be forfeited.

## **19 Cancellation**

The Company may at any time cancel this Policy by sending the Insured 30 days notice by registered letter at the Insured's last known address and in such event the Company shall refund to the Insured a pro-rata premium for unexpired Period of Insurance. The Company shall however remain liable for any claim which arose prior to the date of cancellation. The Insured may at any time cancel this Policy by giving the Company 30 days notice and in such event the Company shall allow refund of premium at Company's short period rate only (table given here below) provided no claim has occurred up to the date of cancellation.







<b>Period on Risk</b>	<b>Rate of Premium to be charged</b>
Up to two months	1/4 <sup>th</sup> of premium
Up to Six Months	½ of the premium
Up to One Year	3/4 <sup>th</sup> of the premium
Exceeding 1 year	Full Premium

## **20 Notifications & Declarations**

Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be sent to the address specified in the Schedule.

## **21 Subrogation**

The Insured and any claimant under this Policy, shall at the expense of the company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

## **22 Governing Law**

The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with the laws of India. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this policy shall not be waived or changed except by endorsement issued by the Company.

## **23 Entire Contract**

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy. No agent shall or has the authority to change in any respect whatsoever any term of this Policy or waive any of its provisions.

## **24 Due Observance**

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to the Company's liability under this Policy.

## **25 Contribution**

If, at the time of the happening of any loss or damage covered by this Policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage under Section B,C, D and E





## Bajaj Allianz General Insurance Company Limited

Head Office & Regd. Office: GE Plaza, Airport Road, Yerawada, Pune 411 006

Welcome to Bajaj Allianz and Thank You for choosing us as your insurer.

Please read your policy and schedule

The policy and policy schedule set out the terms of your contract with us. Please read your policy and policy schedule carefully to ensure that the cover meets your needs.

### RESOLVING ISSUES

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz, If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

#### First Step

Initially, we suggest you contact the Branch Manager / Regional Manager of the local office which has issued the policy. The address and telephone number will be available in the policy.

#### Second Step

Naturally, we hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

#### Customer Care Cell

Bajaj Allianz General Insurance Co. Ltd  
GE Plaza, Airport Road  
Yerawada, Pune 411 006  
E-mail: [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in)

If You are still not satisfied, You can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices is mentioned below:

Ombudsman Offices	
Jurisdiction	Office Address
Delhi, Rajasthan	First Floor, Universal Insurance Building, 2/2A Asaf Ali Road, New Delhi 110002 Ph:23239611 /33 Fax: 23230858
West Bengal, Bihar	29, N.S. Road, Third Floor, Kolkata 700 001. Ph:222 12669 Fax: 222 12668
Maharashtra	Jeevan Seva Annex, 3 <sup>rd</sup> floor, Above MTNL, SV Road, Santacruz (W) Mumbai 400 054
Tamil Nadu, Pondicherry	Fatima Akhtar Court, Fourth Floor, 312 Anna Salai, Chennai 600018
Andhra Pradesh	6-2-47, Yeturu Towers, A.C. Guards Lakdi-Ka-Pool, Hyderabad 500004
Gujarat	Second Floor, Shree Jayshree Ambica House, 5, Navyug College, Ashram Road, Ahmedabad 380014
Kerala, Karnataka	Pulinat Building, Second Floor, M.G. Road, Kochi 682015
North-Eastern States	Aquanus, Bhaskar Nagar, R.G. Baruah Road, Guwahati 781021
Uttar Pradesh	Chintal House, First Floor, 16 Station Road, Lucknow 226001
Madhya Pradesh	First Floor, 117 Zone 2, Maharana Pratap Nagar, Bhopal 462011
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Batra Building, Shop-cum-Office 101-103, Second floor, Sector 17D, Chandigarh
Orissa	62, Forest Park, Bhubaneswar 751009

