

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

PERSONAL BAGGAGE COVER
ADD ON COVER UNDER PRIVATE CAR PACKAGE POLICY – 3 YEARS
PROSPECTUS

➤ Who can take the Add-on cover?

In consideration of payment of additional premium, add on cover would be availed of by owners of Private Car who have insured their Car under Private Car Package Policy – 3 Years with us.

➤ What is the Coverage?

We will indemnify You in respect of the loss or damage to Your personal baggage whilst kept in the Insured Vehicle and caused by the insured perils mentioned under Section 1 of this Policy, subject to the Basis of Loss Settlement Criteria as specified herein below.

➤ What are the Conditions specific to this add on cover

- Basis of Loss Settlement Criteria:
 - Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost, then We will indemnify You up to the Sum Insured in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event
 - In the case of a total loss, We will indemnify You in respect of the restoration or replacement costs up to the Sum Insured
- In the event of a loss or damage due to burglary, housebreaking and/or theft, You shall immediately lodge a complaint with the police detailing the lost insured items and provide Us with a copy of the F.I.R.
- You shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to Us

➤ What are the Exclusions specific to this add on cover

In addition to the exclusions mentioned under Motor Insurance Policy, We will not be liable to indemnify You for the following events:

1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable
2. Any loss or damage due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an accident to Insured Vehicle in which such personal baggage is conveyed by You
3. Any loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which Your personal baggage is subjected
4. Any loss or damage caused by moth, mildew or vermin
5. Any loss or damage caused by mechanical derangement or over winding of watches and clocks
6. Theft of Your personal baggage from the Insured Vehicle unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied
7. Any loss of or damage to Valuables
8. Any loss or destruction of or damage to personal baggage of a consumable nature
9. Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
10. Any loss or damage to goods or samples carried in connection with any trade or business

➤ Premium:

To get an estimate of the premium payable for your Car, kindly fill up Private Car Package Policy- 3 Years Proposal Form.

Based on the information furnished, we shall inform you of the premium amount to be paid.

➤ Policy Period:

Period of insurance of the add-on cover will be identical to the Policy Period of the base Private Car Package- 3 Years to which add on cover is attached.

The add-on cover would be available only at time of purchase of the Private Car Package Policy – 3 Years and cannot be incorporated in the middle of the Policy Period

➤ **Cancellation**

Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

➤ **Claims process:**

- a) Call Our Toll Free No. 1-800-209-5858
- b) Submit completely filled Claim Form at the nearest Bajaj Allianz General Insurance Office

➤ **Bajaj Allianz**

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in depth market knowledge and good will of Bajaj. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

Disclaimer: The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the Policy Wordings.

Section 41 of Insurance Act, 1938

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.