

**Bajaj Allianz General Insurance Company Limited**  
Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113  
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

## **Track-a-Baggage**

**(Rider in Conjunction with any Bajaj Allianz Travel Insurance Policy Covering Individual Domestic and International Travel)**

**Prospectus Cum Policy Wordings  
UIN- BAJTIBA24058V012324**

Whereas the Insured described in the Base Policy Schedule (hereinafter called the 'Insured' or 'You' or 'Your') has made to Bajaj Allianz General Insurance Company Limited (hereinafter called the 'Company' or 'Insurer' or 'We', or 'Insurance Company' or 'us') an additional Proposal, containing certain undertakings, declarations, information / particulars and statements,, , which are hereby agreed to be the basis of this Rider ["Rider"] and be considered as incorporated herein, and has paid the additional premium as consideration for this Rider, the Company agrees, subject to the Base Policy and the following terms, conditions, exclusions, and limitations of Base Policy and in excess of the amount of the Deductible, if any, to provide assistance in procuring baggage tracking services in the manner and to the extent as specified below during the Rider Period.

### **WHO CAN OPT FOR THE RIDER?**

Only a person/Insured who has opted/purchased the Company's Domestic and or International Travel Insurance Policy ("Base Policy") can buy this Rider provided that the mode of transport is Air

### **RIDER PERIOD AND TYPE**

Rider Period shall be as per the tenure of the Base Policy and will be offered on individual basis.

### **A. OPERATIVE PART AND SCOPE OF COVER**

In consideration of payment of an additional premium by the Insured to the Company and realization / receipt thereof by the Company, We hereby agree to facilitate Insured to procure baggage tracking service for Misplaced Checked-in baggage of Insured that has been loaded onto any flight or multiple flights, as reported by the airline flown, within Service Period.

You can track your Misplaced checked-in baggage on the website provided on the Base Policy Schedule after registering claim as per Claim Procedure mentioned in Specific Conditions.

### **B. DEFINITIONS-**

**Misplaced** Checked-in baggage means a baggage that has been loaded onto a flight or multiple flights, but not those flight/s which the Passenger has taken,

Or

Has been misdirected to a destination different from your flight's end point destination, as reported by the airline flown,

Or

The checked-in baggage has not been loaded onto any flight at all.

#### **Service Period-**

Period from the time of complaint registration\* by the Insured post the airplane's arrival time at Insured's/ passenger's final destination till return of Passenger's Misplaced Checked-in Baggage or 96 hours whichever is earlier, is called as "Service Period".

\*The Insured person should register a complaint for Misplaced Checked-in baggage as per the defined process with the airlines that the Insured has travelled.

All other definitions as defined in in the opted Base Policy Wordings are applicable mutatis mutandis, to this Rider.

### **C. GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**

As this is tracking Services no exclusion shall be applicable to this rider.

### **D. SPECIFIC CONDITIONS**

All the Terms and Conditions and General conditions of opted Base Policy are applicable mutatis mutandis to this Rider cover.

## 1. Opting Rider-

- i. This Rider cannot be opted during mid-term of Base Policy.
- ii. Once opted, the Rider has to be continued for all extensions of Base Policy there on.
- iii. Proportionate Deduction and Co-pay shall be applicable as per opted Base Policy terms and conditions.

## 2. Claim Procedure

- a. Passenger must promptly, within the Service Period, report a claim to the airline (in the form required by the rules of the airline) that Passenger's baggage has been misplaced or undelivered before reporting their Misplaced Checked-in-Baggage to the Service Provider.
- b. Passenger must receive from the airline an acknowledgement of the Mishandled Baggage Claim, which must include a unique identifier for their airline lost luggage claim (often called a Property Irregularity Report (PIR), file locator, reference or tracking number).
- c. Passenger must report the Misplaced Checked-in-Baggage claim to the Provider, by filing a Property Irregularity Report with Provider, on telephone or email as mentioned on Policy Schedule.

## 3. Cancellation of Rider-

All the terms and conditions as to Cancellation of Base Policy shall mutatis mutandis apply to the Cancellation of Rider.

## 4. Extension of Rider-

In case of Extension of opted Base Policy, opted Rider shall be automatically renewed subject to Company's receipt of prescribed premium. Once Rider is opted by Insured, Company will extend Base Policy together with Rider and shall not extend only Base Policy.

## 5. Withdrawal of Rider:

- a. If opted Base Policy is withdrawn, then this Rider shall also stand withdrawn.
- b. In the likelihood of this product being withdrawn in future, the Company will intimate the Insured about the same 90 days prior to expiry of the Base Policy.

## 6. General condition/s:

- a. The baggage tracking service under this Rider is provided by the respective service providers to Insured. The Company is only a facilitator for such services by service provider and does not represent, assure or endorse the accuracy, completeness, reliability, suitability, appropriateness or the quality of the actual baggage tracking services provided by service provider/s. Decision to avail the baggage tracking services of service provider shall be taken by Insured after careful and independent evaluation, which shall be at Insured's sole discretion and risk. The Company is not responsible / liable in any way for any deficiency in baggage tracking services provided by service providers or for any losses, if any, incurred by the Insured as a result of availing / utilizing the baggage tracking services from service provider/s.
- b. The Company and or service provider will not be held liable for non-delivery of baggage tracking service in case of unforeseen circumstances beyond their control including but not limited to strikes, lockouts, civil commotion, riots, war, acts of terrorism, action of any government or regulatory authority, abnormal weather conditions or act of god perils at the location of services, or any other cause beyond the reasonable control which by exercise of reasonable diligence could not have been prevented or provided against.

## Grievance Redressal Procedure

**Welcome to Bajaj Allianz General Insurance Company Ltd ["Bajaj Allianz"] and Thank You for choosing Us as Your insurer.**

Please read *Your* Rider together with Base Policy Wordings and Base Policy Schedule..

The Rider Wordings and Base Policy set out the terms of *Your* contract with us, including for Riders, if opted by You. Please read *Your* Rider Wordings and Base Policy carefully to ensure that this Rider meets *Your* needs.

We do Our best to ensure that Our customers are delighted with the service they receive from the Insurer. If *You* are dissatisfied We would like to inform *You* that We have a procedure for resolving issues. Please include *Your* Base Policy number in any communication with the Company. This will help us deal with the issue more efficiently. If *You* don't have it, please call Our Branch office.

Initially, We suggest *You* contact the Branch Operations Manager of the local office which has issued the Base Policy. The address and telephone number will be available in the Base Policy. 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:

**Bajaj Allianz General Insurance Co. Ltd**  
**Bajaj Allianz House, Airport Road**  
**Yerawada, Pune 411006**

E-mail: [bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in)

Call : 1800-225858 (free calls from BSNL/MTNL lines only)

1800-1025858 ( free calls from Bharti users – mobile /landline ) or 020-30305858

**Grievance Redressal Cell for Senior Citizens**

Senior Citizen Cell for Insured who are Senior Citizens

'Good things come with time' and so for Our customers who are above 60 years of age We have created special cell to address any health insurance related query. Our senior citizen customers can reach Us through the below dedicated channels to enable Us to service them promptly

**Health toll free number:** 1800-103-2529

**Exclusive Email address:** [seniorcitizen@bajajallianz.co.in](mailto:seniorcitizen@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 are mentioned below:

Office Details	Jurisdiction of Office Union Territory, District)
<p><b>AHMEDABAD -</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>
<p><b>BENGALURU -</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a></p>	<p>Karnataka.</p>
<p><b>BHOPAL -</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a></p>	<p>Madhya Pradesh Chattisgarh.</p>
<p><b>BHUBANESHWAR -</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a></p>	<p>Orissa.</p>
<p><b>CHANDIGARH -</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor,</p>	<p>Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)</p>

Office Details	Jurisdiction of Office Union Territory, District)
<p>Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p>	<p>Himachal Pradesh, Union Territories of Jammu &amp; Kashmir, Ladakh &amp; Chandigarh.</p>
<p><b>CHENNAI -</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a></p>	<p>Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).</p>
<p><b>DELHI -</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a></p>	<p>Delhi &amp; Following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh.</p>
<p><b>GUWAHATI -</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a></p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p><b>HYDERABAD -</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a></p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p><b>JAIPUR -</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a></p>	<p>Rajasthan.</p>
<p><b>ERNAKULAM -</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a></p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>

Office Details	Jurisdiction of Office (Union Territory, District)
<p><b>KOLKATA -</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>
<p><b>LUCKNOW -</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a></p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p><b>MUMBAI -</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p><b>NOIDA -</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA -</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></p>	<p>Bihar, Jharkhand.</p>
<p><b>PUNE -</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a></p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

**Note:** Address and contact number of Governing Body of Insurance Council

Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.

Tel.: 022 – 69038800/ 69038812

Email: [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)