

1. Proposal form is a mandatory document for every travel policy issued even from agents end.
2. This Rider cannot be taken on standalone basis and is to be taken in Conjunction with any Bajaj Allianz Overseas Travel Insurance Policy
3. Sum Insured for this Rider needs to be Opted at the base policy inception and cannot be enhanced or reduced once policy is accepted.
4. Sum Insured for this Rider cannot be enhanced or reduced at the time of Extension and shall remain the same as the Originally Opted Sum Insured.
5. This Rider is provided on Indemnity Basis.

■ **Bajaj Allianz**

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv 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 goodwill of Bajaj. Over a period of very short time the Company has earned a reputation of being a “Customer First Company”.

■ **Who can purchase this Rider?**

Indian citizens going overseas who have a valid Indian passport. Please note this Rider cannot be taken on stand alone basis and is to be taken in Conjunction with any Bajaj Allianz Overseas Travel Insurance Policy

■ **When can you opt for this Rider?**

You can opt for this Rider along with any Bajaj Allianz General Insurance Policy Covering Overseas Travel. This Rider cannot be taken on stand alone basis,

■ **What is covered?**

This Rider extends to cover loss of Personal Belongings of the Insured due to theft, larceny, robbery or hold up anywhere outside India during the policy period. “Personal Belongings” shall mean Clothing & Personal Effects, Photographic Equipments, Laptops, Mobile Phones, Video Cameras, Telescopes, Musical Instruments, I- Pads, I Pods and Portable Equipments of similar nature which belongs to the Insured excluding:

Cigarettes, tobacco and/or alcohol, Films, cassettes, cartridges or disks, Consumable Perishable goods, prosthetics, dentures, hearing aids, bottles, cartons, Pedal cycles, wheelchairs, prams, pushchairs or baby buggies, Contact or corneal lenses, Sports Equipment including Winter Sports Equipment, Cash and Currency Notes, Jewellery & Valuables, Airline Tickets and Credit and Debit Cards.

■ **Special Conditions:**

1. In the event of loss, damage due to insured peril whilst baggage has been in the control of a carrier, no compensation will be allowed prior to receipt of compensation by the carrier. In these cases this compensation will be deducted from the cover under this Insurance. If an Insured Person fails to claim from the carrier, the amount payable, if any, under this cover will be reduced by the maximum amount allowed by the carrier. A Property Irregularity Report must be provided, clarifying the nature of the incident.
2. When the items or part thereof are covered by any other insurance, the cover under this Policy will be only for the excess and will be paid after receipt of compensation of the other insurance
3. Should any contradictory information or discrepancies concerning a claim, come to our knowledge and could be deemed as an attempt to effect the Insurers judgment on a claim, all benefits under the Policy shall be forfeited.

■ **What will be the Period of Insurance for this Rider?**

The period of insurance of this Rider will be identical to the period of insurance of the base policy.

■ **Can this Rider be Opted midterm?**

This Rider will have to be Opted at Inception of the base policy and no midterm inclusion is allowed.

■ **What are the various Sum Insured options available under this Rider?**

- USD 500
- USD 1000
- USD 1500
- USD 2000

■ **Can the Sum Insured be increased mid term?**

The Sum Insured for this Rider has to be Opted at Inception of the

base policy and cannot be revised during the period of insurance.

■ **What are the Exclusions applicable to this Rider?**

1. Any event occurring from the Insured Person's negligence, or acting in a non-prudent manner, or leaving personal belongings unattended in a public place.
2. Jewellery and Valuables not carried by the Insured or locked in a safe deposit box at all times,
3. Jewellery and Valuables shipped in checked-in baggage.
4. Loss or theft which has not been reported to the Police within 24 hours of discovery.
5. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or electrical or mechanical derangement of any kind. Loss or damage caused by spilled fluid from cosmetic or beverage containers whilst in the baggage.
6. Hired or borrowed property or equipment.
7. Property of the Insured Person which has been entrusted to a third party.
8. Claims relating to loss, damage or theft from an unattended vehicle where the items were in a locked boot and not visible and where entry was effected by violent and forcible means.
9. Claims arising from confiscation or detention by customs or other lawful officials and authorities.
10. Claims in respect of documents of any kind.
11. Loss or damage to or theft of spectacles, sunglasses, contact lenses, suitcases and umbrellas.
12. Items which have not been noted on the police report, or Property Irregularity Report
13. Liability in respect of a pair or set of articles where we shall be liable only for the value of that part of the pair or set which is lost or damaged.
14. Breakage, Cracking or Scratching of Cameras, Binoculars, Lenses, Musical Instruments and similar articles of brittle or fragile nature unless caused by the Insured Peril.
15. Loss or damage to Personal belongings left in a vehicle overnight.
16. Loss or damage to laptop if Insured elsewhere in the Policy
17. Loss or damage to software or data or any other material including pictures stored in the Laptops, Mobile Phones, Cameras, I-pads, I-pods etc.
18. Any consequential loss or damage, loss of use, delay or loss of

- markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
19. Theft of the personal belongings whilst in the custody of any persons, other than the Insured.
 20. Loss arising out of mysterious disappearance of the personal belongings
 21. Loss occasioned through the willful act of the Insured or any willful act of any other person with a connivance of the Insured.

■ **What is the Co-Payment under this Rider?**

The Insured shall bear a co-payment of 10% of the admissible claim amount subject to minimum of USD 50 in respect of each and every claim.

■ **What is the Cancellation Process for this Rider?**

Since this Rider is given in conjunction with the base policy covering overseas travel, the cancellation provisions applicable to the base policy shall also apply to this Rider. But this Rider once opted with the Base Policy cannot be cancelled unless the Base Policy is cancelled.

■ **What is the Premium of this Rider?**

Per Person Premium Rates:

Sum Insured	500 USD	1000 USD	1500 USD	2000 USD
Premium Excluding Service Tax and Swachh Bharat Cess	Rs. 1 Per Day / Subject to Minimum of 5 Rs.	Rs. 2 Per Day / Subject to Minimum of 10 Rs.	Rs. 3 Per Day / Subject to Minimum of 15 Rs.	Rs. 4 Per Day / Subject to Minimum of 20 Rs.

■ **Is Extension of cover applicable under this Rider?**

The period of the Rider can be extended only if the period of the base policy is extended and the period of extension shall be identical to the period of extension of the base policy. Sum Insured during the extension period shall be identical to the Sum Insured of the Rider opted at inception of the base policy and no revision in Sum Insured is allowed.

■ **For Extension of the Rider below Per Person Premium Rate is applicable:**

Sum Insured	500 USD	1000 USD	1500 USD	2000 USD
Premium Excluding Service Tax and Swachh Bharat Cess	Rs. 2 Per Day / Subject to Minimum of 10 Rs.	Rs. 3 Per Day / Subject to Minimum of 15 Rs.	Rs. 5 Per Day / Subject to Minimum of 25 Rs.	Rs. 6 Per Day / Subject to Minimum of 35 Rs.

■ **What is the Basis of Claim Settlement?**

In the event of a loss the Company shall indemnify the Insured for the Replacement Value of the Personal Belongings as new at the time of damage less due allowance for betterment, wear and tear and or depreciation or the value which can be realized from the market for such insured item immediately before occurrence of damage which ever is lower.

■ **Depreciation Chart for the Personal Belongings**

Age of the instrument/Component	Depreciation Percentage
Upto 6 months	10%
Upto 1 Year	20%
Upto 2 Year	40%
Upto 3 Year	50%
Upto 4 Year	60%
Upto 5 Year	70%
Above 5 Years	75%

It is further agreed and declared that the Company's Liability in respect of a single claim or series of claims during the policy period shall not exceed the amount specified in the Schedule. The Company's Liability in respect of this Rider shall be limited to the actual expenses or the Sum Insured mentioned in the Policy Schedule which ever is less.

■ **What is the Policy Buying Process?**

1. Discuss the policy benefits, coverage and premium details with your insurance advisor / Insurance Company.
2. Actively seek information on the charges and exclusions under the policy
3. Fill the Proposal Form stating all required details.
4. Ensure that the information given in the Proposal Form is complete, accurate and sign the Proposal Form.
5. Submit all documents which are mandatory such as Proposal Form, Passport Copy etc.
6. In order to avail of the insurance cover, the premium will have to be paid to us before commencement of the risk.
7. The Policy Schedule and Policy Wordings will be sent to your mailing address mentioned on the Proposal Form.

■ **In case of any claim or assistance abroad call Toll-Free Numbers:**

Country	TollFreeNumber
USA(001)	18665876903
Canada(001)	18669143705
Australia(061)	0011+80010002005
Austria(043)	00+80010002005
Belgium(032)	00+80010002005
Denmark(045)	00+80010002005
Finland(358)-carrierTS	990+80010002005
Finland(358)-carrierElisa	999+80010002005
France(033)	00+80010002005
Germany(049)	00+80010002005
HongKong(852)	001+80010002005
Hungary(036)	00+80010002005
Ireland(353)	00+80010002005
Israel(972)	014+80010002005
Italy(039)	00+80010002005
Malaysia(060)	00+80010002005
Netherlands(031)	00+80010002005
NewZealand(064)	00+80010002005
Norway(047)	00+80010002005
Philippines(063)	00+80010002005
Portugal(351)	00+80010002005
Singapore(065)	001+80010002005
So.Korea(082)-carrierTelecom	001+80010002005
So.Korea(082)-carrierDacom	002+80010002005
Spain(034)	00+80010002005
Sweden(046)	00+80010002005
Switzerland(041)	00+80010002005
Thailand(066)	001+80010002005
UK (044)	00+80010002005

When dialing a universal toll free number the caller must first dial the appropriate country's int'l access(+) as illustrated above.

Fax : 91-20-30512207 | travel@bajajallianz.co.in

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

This Policy of Insurance is a Contract between the Company and the Insured Person. The Insured Person shall not transfer, assign, alienate or in any way pass the benefits and/or liabilities to any other person, Institution, Hospital, Company or Body Corporate without specific prior approval in writing by a duly authorized officer of the Company.

However, if the Insured Person(s) is permanently incapacitated or deceased, the legal heirs of the Insured may represent him in respect of Claim under the Policy



Bajaj Allianz General Insurance Co. Ltd.
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For Any Query (toll Free)
1800-209-0144 / 1800-209-5858



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Bajaj Allianz
**Loss of personal
Belongings
cover**



**Rider in Conjunction with any
Bajaj Allianz General Insurance
Policy Covering Overseas Travel**



Relationship Beyond Insurance