

LOSS OF PERSONAL BELONGINGS COVER
(Rider in Conjunction with any Bajaj Allianz General Insurance Policy Covering Overseas Travel)

CUSTOMER INFORMATION SHEET

IRD/NL-HLT/BAGI/P-T/V.I/67/14-15

S. no.	TITLE	DESCRIPTION	REFER TO
1	Product Name	<u>LOSS OF PERSONAL BELONGINGS COVER</u>	
2	What am I covered for:	<p>In consideration of the payment of additional premium, it is hereby agreed and declared that the Policy is extended to cover loss of Personal Belongings of the Insured due to theft, larceny, robbery or hold up anywhere outside India during the policy period.</p> <p><u>DEFINITIONS:</u></p> <p>“Jewellery and Valuables” means Gold or Silver or any Precious Metals including Diamonds or articles made from any Precious Metals and watches</p> <p>“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.</p> <p>“Robbery”—In all robbery there is either theft or extortion. When theft is robbery.—Theft is “robbery” if, in order to the committing of the theft, or in committing the theft, or in carrying away or attempting to carry away property obtained by the theft, the offender, for that end, voluntarily causes or attempts to cause to any person death or hurt or wrongful restraint, or fear of instant death or of instant hurt, or of instant wrongful restraint. When extortion is robbery.—Extortion is “robbery” if the offender, at the time of committing the extortion, is in the presence of the person put in fear, and commits the extortion by putting that person in fear of instant death, of instant hurt, or of instant wrongful restraint to that person or to some other person, and, by so putting in fear, induces the person so put in fear then and there to deliver up the thing extorted.</p> <p>“Theft” - Whoever, intending to take dishonestly any moveable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.</p>	Rider Wordings

			<i>Caringly yours</i>
3	What are the major exclusions in the policy:	<ol style="list-style-type: none"> 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. 	
4	Waiting Periods	NA	
5	Survival Period	NA	
6	Payout Basis	Indemnity Basis (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.)	Rider Wordings
7	Cost Sharing	Co-payment of 10% of the admissible claim amount subject to	

		minimum of USD 50 in respect of each and every claim	<i>Caringly yours</i>
8	Renewal Conditions	The Rider can not be renewed however the Rider can be extended as per your requirement only in conjunction with the base policy to which this rider is attached.	
9	Renewal benefits	Not Applicable	
10	Policy Cancellation	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. Hence, the minimum cancellation charges mentioned in the Base Policy document shall include the Rider Cancellation. This Rider once opted with the Base Policy cannot be cancelled unless the Base Policy is cancelled.	

Disclaimer: The information mentioned above is illustrative and not exhaustive. Information must be read in conjunction with the Product Brochure and Policy Document. In case of any conflict between the Customer Information Sheet and the Policy Document, the terms and conditions mentioned in the Policy Document shall prevail.