

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

UIN: IRDA/NL-HLT/BAGI/P-T/V.I/67/14-15

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.

**DEFINITIONS:**

**“Jewellery and Valuables”** means Gold or Silver or any Precious Metals including Diamonds or articles made from any Precious Metals and watches

**“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.

**“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.

**“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.

**WHAT IS NOT COVERED?**

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.

### **CLAIM SETTLEMENT PROCESS**

1. Upon the happening of any event giving rise to a claim, the insured shall within 24 hours contact the Company and intimate the claim.
2. While intimating the claim, the insured shall be required to furnish all the requisite information, such as:
  - a) Name of the Insured
  - b) The Insured's Contact details
  - c) Policy Number
  - d) Date and Time of loss
  - e) Location of Loss
3. In event of a claim arising under this Policy, the Insured shall arrange for submission of the following documents to the Company:
  - a) Duly completed claim form signed by the insured, detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and;
  - b) Police report (FIR) for Theft, larceny, Robbery and hold up Claims (Kindly note that the loss has to be reported to the police authorities within 24 hours of discovery)
  - c) Police Final Investigation Report for Theft, larceny, Robbery and hold up Claims
  - d) Bills and invoices etc required to support and substantiate the claim amount
  - e) "Property Irregularity Report" from the Carrier Airline.
  - f) Any other document deemed necessary to establish the loss or its quantum depending upon the nature of claim.

Waiver of conditions 1 and 3(b) may be considered in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for the Insured or any other person to give notice or file claim within the prescribed time limit.

### **SPECIAL CONDITIONS FOR CLAIMS:**

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.

### **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
Up to 6 months	10 %
Up to 1 Year	20 %
Up to 2 Year	40 %
Up to 3 Year	50 %
Up to 4 Year	60 %
Up to 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.

### **CO-PAYMENT:**

It also hereby agreed and declared that 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.

Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy to which this rider is attached.

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