



Reliance

General Insurance Company Limited

(Registered Office: 3rd floor, Maker Chambers IV, Nariman Point, Mumbai - 400 021)

RGICL/MI-BAG/Form 3

BAGGAGE INSURANCE POLICY

PREAMBLE

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Reliance General Insurance Company Limited (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay, in such manner and within such time as may be prescribed under the provisions of the Insurance Act, 1938 and the Rules made thereunder, the premium stated in the Schedule as consideration for such insurance during the period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy:

OPERATIVE CLAUSE

The Company hereby agrees, subject to the definitions, terms, conditions and exclusions herein contained, endorsed or otherwise expressed hereon, to indemnify, the Insured to the extent of the intrinsic value of the accompanied personal baggage of the Insured or member(s) of his family or his employees lost, destroyed or damaged by fire, riot and strike, terrorist activity, theft or accident, anytime whilst the Insured and/or members of his family and/or his employees is/are travelling on tour and/or on holiday, in all places and situations, during the period of this insurance provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or total sum insured stated in the Schedule.

DEFINITIONS

For the purposes of this policy,

- i) "family members of the Insured" means and includes, the spouse of the Insured and the children, parents, brothers and sisters of the Insured wholly dependent on the Insured, but shall not include a legally separated spouse.
- ii) "employee" means a person who has entered service of the Insured and includes a whole time director.

EXCLUSIONS

The Company shall not be liable in respect of -

1. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
2. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance.

3. Loss or damage caused by mechanical or electrical derangement / breakdown, of any article, unless caused by accidental external means.
4. Overwinding and denting or internal damage of watches.
5. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travel tickets or travellers' cheques, business books or documents, unless specifically declared for insurance and accepted by the Company.
6. Loss, destruction or damage caused by or arising from the leakage, spilling or exuding of liquids, oils or materials of like nature or articles of dangerous or damaging nature.
7. Theft of the personal baggage from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
8. Loss of or damage to articles which did not form part of the personal baggage when the journey commenced unless specifically declared and accepted by the Company.
9. Loss, destruction of or damage to such item(s) of personal baggage as are of consumable or of perishable nature.
10. Loose articles such as sticks, umbrellas, sun-shades, fans, deck chairs, property in use on the voyage and/or journey or articles whilst being worn on the person or carried about.
11. Loss or damage whether direct or indirect arising from war, warlike operations, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by Order of any government or any other authority.
12. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
13.
 - a. Any loss, destruction or damage to the personal baggage whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss, and, any legal liability of whatsoever nature, directly or indirectly, caused by or contributed to, by, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
 - b. Any loss, destruction, damage or legal liability directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.
14. Any consequential loss arising out of loss or damage to the personal baggage covered.
15. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.
16. Loss of or damage to the personal baggage insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured.

SPECIAL CONDITIONS

1. **Articles in pairs or sets:** Where any item of personal baggage insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set.
2. **Single article limit:** Unless specifically and separately stated, the Company's liability in respect of each article or pairs of articles shall not exceed 5 % of the total sum insured under this policy.

GENERAL CONDITIONS

NOTICE: Every notice and communication to the Company required by this policy shall be in writing.

2. **DUTY OF DISCLOSURE:** This policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or nondisclosure of any material fact.
 3. **REASONABLE CARE:** The Insured shall take all reasonable care to safeguard the property insured against accident, loss or damage.
 4. **CLAIMS PROCEDURE :** Upon the happening of any event giving rise or likely to give rise to a claim under this policy, the Insured shall -
 - a. give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police;
 - b. notify the railways, shipping company, airline, roadways, hotel proprietors or the authority in whose care the personal baggage was at the time of happening of any loss or damage;
 - c. deliver to the Company, within 14 days of the date on which the loss or damage shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the item(s) of personal baggage lost and the amount of damage sustained; and
 - d. tender to the Company all reasonable information, assistance and proof in connection with any claim and if required make an affidavit or statutory declaration in substantiation of such claim.
 5. **INDEMNITY:** The Company may at its option reinstate, replace or repair all or any of such item(s) of personal baggage lost or damaged or any part thereof instead of paying the amount of loss or damage. Upon payment of any claim for loss under this policy, the salvage shall belong to the Company.
 6. **AVERAGE:** If any item of the personal baggage hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item of personal baggage shall be subject to this condition.
 7. **CONTRIBUTION:** If at the time of happening of any loss or damage covered by this policy, there be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
 8. **SUBROGATION:** The Insured and any claimant under this policy shall at the expense of the Company do or concur in doing or permit to be done all such acts, deeds and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this policy whether such acts, deeds and things shall be or become necessary or required before or after the Insured's indemnification by the Company.
- FRAUD:** If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or device are used by the Insured or any one acting on the Insured's

behalf to obtain any benefit under this policy, all benefits and rights under the policy shall be forfeited.

10. CANCELLATION

Annual policies: The Company may at any time, cancel this policy, by giving 7 days notice in writing by Registered A/D. to the Insured at his last known address in which case the Company shall return to the Insured a proportion of the last premium corresponding to the unexpired period of insurance.

The Insured may also give 7 days notice in writing, to the Company, for the cancellation of this policy, in which case Company shall retain premium for the period this policy has been in force at the Company's short period scales (Table given herebelow), provided no claim has occurred up to the date of cancellation of this policy.

Table of Short Period Scales	
Period of Risk(Not exceeding)	Premium to be retained (% of the Annual Rate).
1 Week	10%
1 Month	25%
2 Months	35%
3 Months	50%
4 Months	60%
6 Months	75%
8 Months	85%
Exceeding 8 Months	Full Annual Premium.

Policies covering specified journey: The Insured may cancel the policy covering specified journey prior to the date meant for the commencement of journey, in which case the Company shall refund to the Insured the premium paid for the same.

11. **ARBITRATION:** If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.

12. The Company agrees and undertakes to indemnify the Insured against any loss of or damage to the personal baggage or any part thereof suffered by the Insured not exceeding the sum insured stated against each item or total sum insured stated in the Schedule, as the case may be, under this policy provided that Company is bound and liable to indemnify the Insured in accordance with the terms and conditions of this policy only and only if the Insured makes a demand or claim on the Company in writing within 12 (twelve) months of the date of loss or damage.

OBSERVANCE OF TERMS AND CONDITIONS: The due observance and fulfilment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in

the proposal shall be a condition precedent to any liability of the Company to make any payment under this policy.

A True copy
For RELIANCE GENERAL INSURANCE CO. LTD.

Signature
DIRECTOR



Reliance

General Insurance Company Limited

(Registered Office: 3rd floor, Maker Chambers IV, 222, Nariman Point, Mumbai - 400 021)

RGICL/MI-BAG/Form 2

Proposal form for Baggage Insurance

SCOPE OF COVER

The policy covers accompanied personal baggage of every kind and description of the Insured or his family members or employees during the course of journey including stoppages enroute, anywhere in the world. The policy covers loss, damage or destruction to the accompanied personal baggage of the Insured or his family members or employees due to fire, riot & strike, terrorist activity, theft or accident, anytime whilst travelling to all places during the period of insurance.

EXCLUSIONS

The major exclusions are:

1. Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance.
2. Loss, destruction of or damage to articles of consumable and of perishable nature.
3. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travel tickets or travellers' cheques, business books or documents, unless specifically insured.
4. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
5. Loss of or damage to articles which did not form part of the personal baggage when the journey commenced, unless specifically insured.
6. Any consequential loss arising out of loss or damage to the personal baggage insured.
7. Loss or damage due to war, nuclear perils and any event of similar nature.

THE FOREGOING IS ONLY AN INVITATION TO OFFER FOR THE COVER ENVISAGED. HOWEVER, FOR DETAILS THE PROPOSER MAY REFER TO THE PROVISIONS CONTAINED IN THE BAGGAGE INSURANCE POLICY AVAILABLE AT ANY OF THE OFFICES OF THE COMPANY.

A True Copy
For RELIANCE GENERAL INSURANCE COMPANY LIMITED

PRINCIPAL OFFICER

PLEASE ANSWER EVERY QUESTION FULLY

(The baggage proposed for insurance is not covered until the proposal is accepted and premium received)

Area Office Code/Service Centre Code			
Broker/ Agent Name & code		Code	

Proposer Details

1 Name of the Proposer				
2 Customer ID				
3. Address of the Proposer	Plot No/Door No.		Building name	
	Road			
	Area			
	City		Pincode	
	State			
	Phone No.			
	E-mail Id			
4. Business of the Proposer				

5. Description of baggage to be covered
Description of baggage belonging to the proposer/family member(s)/employee(s) (i.e. suitcase, trunk, hold-all). State value of the contents of each including the value of the package, jewellery and other valuables such as furs, glasses, cameras, tape-recorders, radios and similar items.

Sr. No	Description of property	Sum Insured (Rs) (intrinsic value)

NB 1. Articles acquired enroute and money carried for official purpose are not covered unless specifically insured.

2. To obtain full indemnity it is necessary to insure the package for full value.

In case of business organisations covering employees, a separate list giving names of employees and limit of indemnity for each employee to be attached.

Period of Insurance	From	To
a) What is probable duration of journey?		
b) Whether cover is also required outside India? If yes, give details. (If you are a frequent traveller, you can opt for an annual policy)		

9. Is the property currently insured under a baggage policy ? If so please state a) Name of the Insurance Company b) Policy No c) Period	
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10. Have you suffered any loss relating to baggage in the past?
 If so, give full details thereof as under (irrespective of whether insured or not)

Date of occurrence	Details of Loss	Amount of Loss	Name of the Insurer, if any

11. Has any Insurer in respect of baggage insurance: a) declined the proposal ? b) cancelled or refused to renew your policy ? c) accepted your proposal on special terms & conditions ?	
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I/ we do hereby declare that the above statements and answers are true and that I/we have not withheld any information whatsoever in the proposal. I/we agree that this proposal and declaration shall be the basis of the contract between me/us and Reliance General Insurance Company Limited whose policy for the insurance proposed is acceptable to me/us. I/we undertake to exercise all ordinary and reasonable precautions for safety of the baggage as if it were uninsured.

Place :

Date :

Signature of the Proposer

The Proposer is known to me for _____ years, and I recommend acceptance of this proposal.

Place :

Date :

Agent's Signature
Code/Name

A True copy -
 For RELIANCE GENERAL INSURANCE COMPANY LIMITED

[Handwritten Signature]
 PRINCIPAL OFFICER



Reliance

General Insurance Company Limited

Registered Office : 3rd floor, Maker Chambers IV, Nariman Point, Mumbai – 400 021.

BAGGAGE INSURANCE

SCHEDULE

Area Office Code:	Agent Code:
Policy No:	
Date of proposal & declaration:	Details of previous policy(in case of renewal) Previous policy No: Date of expiry:
Name of the Insured:	
Address:	
Customer ID No:	Occupation/Business:
Period of Insurance : From _____ A.M./P.M. on _____ to mid-night on _____	
Geographical limit:	
Full description of the property insured	Sum Insured (Rs)
Total Sum Insured	



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Additional conditions, if any:-

Premium		Rs
Less:	Discount in lieu of agency commission, if applicable	Rs
Net Premium		Rs
Add:	Service Tax @ 5%	Rs
Total		Rs

In witness whereof this policy has been signed at _____ on the _____ day of 20____

Prepared by : _____

For and on behalf of

Reliance General Insurance Company Limited

Checked by : _____

AUTHORISED SIGNATORY



Reliance General Insurance Company Limited

Regd. Office : 3rd floor, Maker Chambers IV, Nariman Point, Mumbai – 400 021.

RGICL/MI-BAG/Form 4

Rating schedule for Baggage insurance

The following rating schedule is only a guide rate, which may be applied in respect of standard risks. However, the underwriter may use his skill and discretion to rate baggage policies according to the special characters of the risk.

Annual policies : Rs 1.00 percent (within the country)
Rs 1.50 percent (world-wide)

Policies for specific journeys:

Duration of journey	Rate (Rs percent)	
	Journey	
	Within the country	Outside the country (world-wide)
Up to 1 month	0.20	0.30
Up to 3 months	0.35	0.50
Up to 4 months	0.45	0.75
Up to 6 months	0.60	0.90
Up to 8 months	0.75	1.00
Up to 9 months	0.90	1.20
Up to 12 months	1.00	1.50

The above rates are guide rates. However, the actual rates to be charged depend upon the risk and hazard factors of individual cases

Short Period Scale (for annual policies):

Table of Short Period Scales	
Period of Risk(Not exceeding)	Premium to be retained (% of the Annual Rate).
1 Week	10%
1 Month	25%
2 Months	35%
3 Months	50%
4 Months	60%
6 Months	75%
8 Months	85%
Exceeding 8 Months	Full Annual Premium.



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RGICL/MI-BHB/Form 4

Baggage Insurance

Claim Form

The issue of this form does not constitute admission of liability. Please return the form completed within Fourteen days of the loss together with the relevant vouchers, documents etc.

Policy No	Claim No.				
	Date of registration				
Area Office Code/Service Centre Code					
Broker/Agent Name & code		Code			
1. Name of the Insured					
2. Customer ID					
3. Address of the Insured		Plot No/Door No.	Building name		
		Road			
		Area			
		City	Pin code		
		State			
		Phone No.			
		E-mail Id			
4. a) Date and time of occurrence of loss b) Date of discovery of loss c) Where did the loss occur? d) By whom was the loss reported? (A copy of written statement to be attached)					
5. Brief details as to the exact circumstances under which the loss occurred					
4. Has a complaint been lodged with the police? If so, by whom and when and at which Police Station? Attach a copy of the Police Complaint.					
5. Has a complaint been lodged with Railways, shipping company, Airline, Roadways, hotel proprietors or the authority in whose care the baggage was at the time of loss or damage? Attach a copy of the complaint lodged.					

6. What steps have been taken to recover lost money?	
7. In case of organisations covering their employees:- a) When did the employee concerned enter your service? b) Was he involved in a similar loss before?	
8. Have you ever before sustained a loss of this nature? If so, give particulars.	
9. Are there any other insurance upon the same articles? If so, give details.	

I/We hereby declare that the foregoing particulars are true and correct in every respect and that the articles and property described belong to the person/s named, no other person having any interest therein, whether as Owner, Mortgagee, Trustee or otherwise.

<u>Details of Articles lost/damaged</u>	
Description	Value (Rs)

Place:

Date:

Signature of Insured.