

UIN: IRDAN113RP0001V01201920/A0010V01201920

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

PERSONAL BAGGAGE COVER –
ADD ON COVER UNDER STANDALONE OWN DAMAGE COVER FOR PRIVATE CAR
ENDORSEMENT WORDINGS

UIN: IRDAN113RP0001V01201920/A0010V01201920

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that **We** will indemnify **You** in respect of the loss or damage to **Your** personal baggage whilst kept in the **Insured Vehicle** and caused by the insured perils mentioned under this **Policy**, subject to the Basis of Loss Settlement Criteria as specified herein below.

B. Conditions

1. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Personal Baggage Cover' shall expire
2. Basis of Loss Settlement Criteria:
 - i. Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost, then **We** will indemnify **You** up to the **Sum Insured** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event
 - ii. In the case of a total loss, **We** will indemnify **You** in respect of the restoration or replacement costs up to the **Sum Insured**
3. In the event of a loss or damage due to burglary, housebreaking and/or theft, **You** shall immediately lodge a complaint with the police detailing the lost insured items and provide **Us** with a copy of the F.I.R.
4. **You** shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to **Us**

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. The first 10% of the claim amount or Rs. 500, whichever is higher, in respect of each and every claim
3. Any loss or damage due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an accident to **Insured Vehicle** in which such personal baggage is conveyed by **You**
4. Any loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which **Your** personal baggage is subjected
5. Any loss or damage caused by moth, mildew or vermin
6. Any loss or damage caused by mechanical derangement or over winding of watches and clocks
7. Theft of **Your** personal baggage from the **Insured Vehicle** unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied
8. Any loss of or damage to **Valuables**
9. Any loss or destruction of or damage to personal baggage of a consumable nature
10. Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
11. Any loss or damage to goods or samples carried in connection with any trade or business

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**

UIN: IRDAN113RP0001V01201920/A0010V01201920

2. **Own Damage Claim:** The claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under **Motor Insurance Policy**
3. **Policy/Motor Insurance Policy:** Standalone Own Damage Cover for Private Car issued by Us to which this cover is extended
4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured**
6. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
7. **Valuables:** Mean:
 - a. gold or silver or any precious metals or articles made from any precious metals
 - b. watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles
 - c. deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument
8. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself:** The person **We** insure as set out in the **Schedule**