

BAGGAGE INSURANCE – PROSPECTUS

INTRODUCTION

The policy is intended to cover accompanied baggage (not dealer's stock or traveler's samples) during a specified journey, which includes air, sea, rail or road travel undertaken by the insured and/or his family members traveling with him against the risks of their baggage being lost, destroyed or damaged by Accident, Fire or Theft

ELIGIBILITY

This product can be offered to:-

1. Individuals
2. Commercial establishments

SCOPE OF COVER

Indemnify for loss of Baggage resulting from Fire, Riot and Strike, Terrorist Activity, Theft or Accident, anytime, during travel whilst being carried as accompanied Baggage anywhere within the limits mentioned in the schedule

GENERAL EXCLUSIONS

- 1) During routine travel.
- 2) Damage caused by any process of cleaning, repairing or renovation or deterioration arising from wear and tear etc.
- 3) Breakage, cracking or scratching of Crockery, Glass, Cameras, Binoculars, lenses and similar articles.
- 4) Mechanical or electrical derangement/breakdown.
- 5) Over winding and Denting or internal damage of watches and clocks.
- 6) Money, securities, Manuscripts, deeds, bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, stamps and travel tickets or travelers' cheques, business books or documents, weapons and explosives of all kinds
- 7) Leakage, spilling or exuding of liquids, oils or material of a like nature of articles of dangerous or damaging nature.
- 8) Theft from any car except car of fully enclosed saloon type car.
- 9) Articles acquired enroute unless specifically declared
- 10) Articles of consumable and of perishable nature.
- 11) Articles such as sticks, Umbrellas etc., property in use on the voyage and or journey, or articles whilst being worn on the person or carried about.
- 12) War and such other allied perils
- 13) Delay, detention or confiscation by Customs or other authorities.
- 14) Nuclear Peril exclusion
- 15) Consequential Loss or legal liability of any kind.
- 16) Loss or damage due or contributed to by the insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased

Cancellation of Policy :

The Insured can cancel the policy at any time during the policy term, by informing the Company.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

FOR MORE COMPLETE DESCRIPTION OF COVERAGE / EXTENT THEREOF AND EXCLUSIONS PLEASE REFER TO THE POLICY WORDING.

CLAIMS INTIMATION

In the event of any claim, call on our toll-free helpline number to register the claim at the earliest with the details of the nature of loss, location of loss, amount of loss (approx. estimation) and policy number for reference. Once we receive full and final documentation, we would process the claim with prompt turn around times.

For details, kindly refer to Policy Wordings.

DISCLAIMER:

The above is descriptive only. The actual terms and conditions can be found in the policy document. Insured is advised to read the policy document completely for a full description of the terms and conditions before concluding the sale.

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Contact us- 022 6158 2020/ 022 6234 6234
- Emails - grievance@hdfcergo.com
- Contact Details for Senior Citizens: 022 6242 6226 I
- Email ID: seniorcitizen@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website - www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Complaint & Grievance Redressal Cell,

HDFC ERGO General Insurance Company Limited

D-301, 3rd Floor, Eastern Business District (Magnet Mall),

LBS Marg, Bhandup (West),

Mumbai – 400078, Maharashtra

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

To the Chief Grievance Officer

HDFC ERGO General Insurance Company Limited

D-301, 3rd Floor, Eastern Business District (Magnet Mall),

LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra

e-mail: cgo@hdfcergo.com

Bima Bharosa Portal

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

Ombudsman

(Please provide contact details, Toll free number and email)

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

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You may also refer Our website www.hdfcergo.com <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

About Our Company

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

Website – www.hdfcergo.com

Contact us- 022 6158 2020/ 022 6234 6234

Email – care@hdfcergo.com

PROHIBITION OF REBATES:

Section 41 of the Insurance Act 1938 provides as follows:

No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole of the commission payable or any rebate of the premium shown in the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹ 500/- (Rupees Five Hundred)