HDFC ERGO General Insurance Company Limited

Customer Information Sheet

Baggage Insurance

Baggage Insurance

UIN: IRDAN125RP0002V01201112

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1.	Product Name	**Baggage Insurance**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0002V01201112	NA
3.	Structure	As per policy schedule	Policy Schedule
4.	Interests Insured	As per policy schedule	"Details of Property Insured" section in policy schedule
5.	Sum Insured	<<as stated in the policy schedule>>	"Details of Property Insured" section in policy schedule
6.	Policy Coverage	The Insurer hereby agrees subject to the terms, conditions and exclusions herein contained, endorsed or otherwise expressed hereon, to indemnify the insured to the extent of the accompanied personal baggage of the insured or member(s) of his family, so lost, destroyed or damaged by fire, Riot and Strike, Theft or Accident, anytime, the insured is travelling on tour and/or on holiday. In all places and situations, during the period of this insurance and within the limit stated in the Schedule hereto, provided always that the liability of the company shall in no case exceed the sum insured on each item or on the whole total sum insured hereby.	Policy wordings
7.	Add-on Cover	<<As per policy schedule>>	Policy schedule
8.	Loss Participation	<<As per policy schedule>>	"Excess/ Deductible" in policy schedule
9.	Exclusions	**EXCLUSIONS** 1. Any loss or damage occurring during routine travel. 2. Damage caused by any process of cleaning, dyeing	"Exclusions" in the policy wordings

		or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin or insects if mildew or any other gradually operating cause. 3. 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. 4. Loss or damage caused by mechanical or electrical derangement /breakdown, of any article, unless caused by accidental, external means. 5. Over winding and bending or internal damage of watches and clocks. 6. Loss or damage to Money, Securities, Manuscripts, deed, bonds, Bills of Exchange, Promissory Notes, Stocks or share Certificates, stamps and travel tickets or travellers cheques, business books or documents, weapons and explosive of all kind. 7. Loss, destruction or damage caused by a arising from the leakage, spilling or exuding of liquids, oils or material or a like nature or articles of damaging nature. 8. Theft from any car except car if fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened. 9. Loss of/ or damage to articles which did not form part of the baggage when the journey commenced unless specifically declared and accepted by the Company. 10. Loss destruction of or damage to articles of consumable and of perishable nature. 11. 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. 12. Loss or damage, whether direct, arising from War, War-like 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, In any action suit or other proceeding where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered, shall be upon the insured. 13. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities. 14. a. Any loss, destruction or damage to any property whatsoever, or any loss or expenses whatsoever, resulting or arising wherefrom or any consequential loss, and any legal liability of whatsoever nature, directly indirectly caused by or contributed to, by or arising from ionizing radiation of 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. 15. Consequential Loss or legal liability of any kind. 16. Loss or damage due or contribution to by the insured having caused or suffered anything to be done whereby the risk hereby insured against were unnecessarily increased. 17. Acts of Terrorism. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism. In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. An act	

		of terrorism means an act including, but not limited to, the use of force or violence and/ or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public, or any section of the public, in fear	
10.	Special Conditions and Warranties (if any)	• Sanction and Embargo Clause • Communicable Disease Exclusion Clause For more details refer policy schedule	Special conditions / warranties and Exclusions under policy schedule
11.	Admissibility of Claim	• Following are the key parameters leading to admissibility or denial of claims: - The policy shall cover losses to your insured property due to unforeseen and sudden physical damage by any cause not excluded. - The policy shall exclude losses as specified in the exclusion/ exception/excluded causes of section of the policy wording. - The coverage is subject to compliance of policy clause/ conditions/warranties. • Duty of care & loss minimization post-accident - If You suffer a loss because of an insured event/peril/causes, You must make a claim for Your financial loss at Your cost. - The procedure for making a claim is given below. 1. Immediate notice to Us a. As soon as any sudden, unforeseen and physical loss or damage occurs to insured property due to insured event/peril/causes and/or does not fall under exclusion, You must immediately give notice to Us of the loss or damage. This is necessary for Us to survey/ investigate the loss or damage, as may be required. b. You can give notice to any of Our offices or call centres. c. You must state in this notice	NA

		i. the Policy Number, ii. Your name, iii. details of report to the police that You made, iv. details of report to any Authority that You made, v. details of the Insured Event, vi. a brief statement of the loss, vii. particulars of any other insurance of insured property, viii. details of loss or damage under any Optional Cover or Add-ons, ix. submit photographs of loss or physical damage, wherever possible. 2. Steps to prevent loss and damage a. You must take all reasonable steps to prevent further loss or damage to insured property. b. Until We have inspected insured property and have given Our consent, i. You must not sell, give away or dispose of any damaged items of any property for which You are making a claim; ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity; iii. You must not carry out repairs, unless such repairs are urgent and You cannot contact Us. - Act as if not insured and try all possible measures to minimize the loss. - Inform fire brigade / police or any other govt statutory body, if applicable - Seek the assistance of the insurance surveyor or any other agencies appointed for loss minimization efforts and also in claim procedure - Take photos or videos of damaged property and preserve all damaged property for detailed inspection by the	

		surveyors - Preserve documentary evidence for assessment of quantum of loss. The loss will be assessed by the surveyors/us as per the claim bill, supporting documents provided and in accordance with policy terms and conditions. The assessment will be subject to following deduction, if any, a) betterment, b) depreciation, c) applicable salvage value, d) underinsurance/average clause, e) policy excess/deductible /franchise etc, f) reinstatement premium.	
12.	Policy Servicing - Claim Intimation and Processing	● Contact us - 022 6158 2020/ 022 6234 6234 ● Website: www.hdfcergo.com ● Email : care@hdfcergo.com ● Turn Around Time (TAT) in working hours / days - Surveyor appointment- 24 hours from claim intimation - Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report ● Customer Escalation Matrix Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: **The Complaints & Grievance Cell HDFC ERGO General Insurance Company Ltd. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra** e-mail: grievance@hdfcergo.com Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address **The Chief Grievance Officer HDFC ERGO General Insurance Company Limited** **D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West),**	NA

		Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com	
13.	Grievance Redressal and Policyholders Protection	If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: **1. Our Grievance Redressal Officer** 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 • 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 Ltd.** **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 Ltd.** **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 Redressal Procedure of Policy

		Grievance Management System- https://bimabharosa.irdai.gov.in • Ombudsman 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 You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.	
14.	Obligations of the Policyholder	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately. • Non-disclosure of material information may affect the claim settlement.	NA

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place: _____

Date: _____ (Signature of the Policyholder)

Note:

i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.