

BAGGAGE INSURANCE POLICY

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description	Policy Clause Number
1.	Name of Insurance Product/ Policy	Baggage Insurance Policy	
2.	Unique Identification Number allotted by IRDAI	IRDAN144RP0005V01201213	
3.	Structure	Indemnity	
4.	Interests Insured	The articles and / or personal effects of the Insured (other than property of the Business) in packing or in containers suitable and standard to the mode of Travel that is accompanied by the Insured or whilst such Baggage is lodged either in a locked private room of a hotel or guest house or any other accommodation occupied by the Insured during the Insured’s stay at that location or in a public locker facility availed by the Insured during the course of or at any intermediate stage of the Travel.	Definitions- Baggage in policy wording
5.	Sum Insured	Current market values of each of the contents including the values of the packages themselves (suitcase, trunk, bag etc.) will be the Sum Insured for the Policy. Valuable articles (jewellery, furs, cameras, field glasses and similar items), exceeding 5% of the total Sum Insured must be separately listed with individual value(s) and approved by the Company.	Under Provisions: Sum Insured in Policy Wording
6.	Policy Coverage (What the policy covers?)	Coverages available: The Company will indemnify the Insured against the loss and/or destruction of accompanied personal baggage arising out of <ul style="list-style-type: none"> Standard Fire and Special Perils Theft Any other accident during travel 	Please refer- What is covered under policy wordings
7.	Available Add on for the said Product	No add-ons available for this policy	NA

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8.	Loss Participation	Deductibles may vary case to case basis	Point 14 under definitions in policy wording
9.	Exclusions (What the policy does not cover)	<p>The Company shall not be liable in respect of –</p> <ol style="list-style-type: none"> 1. Loss, damage, liability or expenses, whether direct or indirect, occasioned by, happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion revolution, insurrection, military or usurped power or civil commotion or loot or pillage in connection therewith. 2. Terrorism. 3. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by Nuclear weapons material. 4. Any legal liabilities of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons and similar other weapons of mass destruction. 5. Loss or damage caused by depreciation or wear and tear. 6. Consequential loss of any kind or description. 7. Loss or damage due to cracking, scratching, breakage of lens or glass whether part of any equipment or otherwise, gramophone records and other articles of a brittle or fragile nature, unless such loss or damage arises from a vehicle or aircraft by which such property is conveyed. 8. Loss or damage caused by moth, mildew, vermin or any process of cleaning, dyeing repairing or restoring to which the property is subjected. 9. Loss of or damage caused by mechanical derangement or over winding of watches and clocks. 10. Theft from car except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened. 11. Loss or damage whilst being conveyed by any carrier under contract of affreightment. 12. Loss of or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious metal, precious stones, gold and silver ornaments, travel tickets, cheques and bank drafts. 	Please refer to exceptions in Policy wording

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		<p>13. Loss, destruction of articles which did not form part of the contents of any of the package when the journey commenced, unless specifically declared and accepted by the Company.</p> <p>14. Loss, destruction of or damage to articles of consumable nature.</p> <p>15. Loose articles such as sticks, straps, umbrellas, sun shades, fans, deck chairs, property in use on the voyage and/or journey or articles or clothes whilst being worn on the person or carried about.</p> <p>16. Loss, destruction or damage cause by or arising from the leakage, spilling or exploding of liquids, oil or materials of a like nature or articles or dangerous or damaging nature.</p>																					
10.	Special conditions and warranties (if any)	Policy will be subjected to warranties and conditions on case to case basis	Please refer to point no 3 conditions IN Policy Wording																				
11.	Admissibi- lity of Claim	<p>Admissibility: Admissibility of claim depends on the document submitted for the damaged item claimed by the insured in reference to event /peril / term and condition of the policy. · Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. Submitted the Report to the insurer. · It also depends on investigation report (if any) The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings.</p> <p>The Claim will be settled as per below working: -</p> <table><tr><th>Description</th><th>Amount</th></tr><tr><td>Gross Loss</td><td></td></tr><tr><td>Less betterment factor / any adjustment</td><td></td></tr><tr><td>Less Depreciation</td><td></td></tr><tr><td>Less Salvage</td><td></td></tr><tr><td>Less Under Insurance</td><td></td></tr><tr><td>Less Franchise / Excess</td><td></td></tr><tr><td>Sub Total</td><td></td></tr><tr><td>Less reinstatement premium</td><td></td></tr><tr><td>Amount Payable</td><td></td></tr></table>	Description	Amount	Gross Loss		Less betterment factor / any adjustment		Less Depreciation		Less Salvage		Less Under Insurance		Less Franchise / Excess		Sub Total		Less reinstatement premium		Amount Payable		
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12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none">Customers will be encouraged to report losses to the Call Centre.Customers may notify a claim using one of the following communication channels:<ul style="list-style-type: none">Toll Free No:1800 22 1111 / 1800 102 1111.																					

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		<ul style="list-style-type: none">Email notification to central email address: customer.care@sbigeneral.inBy submitting the information in the Claim intimation Template given below at any SBIGIC Branch<ul style="list-style-type: none">Policy NumberDate Of lossEstimated of lossLoss DescriptionContact person at loss Site.Via the website www.sbigeneral.inTurn Around Time (TAT) for claims settlement: The Company will offer to settle/reject the claim under this Policy within 7 days from the date of receipt of all necessary documents required for assessing the claim. <p>Escalation Matrix:</p> <table><tr><th>Zone</th><th>Escalation Level</th><th>Email ID</th></tr><tr><td>All Zone</td><td>First Level</td><td>customer.care@sbigeneral.in</td></tr><tr><td>All Zone</td><td>Second Level</td><td>gro@sbigeneral.in</td></tr></table>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	Second Level	gro@sbigeneral.in	
Zone	Escalation Level	Email ID										
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All Zone	Second Level	gro@sbigeneral.in										
13.	Grievance Redressal and Policy-holders Protection	<p>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:</p> <p>Stage 1: Bima Bharosa You can register your grievances with the regulator using the following link: https://bimabharosa.irdai.gov.in/Home/Home</p> <p>Stage 2: Head – Customer Care Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance. Email: head.customercare@sbigeneral.in Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p>Stage 3: Grievance Redressal Officer (GRO) In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk Email: gro@sbigeneral.in Designation: Grievance Redressal Officer Phone: 022-45138021 Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.</p>										

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14.	Obligations of prospective Policyholder / Customer	<p>Stage 4: Escalation to Insurance Ombudsman</p> <p>If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.</p> <p>Submit your Grievance online: https://www.cioins.co.in/Ombudsman</p> <p>To disclose all material information 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 (about the insured Asset like) may affect the claim settlement. · The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.</p>	6.General Conditions- Sub Section 1

Declaration by the Policy Holder: I have read the above and confirm having noted the details.

Place:

Date:/...../.....

Signature of the Policyholder

- Note:
- a) For product related documents including Customer Information Sheet, kindly refer to the below link:
<https://www.sbigeneral.in/downloads>
 - b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail