



Royal Sundaram General Insurance Co. Limited
Corp. Office : Vishranthi Melaram Towers, No.2/319,
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Regd. Office: 21, Patullos Road, Chennai 600002.
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IRDAI Registration Number – 102 | CIN-U67200TN2000PLC045611

Loss of Baggage Clause (Standalone Motor Own Damage Policy – Private Car)

What is Covered:

We will pay for loss of Baggage or destruction or damage caused to the Baggage, kept in the insured vehicle, arising out of an accident to the insured vehicle or theft of Baggage from the insured vehicle. Baggage includes personal effects within it.

Definition: Baggage includes Personal effects belonging to Insured and being carried by them during a Journey in the car insured under this policy.

Personal Effects cover the contents that are personal in nature (cloths, toiletries, shoe, belt etc. that are normally worn on the person) and are placed in a secure baggage.

Geographical Limit: While travelling in the car insured under this policy anywhere in India.

What is not Covered:

1. The amount of total deductible mentioned in the policy schedule
2. All electronic/electrical items / devices, cell phones, music players, laptops, handheld computing or email devices, cameras of any type, watches and other sophisticated electronic equipment's do not form a part of Personal effects and are excluded from the scope of this policy.
3. Loss, destruction or damage directly or indirectly, caused by or which arises out of or in connection with or is attributable in any way to:
 - a) Property insured under any other Policy
 - b) Theft from an unattended vehicle except from a car of a fully enclosed saloon type having all the doors, windows, boot and other openings securely locked and properly fastened.
 - c) Money, credit or debit cards, stamps, tickets, vouchers, documents, securities,
 - d) Jewellery, including but not limited to watches, diamonds, precious or semi-precious stones or metals, bullion, furs, medals, numismatic property, philatelic property, rare books, curios or works of art, securities, deeds, stock or share certificates, business books or documents, manuscripts, plans, designs, blueprints, cards evidencing affiliation/membership with any third party programme or club
 - e) Goods or samples carried in connection with any trade or business;
 - f) Baggage whilst being conveyed under a contract of affreightment or a contract of carriage.
 - g) Tools and equipments
 - h) Cracking, scratching or breakage of fragile articles such as those made of or comprising glass, statues, marbles, bric-a-brac, porcelain, china, unless Accidental loss, destruction or damage is caused to the insured vehicle in which the Baggage is conveyed.
 - i) Baggage of a consumable nature.
 - j) Articles or clothes whilst being worn on the person or being carried on the person.
 - k) Rodents, moths, insects or vermin, moulds and mildew.

LOSS OF BAGGAGE CLAUSE

- l) Faulty material, faulty workmanship or latent defect.
 - m) Wear and tear, loss of use or value.
 - n) (i) Leakage, spilling or exuding of liquids oils or material of like nature or articles of dangerous or damaging nature.
(ii) Articles which did not form part of the Baggage when the Journey commenced, unless specifically declared and accepted by Us.
4. We shall also not be liable for loss, destruction or damage to Baggage discovered more than 30 days after its occurrence.

Deductibles: Rs.500 on every claim

Other Benefits: The No Claim Bonus under the Base Policy will not get affected if a claim for Baggage loss only is made without preferring any Own Damage claim.

Other Conditions:

- In the event of a claim being settled, the Sum Insured of the Baggage cover will get reduced to the extent of the claim paid
- As proof of loss, a police complaint needs to be lodged with the nearest police within 3 days of the loss and a copy of the FIR submitted to us
- Our maximum liability will be restricted to the Sum Insured under this head as mentioned in the schedule of the policy.