

**Bajaj Allianz General Insurance Company Limited**

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

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

**PERSONAL BAGGAGE COVER**  
**Add on Cover under Private Car Package Policy -3 years**  
*ENDORSEMENT WORDINGS*

UIN: IRDAN113RP0005V01201819/A0041V01201819

**A. Endorsement Wordings**

In consideration of payment of additional premium, it is hereby agreed and declared that, under the Motor Insurance Policy issued by the Company, 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 Section 1 of this Policy Wordings, subject to the Basis of Loss Settlement Criteria as specified herein below.

**B. Conditions**

1. 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 as mentioned in the Policy Schedule 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
2. 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.
3. 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. 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
3. Any loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which Your personal baggage is subjected
4. Any loss or damage caused by moth, mildew or vermin
5. Any loss or damage caused by mechanical derangement or over winding of watches and clocks
6. 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
7. Any loss of or damage to Valuables
8. Any loss or destruction of or damage to personal baggage of a consumable nature
9. 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
10. Any loss or damage to goods or samples carried in connection with any trade or business

**D. Definitions**

The words and phrases listed below have special meanings. 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. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external and visible means.
2. **Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy
3. **Own Damage Claim:** The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1 of Motor Insurance Policy
4. **Policy/Motor Insurance Policy:** Private Car Package Policy issued by **Us** to which this cover is extended

5. **Policy Period:** The period of 3 years between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule
6. **Policy Schedule:** The Schedule and any Annexure or Endorsement/s to it which sets out Your personal details, Insured Vehicle details, Policy Period, the type of insurance cover in force, and other terms/conditions/details.
7. **Policy Year:** means period of (i) 12 months from the Risk Inception Date in Policy Period and (ii) subsequent 12 months each till Risk Expiry Date of Policy Period.
8. **Sum Insured:** The amount stated in the Schedule, which is the maximum amount We will pay for claims made by You during per Policy Year.
9. **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
10. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
11. **You, Your, Yourself:** The person We insure as set out in the Policy Schedule

#### E. CANCELLATION

Cancellation conditions of the add-on cover will be identical to the base Motor Insurance policy to which the add-on cover is attached.

This Endorsement is subject to all other terms conditions and exclusions of the Motor Insurance Policy.