

CUSTOMER INFORMATION SHEET

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

SI NO	TITLE	DESCRIPTION	POLICY/ CLAUSE NUMBER
1.	Product Name	IndusInd Baggage Insurance Policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN103RP0019V01200102	
3.	Policy No.	As per Policy Schedule	
4.	Structure	The Company would indemnify to the extent of the intrinsic value of the accompanied personal baggage of the Insured or Members of his family or his employees for loss/damage due to fire, riot and strike, terrorist activity, theft or accident, anytime whilst travelling on tour and/or on holiday, in all places and situations during the period of insurance. The liability of the company shall in no case exceed the sum insured stated against each item or total sum insured stated in the schedule.	Operative clause of Policy wording
5.	Interests Insured	This policy provides cover for accompanied personal baggage of every kind and description of the Insured or his family members or employees during the journey including stoppage enroute, anywhere in the world.	-
6.	Sum Insured	Refer policy schedule for item-wise sum insured Note : Sum Insured represents the market value of the articles in the personal baggage permitted to be covered plus the value of the container, if reusable.	-
7.	Policy Coverage	The Policy indemnify to the extent of the intrinsic value of the accompanied personal baggage of the Insured or Members of his family or his employees for loss/damage due to fire, riot and strike, terrorist activity, theft or accident, anytime whilst travelling on tour and/or on holiday, in all places and situations during the period of insurance provided that the liability of the company in no case exceed the sum insured stated against each item or total sum insured stated in the schedule. The company may at its option to reinstate, replace or repair all or any of such item(s) of personal baggage lost or damaged or any part thereof instead of paying the amount of loss or damage. Upon payment of any claim for loss under this policy, the salvage shall belong to the company.	Refer Operative Clause and Indemnity under Policy Wording
8.	Add-on Cover	Not applicable	-
9.	Loss Participation/ Deductible applicable	The Company shall not be liable for the first amount of the loss arising out of each and every loss, shown as excess in the policy schedule	
10.	Exclusions	The Company shall not, however, be liable in respect of : a. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.	Refer Exclusions in policy wording


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IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Baggage Insurance Policy – CIS – Misc. LOB

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- b. 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
- c. Loss or damage caused by mechanical or electrical derangement / breakdown of any article, unless caused by accidental external means.
- d. Overwinding and denting or internal damage of watches.
- e. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travel tickets or travellers' cheques, business books or documents, unless specifically declared for insurance and accepted by the Company
- f. Loss, destruction or damage caused by or arising from the leakage, spilling or exuding of liquids, oils or materials of like nature or articles of dangerous or damaging nature
- g. Theft of the personal baggage from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
- h. Loss of or damage to articles which did not form part of the personal baggage when the journey commenced unless specifically declared and accepted by the company.
- i. Loss, destruction of or damage to such items(s) of personal baggage as are of consumable or of perishable nature.
- j. 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.
- k. Loss or damage whether direct or indirect arising from war, warlike 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.
- l. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
- m.i. Any loss, destruction or damage to the personal baggage whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss, and, any legal liability of whatsoever nature, directly or indirectly, caused by or contributed to, by, or arising from ionizing radiation or contamination by radioactivity from any source whatsoever
- ii. Any loss, destruction, damage or legal liability directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.
- n. Any consequential loss arising out of loss or damage to the personal baggage covered
- o. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.



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		p. Loss of or damage to the personal baggage insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the insured.																	
11.	Special Conditions & Warranties (if any)	- Articles in pairs or sets : Where any item of personal baggage insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set. - Single article limit : Unless specifically and separately stated, the company's liability in respect of each article or pairs of articles shall not exceed 5% of the total sum insured under this policy. - Other Conditions, Warranties as per policy schedule	Special Conditions under Policy Wording																
12.	Admissibility of Claim	Broad principle of admissibility/denial of claims: - Premium - 64 VB should be complied - Property - Subject matter of claim should be covered under the policy - Person - Individual or entity named in the policy should have insurable interest in the property insured - Peril - Cause of loss should be covered under the policy - Period - Loss should occur within the policy period as specified in the policy - Policy terms and conditions - Coverage/Exclusions as per policy wordings Sample Claim Calculation Sheet: <table><tr><th>Under Section I</th><th>Amt. In Lakhs Rs.</th></tr><tr><td>Loss Amount (Assessed Loss)</td><td>10.00</td></tr><tr><td>Less : Depreciation @ 5% (Applicable as per elapsed life of asset and to be deducted in case of the claim settlement on Market Value basis)</td><td>0.50</td></tr><tr><td>Assessed Loss net of Depreciation</td><td>9.50</td></tr><tr><td>Less : Under Insurance @20%</td><td>1.90</td></tr><tr><td>Gross Adjusted Loss</td><td>7.60</td></tr><tr><td>Less : Excess</td><td>0.38</td></tr><tr><td>NET ASSESSED LOSS</td><td>7.22</td></tr></table>	Under Section I	Amt. In Lakhs Rs.	Loss Amount (Assessed Loss)	10.00	Less : Depreciation @ 5% (Applicable as per elapsed life of asset and to be deducted in case of the claim settlement on Market Value basis)	0.50	Assessed Loss net of Depreciation	9.50	Less : Under Insurance @20%	1.90	Gross Adjusted Loss	7.60	Less : Excess	0.38	NET ASSESSED LOSS	7.22	-
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13. Policy Servicing - Claim Intimation and Processing	If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can : • Connect us at Call Center Landline No. : 022-48903009 (Paid) or WhatsApp No : 7400422200 • Email us at : services@indusindinsurance.com • Communicate with us through our Company Website : https://www.indusindinsurance.com/ • Contact following designated company officials: North Zone : Mr. Santosh Kushwaha(ZCM) Email: santosh.kushwaha@indusindinsurance.com South Zone : Mr. Vamsi Krishna(ZCM) Email: vamsi.kottapalli@indusindinsurance.com West Zone : Mr. Sushant Meher(ZCM) Email: sushant.meher@indusindinsurance.com East Zone : Mr. Dhruva Roy(ZCM) Email: dhruva.roy@indusindinsurance.com • Turn Around Time (TAT) for claims settlement - The insurer shall decide on the claim within seven days of receipt of the survey report. This condition will not apply in case of claims on the property/building insured on reinstatement value basis. • Escalation Matrix : When TAT is not satisfied, you can contact : North Zone : Mr. Prateek Sinha Email : prateek.sinha@indusindinsurance.com South Zone : Mr. Praveen Singh Email: Praveenkumar.singh@indusindinsurance.com West Zone : Mr. Ashish Awasthi Email: ashish.awasthi@indusindinsurance.com East Zone : Mr. Lokesh Pandraju Email: lokesh.pandraju@indusindinsurance.com	
14. Grievance Redressal and Policyholders Protection	While the company takes utmost care to ensure all our touchpoints are trained to ensure qualitative delivery, in case of any lapse from our members, we request you to report it to our front end unit by: • Calling on phone number: 22 4890 3009 or writing email at: services@indusindinsurance.com • Visiting any of our nearest branch	



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• Writing to us at : IndusInd General Insurance, Correspondence Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001

In case you are not pleased with the response received from one of the above mentioned touch points or there is a delay from our side, you may contact our Grievance Officer at grievances@indusindinsurance.com

The list of our Grievance Redressal Officers is available at our website - https://www.indusindinsurance.com/downloads/GRO_details_of_active_branches_Final.pdf

Even after this, if you are not satisfied with the response received from our Grievance Officer, you may write to our Head of Grievance at head-grievances@indusindinsurance.com

Still, if you are not happy with the response received from the company, you may contact Insurance Ombudsman for redressal of grievance as per Insurance Ombudsman rules 2017. List of Ombudsman offices is mentioned in annexure attached to the policy schedule or you may visit its website@ <https://cioins.co.in/ombudsman>

Grievances can also be registered at IRDAI's Bima Bharosa portal at <https://bimabharosa.irdai.gov.in/> or by calling Toll Free Number 155255 (or) 18004254 732 or by sending an e-mail at complaints@irdai.gov.in or by writing to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032

15. Obligations of the Policyholder

You must:

- take all reasonable steps to safeguard the interests of the Insured against accidental loss or damage that may give rise to a claim.
- make true and full disclosure in Your claim and documents supporting the claim,
- give Us full co-operation for inspection and investigating the claim that You will make,
- make a claim when You suffer loss, and follow the claim procedure,
- make a claim when You suffer loss, and follow the claim procedure,
- Upon the happening of any event giving rise or likely to give rise to a claim under this policy :
 - o give immediate notice thereof in writing to us
 - o tender to the Company all reasonable information, assistance and proof in connection with any claim

Declaration by the Policyholder:

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

Place:

Date:



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(Signature of the Policyholder)

Note:

- i. The product related documents including the Customer Information sheet are available on our Company website at :
Download Insurance Proposal Form, Policy Wording, Brochures (indusindinsurance.com)
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.



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