

CUSTOMER INFORMATION SHEET			
This document provides key information about your policy. Please refer to the policy document for detailed terms and conditions.			
Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number & Name
1	Product Name	Baggage Insurance	
2	Unique Identification Number(UIN)	IRDAN137RP0012V01201011	
3	Structure	INDEMNITY	
4	Interest Insured	BAGGAGE	
5	Insured Name		
6	Policy No.		
7	Policy Term	From: ____/____/____ To: ____/____/____	
8	Sum Insured	Rs.	
9	Key Features (What the Policy is about)	Baggage insurance covers loss or damage to accompanying baggage during a journey due to accidents, burglary, theft, or terrorism within the specified area	
10	Policy Coverage (Sections)	Loss of accompanying baggage due to fortuitous accident, Burglary, housebreaking, theft, terrorism whilst on journey.	
11	Add On Covers	NA	
12	Loss Participation (deductible)	Deductible is the amount that is deducted from each claim The deductible under this policy is: Rs. (Mention all deductibles from policy)	
13	Exclusions	1. The Excess amount as per the Schedule for each occurrence. 2. Damage to fragile items during transport. 3. Damage from cleaning, repairing, or natural wear and tear. 4. Electrical damage unless caused by covered loss. 5. Mechanical derangement or overwinding of watches and clocks. 6. Theft from cars unless fully enclosed and securely locked. 7. Damage during transport under contract. 8. Loss of money, securities, or valuables. 9. Perishable and consumable goods. 10. Loss of personal articles during travel. 11. Damage due to confiscation or detainment by authorities. 12. Damage not reported to the police within 24 hours. 13. Damage from leaking or spilling liquids. 14. Mobile Phones, Laptops, Cameras, Video cameras are excluded from the cover unless specifically declared	EXCLUSIONS
14	Special conditions and warranties (if any)	1. For each item or pair of items, the maximum payout is 5% of the total insurance amount, unless stated otherwise. 2. If an insured item is part of a pair or set, the payout will only cover the lost or damaged part, not the entire set's value	SPECIAL CONDITIONS
15	Admissibility of claim	1. Notify the nearest office and the policy-issuing office in writing immediately after an event that might lead to a claim. Also, file a police report. 2. Submit a detailed written statement of the loss or damage with an estimated value within 14 days. 3. Provide the company with all necessary information, assistance, and proof for the claim.	GENERAL CONDITIONS
16	Policy servicing - Claim intimation and processing	For any claim related query, intimation of claim and submission of claim related documents, of cashless treatment or processing of claims other than cashless claims or both insured person may contact the company through: i. Website : www.shriramgi.com ii. Toll Free : 1800-103-3009, 1800-300-30000 iii. E-mail: md@shriramgi.com iv. Courier : Shriram General Insurance Co. Ltd. E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022	
17	Grievance redressal and policy holder's protection	1. The Policy Holder Protection Regulations 2017, enforced by IRDAI, emphasize safeguarding insurance consumers' rights. It mandates insurers to provide transparent policy terms, prevent mis-selling, and maintain fair grievance redressal mechanisms. The regulations also require insurers to ensure financial stability through stringent norms and disclosure requirements. By enhancing transparency and accountability, these regulations aim to build trust among policyholders and promote a fair and competitive insurance market. IRDAI's initiative aims to protect the interests of insurance policyholders by setting standards that ensure clarity, fairness, and reliability in insurance products and services. 2. Details of grievance redressal officer of the insurer : Compliance Officer E-mail: md@shriramgi.com 3. Bima Bharosa Portal: https://bimabharosa.irdai.gov.in/ 4. Ombudsman Details: https://www.ciains.co.in/Ombudsman	
18	Obligations of the policy holder	1. All notices and communications to the company must be in writing to the office through which the insurance was arranged. 2. The policy will be void if there is any misrepresentation, mis-description, or non-disclosure of important facts, and premiums will be forfeited. 3. The insured must take reasonable steps to protect the insured property from accidents, loss, or damage.	

Declaration by the Policy Holder;

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

Place:

Date:

(Signature of the Policyholder)

Note:

i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the insurer.

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

iii. Insurer to take confirmation of the policyholder regarding receiving of the Customer Information Sheet.