

Prospectus/Sales Literature

(Baggage Insurance)

Scope of Cover

Any firm, company, shops whose executives or individual &/or their family are frequently in travel and are exposed to loss of or damage to accompanying baggage due to fortuitous accident, burglary, housebreaking, theft, terrorism whilst on journey, anywhere in the Territorial Limits as specified in the Policy Schedule.

It covers

The policy is extended to cover the risks of loss of accompanying baggage due to fortuitous accident, Burglary, housebreaking, theft, terrorism whilst on journey. However theft & Terrorism can be excluded from the scope of cover to avail additional discount of:

- a) Terrorism: 10%
- b) Theft: 20%

Exclusions

The Company shall not be liable in respect of:

1. The Excess stated in the Schedule to be borne by the Insured in any one occurrence.
2. Loss of or damage due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise or of china, marble, screen and other article of brittle or fragile nature unless such loss or damage arises from accident to vessel, vehicle, train or aircraft by which such Property insured is conveyed.
3. Loss of or damage caused by moth, mildew, vermin or any process of cleaning, repairing, dyeing or restoring to which the Property insured is subjected.
4. Loss of or damage to any electrical and electronic machines, apparatus fixtures or fitting (including computer, radio, television set and tape recorders) arising from over running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included).
5. Loss of or damage caused by mechanical derangement or over winding of watches and clocks.
6. Theft from car except from car of fully enclosed saloon type having all doors, windows and other openings securely locked and properly fastened.
7. Loss of or damage whilst being conveyed by any carrier under contract of affreightment.
8. 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 metals, precious stones, gold or silver ornaments or any other valuables including cash, cheque, travel tickets, bank drafts, share certificates and stamps.
9. Loss or damage to the perishable and consumable goods
10. Loss of articles like fans, umbrellas, sun glasses, sticks in use on the voyage and articles or clothes whilst being worn on the person of the Insured or carried about.
11. Damage due to confiscation or detainment by the order of any Govt. or any other public authority.

12. Loss or Damage not reported to local Police where the loss occurred, within 24 hours of discovery and a written report is obtained from such authority.
13. Damage or destruction caused by or arising from the leakage, spilling or exploding of liquids, oils or materials of a like nature or articles of a dangerous or damaging nature.
14. Mobile Phones, Laptops, Cameras, Video cameras are excluded from the scope of cover unless specifically declared and agreed upon by the Company.

CONDITIONS

- 1) **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.
- 2) **ARTICLES IN PAIRS OR SETS:** Where any item 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 of 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 nor more than a proportionate part of the Insured value of the pair or set.

EXCESS: 0.25% of claim amount subject to a minimum of Rs. 1000/-

In Case of Claim:

- Inform our 24x7 Claim Help Desk about the loss on Toll Free Numbers. Get a Claim Registration Number. Toll Free No - 1800 300 30000, 1800 180 7474
- We will appoint the Surveyor at the time of Claim Registration and will ensure fast settlement of claims after submission of all the relevant documents.

Strengths of Shriram General Insurance Co. Ltd.

Shriram General Insurance Company Limited is a part of Shriram Group - A multi- dimensional, multi- locational organization with interests in the fields of Truck Financing, Life Insurance, Share Trading, Bulk Drugs, Software Consultancy, and Project Engineering & Real Estate. The Group companies have equity participation from Citicorp (subsidiary of Citi Bank), UTI Bank, Chrys Capital – USA, New Bridge Capital– USA.

Shriram General Insurance Company Limited has set up a joint venture with SANLAM, South Africa. SANLAM Limited is a major financial services company in South Africa, listed in the Johannesburg Securities Exchange and Namibian Stock Exchange. SANTAM is a part of SANLAM Limited, which is engaged in General Insurance business and ranked as the best Insurance Company in South Africa as per the recent study conducted by Pricewaterhouse Coopers.

The main features of this Policy have been indicated herewith. For complete details i.e. terms and conditions etc., please refer our Policy Wordings available on request.

The above are only indicative in nature. For other details for any context, please contact our nearest office.



For more information please contact:-

Shriram General insurance co. Ltd.

E-8, EPIP, RIICO Industrial Area, Sitapura,

Jaipur (Rajasthan) – 302022

Phone – (0141) 3928400

Monday to Friday: 9.30 A.M. to 5.30 P.M.

Saturdays: 9.30 A.M. to 1.30 P.M.

Complaints / Grievance Redressal System

Shriram General Insurance Company Limited has put in place a mechanism administered by the Complaints / Grievance Co-ordinator who can be reached at the Corporate Office at the address mentioned herein below:

Contact Person:	Hemant Kumar Sharma, Company Secretary
Contact Address:	Shriram General Insurance Co. Ltd. E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022
Grievance Cell No.:	1800-180-7474, 1800-300-30000
E-mail ID:	md@shriramgi.com
Fax No.:	91-141-2770693

Customized grievance Settlement Machinery:

In case, the customer is not satisfied with the decision taken by the office in respect of a service, he/she can appeal against the decision in the following manner:

- (a) If not satisfied with the decision taken by the dealing officer, can appeal to the Branch Manager.
- (b) In case not satisfied with the reply given by the Branch Manager, matter may be brought to the notice of Grievance Cell, Head Office headed by a senior executive which will be directly under the control of the MD.

You can also reach us by email or register their complaints on the website of the Company. You may please take note that in case you are not satisfied with the complaint redressal procedure or complaint /resolution from the Company, you can approach the Insurance Ombudsman located in your region.

“Insurance is the Subject Matter of Solicitation.”