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# Baggage Policy Wordings

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## Salient Feature

Clothing and personal effects normally taken on holiday or other journey By an individual or a party.

## Scope of Cover

The insurance covers the property specified in the schedule against loss, Destruction or damage by fire, theft or any other accident or misfortune Whilst in transit by land, water or air in all places and situations throughout The journey or period of insurance and within the limited stated in the Policy.

## Some Exclusions:

- loss of cash or notes, travel tickets or coupons, travellers cheques or letter of credit, bonds, securities or documents of any kind.
- loss of or damage to gold and silver articles, watches, jewellery, trinkets, furs, field glasses, cameras and similar articles exceeding 5% of the Total Sum Insured in value, unless specifically mentioned.

## Underwriting Instruction - Notes:

- Each item of jewellery, gold ornaments, etc. is to be specifically Declared for insurance and a valuation certification should be Obtained in respect of such items valued at more than Rs.5,000/-
- Where the total value of jewellery, ornaments etc. is in excess of 50% of the total value at risk, an additional premium to be charged on the value of suchy items.
- The policy may be extended to cover riot & strike risks by charging An additional premium.

## Premium Rating

The under noted rates are to be taken as guide rates.

<b>For period of Journey</b>	<b>J o u r n e y</b>	
<b>Not exceeding</b>	<b>Within India</b>	<b>Outside India</b>