
Baggage Insurance Policy wordings

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Highlights

Policy provides cover against loss of or damage to accompanied personal baggage of the insured or insured's family

Scope

Loss or damage due to fire, theft or accident during the course of journey including stoppages en-route, anywhere in India

Exclusions

1. Loss or damage arising from war, civil commotion, depreciation, wear & tear
2. Damage to watches and clocks over winding
3. Damage caused by mechanical derangement or electrical breakdown
4. Breakage of glass articles, china clay
5. Theft from unattended vehicles
6. Detention or confiscation by customs or other authorities
7. Money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, share certificates, stamps
8. Articles while being worn or in actual use at the time of such loss or damage

Special Conditions

- 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 such items.
- The policy may be extended to cover riot & strike risks by charging an additional premium.