

BAGGAGE INSURANCE POLICY

WHEREAS the INSURED named in the Schedule hereto has made to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called the "Company") a proposal and declaration which shall be the basis of the contract and be deemed to be incorporated herein for the insurance hereinafter contained and has paid the premium stated herein.

THE COMPANY HEREBY AGREES subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon that if whilst the insured is travelling anywhere in India personal baggage accompanying the insured and belonging to him or for which he is responsible be LOST, DESTROYED or DAMAGED by ACCIDENT at anytime during the period of insurance stated therein or any subsequent period in respect of which the insured shall have paid and Company shall have accepted the premium required for the renewal thereof the Company will pay to the insured the value, at the time of happening of such loss of the property so lost or destroyed or the amount of such damage but not exceeding in any one period of insurance in respect of each of the several items specified herein the sum set opposite thereto respectively.

EXCEPTIONS

The Company shall not be liable in respect of:

Loss or damage, whether direct or indirect, occasioned by happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, mutiny rebellion, revolution insurrection military or usurped power or riot, strike or civil commotion or loss or privilege in connection therewith or confiscation or detention by the order of any Government or Public Authority.

Loss or damage due to cracking scratching or breakage of lens or glass whether part of any equipment or otherwise or to china marble, gramophone records and other articles of brittle or fragile nature, unless such loss or damage from accident to vessel train whistle or aircraft by which such property is conveyed.

Loss or damage caused by depreciation, wear and tear, moth, mildew, vermin or any process of clearing, dyeing repairing or restoring by which the property is subjected.

Loss or damage caused by mechanical derangement to any electrical machine, apparatus, fixtures, or fittings (including electrical fans, electric household or domestic appliances, wireless sets, radio and television sets) or to any portion of electrical installation arising from or occasioned by over running excessive pressure short circuiting arcing self heating or leakage or electricity from whatever cause (lightning included).

Loss or damage caused by mechanical derangement or over-winding watches.

Loss or damage to money, securities for manuscripts deeds bonds bills of exchange, promissory notes stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious materials precious stones gold and silver ornaments.

Theft from any car except from car of fully endorsed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.

Consequential loss or legal liability of any kind or description.

Loss of or damage to articles which did not form part of the contents of any of the packages when the journey commenced unless specifically declared and accepted by the company.

Loss destruction of or damage to articles of consumable nature.

Loss of or damage to any property whilst being conveyed by any carrier under contract of affreightment.

(a) Loss destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.

(b) Directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material.

1. NOTICE: Every notice and communication to the Company required by this policy shall be in writing to the Office of the Company through which this insurance is effected.

2. MISDESCRIPTION: This Policy shall be void and all premium paid hereon shall be forfeited to the company in the event of misrepresentation, misdescription or nondisclosure of any material particular.

3. REASONABLE CARE: The Insured shall take all reasonable steps to safeguard the property insured against any accident loss or damage.

The insurance shall observe ordinary and proper care in the supervisions of his baggage and see that all packages are securely packed and properly and sufficiently addressed and any declaration or formality required by any authority must be fully and correctly made or complied with.

4. **CANCELLATION:** The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Companys short period rates provided no claim has occurred upto the date of cancellation.
5. **CLAIMS PROCEDURE:** The Insured shall upon the occurrence of any event giving rise or like to give rise to claim under this Policy:

In the event of that forthwith a complaint with the Police and take all practicable steps to apprehend the guilty person or persons and to recover the property lost give immediate notice thereof to the Company and shall within Fourteen(14) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.
6. **CONTRIBUTION:** If at time of any loss or damage covered by the Policy there shall be any other insurance covering the same property whether effected by the insured or not then the Company shall not be liable for more than its ratable proportion thereof.
7. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the Insured's behalf to obtain any benefits under this Policy,all benefits under this Policy shall be forfeited.
8. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other Insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the company be bound to expend more in reinstatement that it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the Sum Insured by the Company thereon.
9. **AVERAGE:** If the property insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then the insured shall be considered as being his own insurer for the difference and shall bear a ratable proportion of the loss or damage accordingly. Every item, if more than one, of the Policy shall be separately subject to the condition.
10. **PAIR OR SETS:** Where any item insured hereunder consists of articles in pair or set of 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 or more than a proportionate part of the Insured value of the pair or set.
11. **OBSERVATION OF THE TERMS AND CONDITIONS:** The due observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.



DO'S & DONT'S FOR CUSTOMERS OF UNITED INDIA - MISCELLANEOUS INSURANCE

Thank you for placing your business with United India, the fastest growing General Insurer in India. United India is fully owned by the Government of India. The Company has a very high claim paying capacity as may be seen by our high solvency margin ratio and the highest rating given by ICRA. Our customer service parameters may be seen in our Web Site uiic.co.in

We give below certain important guiding points which will be of use to you to ensure that your policy serves you in the fullest manner.

Proposal Form:

- a. Every request for policy is to be based on a proposal form to be submitted by you. This form seeks important information regarding yourself and the property or person or interest which you wish to insure.
- b. Every information sought in the proposal should be given in all respects and please provide also your contact number and E-mail ID (if any). If additional information is to be given to us please give the same through additional statements. No material information should be kept hidden from an insurer.
- c. A copy of the duly filled proposal should be signed only by you as the person interested along with the date on which you sign.
- d. In case you need any clarification or explanation or illustration please ask the same from the intermediary you are utilizing or get in touch with our office directly.
- e. A copy of the proposal filled up and duly dated and signed by you will be given to you along with the policy copy within 30 days of the issuance of the policy.

Policy Document:

Kindly ensure that the policy document issued to you is duly checked and thereafter kept in safe custody preferably in a file along with the earlier policy copies. Please check the policy schedule for the following important information.

- a. Name and contact address given are correct, whether the banker's/financier's interest is shown in the policy.
- b. Name of the nominee in policies such as Personal Accident Policy is correct.
- c. The date of policy period is in order.
- d. The address where the risk is situated is correct.
- e. Other asset/interest details given by you in the proposal are tallying with that in the policy.
- f. The policy will contain the terms of coverage, exclusions and conditions and special warranties. If you don't understand any clause, exclusions and conditions you may kindly ask the intermediary or office for further clarification.
- g. In case of any alteration in the details given by you during the currency (after the policy has been issued) like address/location/subject matter of insurance etc, the same will have to be intimated to us for our records and requisite coverage, with additional premium if necessary, please obtain confirmation from us about the incorporation of these changes in our records.

Important conditions for Insurance:

- a. You must have insurable interest i.e. you own the property or have financial interest in the property or person or interest covered to receive a claim if a loss covered in the policy takes place.

- b. In case your interest ceases kindly inform us so that we can refund your premium on a short period basis as stated in the policy so that you are not insuring unnecessarily.
- c. Each policy may have unique exclusions. You may study the policy to identify the same. Some such exclusions can be covered on payment of additional premium if you indicate the same in the proposal or give a request in writing. Please examine such additional covers for more comprehensive coverage.
- d. The valuation or Sum Insured of the property to be covered is a very important aspect. Property may be covered on Market Value Basis or in some cases on Reinstatement Value Basis or any other specified basis. Please try to ascertain the basis of sum insured to the indicated by you so that you are properly insured. Please note that in case you are over insured you may be paying premium unnecessarily and if you are under insured the claim amount due to you will be reduced to that extent by which you have "under insured" in the policy.

Renewal:

- a. It is advisable to renew the policy before the expiry of the policy period so that there is continuity AND YOU DO NOT RUN THE RISK OF REMAINING UNINSURED and no questions will be asked in case in the unlikely event a loss takes place at the juncture of the renewal.
- b. Premium must be paid in advance and a receipt be obtained for the same under Indian Law. **(Under 64VB of the Insurance Act cover will not be valid without full payment of premium.)**
- c. Kindly ensure that at the time of renewal all details are checked and corrected so that the Insurer can make all modifications in case of change of address or any other material details. Failure to make timely changes can result in delay and/or non-payment of claim.
- d. Please re-check the value or Sum Insured of Insurance so that you are fully covered.
- e. Please re-verify the additional covers you may wish to take so that you are fully covered.
- f. In case of any alteration in the details given by you (that have not been furnished by you during the currency of the policy) like address/location/subject matter of insurance etc, the same will have to be intimated to us for our records and requisite coverage, during renewal, the changes may or may not attract additional premium, please obtained confirmation from us about the incorporation of these changes in our records.

Claims:

In case an unfortunate loss as covered in the policy occurs, so as to get prompt service we request you to take the following actions:

- a. Immediately inform the office concerned over phone and in writing the occurrence of the claim along with the policy number.
- b. Obtain the claim form from the office concerned or the office nearest to you and fill up the same and give an estimate of the loss.
- c. In case the loss is very large, prompt intimation is required to send a suitable surveyor to assist you in minimizing the loss, for quick settlement of claim and to advise you as to how best to make the claim properly and how to start up activity after the loss.
- d. In order to help to prove the claim the surveyor or office may seek documentary evidence. You may hand photocopies of necessary documents and obtain acknowledgement.
- e. Kindly cooperate with the surveyors and insurance officials visiting the site of loss to examine the cause of loss, to correctly estimate the extent of loss and to work towards a quick settlement of loss. They should be helped to take photographs of the loss and obtain statements of witnesses.
- f. Necessary information as if you are uninsured should be given to the local fire station, police authorities and other Civil authorities as per law and local practice. Copies of their reports should be obtained and handed over to the surveyor or office.
- g. In case of any burglary/theft, a police FIR will have to be registered.
- h. Surveyor may also be given copies of licences, permits and certifications as are in force to establish that the operations were conducted as per law and as per the necessary safety standards.
- i. A copy of the survey report may be handed over to you if you so wish for your record so that you are aware of the assessment made.
- j. As soon as the survey report and copies of the document desired by the surveyor/Insurer is complied with by you, you may keep in touch with our office for early disposal of the claim.

Grievance Redressal:-

In case you have a complaint or grievance regarding the services rendered by us, you may approach or write or e-mail to the policy issuing office, Regional Office/Head Office for redressal. If you are not satisfied with the response from the Company, you are free to take up the matter with the Hon'ble Ombudsman, in case the loss is below Rs.20 lakhs and the policy is issued to an individual. The details of the Ombudsman may be obtained from the policy issuing office or log on to uiic.co.in.

Your Support is our Strength.