

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



PROSPECTUS Baggage Insurance Policy

Introduction

The **Baggage Insurance Policy** is designed to protect your personal baggage while traveling anywhere within India. Whether you're on a business trip or vacation, this policy ensures that your personal belongings are covered against loss, damage, or destruction caused by accidental events.

Policy Highlights

- **Comprehensive Coverage:** Provides protection for personal baggage accompanying the insured while traveling, covering losses due to accidents.
 - **Loss or Damage:** If your baggage is lost, damaged, or destroyed, the policy reimburses the value of the belongings at the time of the loss.
 - **Coverage Throughout India:** Offers protection for baggage whether you are traveling by air, train, or any other mode of transport within India.
 - **Quick Claim Processing:** The policy is supported by a straightforward claims process for easy and fast settlement.
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Scope of Coverage

1. **Coverage Includes:**
 - Loss, damage, or destruction of personal baggage due to accidents while the insured is traveling within India.
 - The policy will compensate the value of the items lost or damaged at the time of the accident, up to the sum insured specified in the policy.
 2. **Not Covered:**
 - Loss or damage caused by natural wear and tear, depreciation, or due to vermin, mildew, or other similar causes.
 - Theft from a car unless the vehicle is a fully enclosed saloon type and securely locked.
 - Fragile or brittle items such as glass or china, unless damaged in an accident involving the vehicle or mode of transport.
 - Consequential loss, legal liabilities, and loss of consumable articles like food or beverages.
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Key Exclusions

The policy does not cover:

- Loss or damage caused by war, civil unrest, strikes, or government confiscation.
- Damage from mechanical derangements, such as watches or electrical appliances breaking down.
- Loss of valuables such as jewelry, money, securities, or documents.
- Theft from unattended vehicles unless the vehicle is securely locked and of a specified type.

Special Conditions

- **Reasonable Care:** The insured must take all reasonable precautions to safeguard their baggage and prevent any potential loss or damage.
- **Claims Procedure:** In the event of a claim, the insured must file a complaint with the police and notify the insurance company immediately. A detailed statement with proof of loss must be submitted within 14 days.
- **Contribution Clause:** If there is another insurance policy covering the same property, the company will only pay its proportionate share.
- **Fraudulent Claims:** Any attempt to file fraudulent claims will result in the forfeiture of all policy benefits.

Why Choose Baggage Insurance?

The **Baggage Insurance Policy** provides a safety net for travelers, ensuring that their personal belongings are protected during their trips. It offers peace of mind by covering accidental loss or damage to baggage, allowing you to focus on your journey without worrying about your valuables.

For further details or to purchase this policy, please contact us at-

The United India Insurance Company Limited
#24, Whites Road,
Chennai – 600014.
Web: uiic.co.in
Customer Service: customercare@uiic.co.in

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Note: This literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest United India Insurance Company Limited Office/ Authorized Company Agent.
