

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



Baggage Insurance Policy			
CUSTOMER INFORMATION SHEET (CIS)			
This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.			
(Description is illustrative and not exhaustive)			
Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Baggage Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0320V01200708	
3	Structure	Indemnity Policy	
4	Interests Insured	Personal baggage accompanied by Insured while traveling anywhere within India.	Operative Clause
5	Sum Insured	As opted by Insured.	
6	Policy Coverage	Loss, damage, or destruction of personal baggage due to accidents while the insured is traveling within India.	Operative Clause
7	Add-on Cover	NIL	
8	Loss Participation	Deductible as mentioned on policy Schedule.	
9	Exclusions	a. Routine travel b. War, warlike operation etc., or civil commotion or loot, confiscation or detention by the order of any Government or Public Authority. c. Cracking, scratching or breakage of the glass, crockery, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gears, or other similar articles of brittle or fragile nature, unless such losses or damages arise from accident to vessel, vehicle or air craft by which the property is conveyed. d. Depreciation, wear and tear, moth, vermin or any process of cleaning, dyeing, repairing or restoring to which the property is subjected. e. Loss or damage caused to any electrical machine or fittings. f. Mechanical derangement or over winding of watches. g. Money, securities, manuscripts, business books or documents, jewellery, watches, furs, precious metals precious stones, gold and silver ornaments. Pair and set clause (See All Risks). h. Theft from car except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened. i. Consequential loss or legal liability of any kind or description.	Exceptions

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		j. 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. k. Articles of consumable nature. l. Any property whilst being conveyed by any carrier under contract of affreightment. m. Nuclear risks.	
10	Special Conditions and Warranties (if any)	Not Applicable	
11	Admissibility of Claim	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.	5
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none">· Toll free / IVRS number – 1800 425 33 333· Website / Email- https://uiic.co.in/ customercare@uiic.co.in· Contact details as mentioned in policy schedule.· Grievance Escalation Matrix is available at United India Insurance Company Ltd. website under Complaints Section.	
13	Grievance Redressal and Policyholders Protection	a. https://uiic.co.in/en/customercare/grievance b. IRDAI Integrated Grievance Management System – https://igms.irda.gov.in/ c. Insurance Ombudsman – The contact details of the Insurance Ombudsman have been provided as annexure –B of Policy Document	
14	Obligations of the Policyholder	<ul style="list-style-type: none">· To disclose all information correctly sought by the insurer at time of filling the proposal form.· In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.· Non-disclosure of material information may affect the claim settlement.· Disclosure of other material information during the policy period.	

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the policyholder)