

HANDHELD E-READING DEVICE INSURANCE OVERVIEW

Reading is often therapeutic and a hobby that many people enjoy. With growing digitalisation, many have switched to e-reading devices that provide access to countless books. Also, handheld e-reading devices are a great way to read books in a digital format minus the effort and physical space needed to buy and store physical copies.

If you are an avid reader and carry your e-reader everywhere, you must consider getting it secured with a right protection cover. Bajaj Finserv offers Handheld E-reading Device Insurance Policy that offers comprehensive coverage for your device against loss or theft, fire and other perils, and even against accidental damage or breakdown.

Plan Details

Handheld E-reading Device Insurance Policy offers coverage of up to Rs. 25,000 at just Rs. 697. Make the payment from any of your preferred online payment modes.

WHAT'S COVERED

Standard fire and special perils cover

Handheld E-reading Device Insurance covers any damage caused to or loss of your device due to accidental fire breakout, water leakage from pipes and tanks, lightning, explosion, implosion, riots, or strikes. The coverage is also provided for financial loss suffered due to impact damage by vehicles, animals, and environmental disasters like floods, landslides, hurricanes, typhoons, earthquakes, etc.

Burglary and Robbery Cover

The plan covers any damage or loss suffered in case of a robbery or burglary at your premises. The coverage is applicable only if the burglary or robbery has taken place at the premises covered under the Certificate of Insurance.

Accidental Damage Cover

The plan offers coverage against repair or replacement expenses because of any accidental damage caused to the e-reader.

Breakdown Cover

The plan offers coverage for repair and replacement expenses if your e-reader sustains a mechanical or electrical breakdown.

Please note that the coverage is as per the invoice value, up to the sum insured.

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WHAT'S NOT COVERED

Damage due to pollution

The policy does not cover any losses, damages or destructions caused due to pollution or contamination.

Delay In Applying For Insurance

No handheld e-reader will be insured if the purchase date is older than 30 days (from the date mentioned in the invoice).

Deductibles Applicable

The deductible for the first 5% of each claim amount is subject to a minimum of Rs. 1,000 for the sum insured up to Rs. 20,000, or Rs. 2,000 for the sum insured above Rs. 20,000 and up to Rs. 50,000. These slabs apply to every claim raised unless revised or altered by the insurer in the Certificate of Insurance.

Damage Due To Terrorism

Any direct or indirect loss/damage caused to the handheld e-reader due to an act of terrorism will not be covered under this policy.

HOW TO APPLY

Here are the steps to apply for the plan:

- Click on 'Buy Now' button and share your basic details in the online application form

- Check and confirm your application by entering the OTP received on your mobile number

Caringly yours



- Pay the premium via credit/debit card, UPI, mobile wallet, or any other available online payment mode
- You will receive the details of your membership via email/WhatsApp

HOW TO PROCESS A CLAIM

To raise a claim, you can contact the customer experience team within 24 hours of the loss of or damage caused to your handheld e-reader through any of the following ways:

- Visit our customer service website
 - Toll-free number: 1800 209 5858
 - Email: bagichelp@bajajallianz.co.in
 - Mailing address: Bajaj Allianz General Insurance Co. Ltd. - Bajaj Allianz House, Airport Road, Yerwada Pune- 411006
- Here are the mandatory documents required for raising the claim:
- Invoice or bill copy
 - Duly filled claim form
 - FIR copy in case of burglary or theft

DISCLAIMER

*Conditions apply. This product is offered under the Group Insurance scheme wherein Bajaj Finance Limited is the Master policyholder. The insurance coverage is provided by our partner Insurance Company. Bajaj Finance Limited does not underwrite the risk. IRDAI Corporate Agency Registration Number CA0101. The above-mentioned benefits and premium amount are subject to various factors such as age of insured, lifestyle habits, health, etc (if applicable). BFL does NOT hold any responsibility for the issuance, quality, serviceability, maintenance and any claims post sale. This product provides insurance coverage. Purchase of this product is purely voluntary in nature. BFL does not compel any of its customers to mandatorily purchase any third-party products."

