

## HELMET INSURANCE

### OVERVIEW

While riding any two-wheeler, a helmet is the best protective gear you can wear for your safety. It can protect you from a potential head injury. You should always replace your helmet in case it is even slightly damaged in an accident or collision. However, replacing your helmet frequently can be quite expensive. With Helmet Insurance from Bajaj Finserv, you can get financial coverage for your headgear. This policy provides coverage for your helmet against any damage or loss incurred due to fire, burglary, or theft.

### PLAN DETAILS

Helmet Insurance offers coverage of up to Rs. 10,000 at just Rs. 199. You can choose to make the payment from any of the preferred online payment modes.

### WHAT'S COVERED

Here's what's covered under this policy:

#### Standard fire and special perils cover

Get coverage if your helmet is damaged or destroyed due to fire, lightning, explosion/implosion, riots, calamities like storms, earthquakes, floods etc. and other perils as specified.

#### Burglary And Robbery Cover

In case of a burglary at your premises, you can get financial coverage against any damage or loss of your helmet. To qualify for this cover, burglary or robbery should have taken place at the premises listed on the Certificate of Insurance.

#### Accidental damage cover

If your helmet gets accidentally damaged, you can get coverage for the repair or replacement cost involved. To qualify for this cover, the helmet should be in your custody at the time of damage.

Please note that the coverage is as per the invoice value or up to the maximum sum insured amount.

## WHAT'S NOT COVERED

### Helmets older than 30 days

The application to purchase Helmet Insurance should be made within 30 days from the date of purchase. You cannot claim the benefits of this insurance if your helmet is more than 30 days old (as per the original purchase date on the invoice).

### Deductibles applicable

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

### Damage due to pollution

Any damage to your helmet caused due to pollution or contamination will not be covered.

### Damage due to act of terrorism

Any loss or damage of any type caused directly or indirectly because of any act of terrorism is not covered.

## HOW TO CLAIM

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
- 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 helmet through any of the following ways:

- Visit our customer service website
- Toll-free number: 1800 209 5858
- Email: [bagichelp@bajajallianz.co.in](mailto: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

## CONTACT US

For queries related to the policy, please write to us on email at [wecareinsurance@bizsupportc.com](mailto:wecareinsurance@bizsupportc.com).

## 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."

