

WEDDING DRESS INSURANCE

OVERVIEW

People spend a considerable amount of money not just to buy the perfect wedding outfit, but also for its maintenance. The cost of wedding dresses, sarees and lehengas has also increased significantly. However, there is always a risk of loss, damage or theft of one's wedding dress, which may impact one's finances. Wedding Dress Insurance from Bajaj Finserv safeguards you from any such loss by providing comprehensive coverage for your wedding dress.

PLAN DETAILS

Wedding Dress Insurance offers coverage up to Rs. 50,000 at just Rs. 349 per annum. Make the payment from any of your preferred online payment modes.

WHAT IS COVERED

Standard fire and special perils cover

Wedding Dress Insurance provides coverage against any damage caused to your wedding dress due to fire, explosions/implosions, lightning, riots or strikes. It also includes loss, destruction or damage caused by storms, cyclones, hurricanes, floods, earthquakes, volcanic eruptions etc. Various other perils such as impact damage by rail/road vehicles or animals are also included.

Burglary And Robbery Cover Burglary and robbery cover

You can get coverage if your wedding dress is stolen or burgled from your house.

Accidental damage cover

Get coverage against repair or replacement costs incurred due to any accidental loss or damage caused to the dress at the insured premises.

Please note that the coverage will be provided as per the invoice value or up to the sum insured amount.

WHAT'S NOT COVERED

Loss suffered due to pollution or contamination

Any loss, destruction or damage caused to your wedding dress because of pollution or contamination will not be covered.

Items older than 30 days

Your wedding dress must be insured within 30 days of purchase to gain the benefits of Wedding Dress Insurance. Items older than 30 days from the original date on the invoice cannot be covered.

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 up to Rs. 20,000, or Rs. 2,000 for the sum insured above Rs. 20,000 and up to 50,000.

This is applicable unless specifically revised and altered by the insurer and mentioned in the Certificate of Insurance.

Damage due to act of terrorism

Any loss, damage, cost or expense of any type directly or indirectly caused by any act of terrorism is not covered.

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
- 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 CLAIM

To raise a claim, you can contact the customer experience team within 24 hours from the time of the incident. You can contact through one of the following ways:

- Visit the customer service website
- Call on the toll-free number: 1800 209 5858
- Write an Email: bagichelp@bajajallianz.co.in
- Mailing address: Bajaj Allianz General Insurance Co. Ltd. - Bajaj Allianz House, Airport Road, Yerwada Pune- 411006

Here's a list of mandatory documents to be submitted along with the claim request.

- Invoice or bill copy
- Duly filed 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

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."