

## WIRELESS HEADPHONES INSURANCE

### OVERVIEW

Wireless headphones are useful devices, which vary in terms of prices. Branded headphones that offer good sound quality are expensive. However, with any good pair of wireless headphones, there is a risk of loss, damage or breakdown, which can lead to significant monetary losses. Thus, it is always good to secure these devices. Wireless Headphones Insurance from Bajaj Finserv offers wide coverage against loss or damage caused to your wireless headphones due to fire, accidental or mechanical breakdown and more.

### PLAN DETAILS

Wireless Headphone Insurance offers coverage up to Rs. 10,000 at a premium of Rs. 303. Make the payment from any of your preferred online payment modes.

### WHAT IS COVERED

#### Standard fire and special perils cover

You can avail of total financial protection against perils such as fire, lightning, explosions/implosions, riots, or damages caused on aircraft/vehicle or by an animal. The plan also covers and environmental disasters like earthquakes, storms, floods, typhoons, etc.

#### Breakdown cover

Get coverage for repair and replacement costs in case of any unexpected mechanical or electrical breakdown of your wireless headphone. You can seek the benefits of this cover only if you were using the headphones at the time of breakdown.

#### Accidental damage cover

The plan provides coverage against repair and replacement expenses if your headphones are accidentally damaged. To qualify for this cover, the headphones should have been in your possession at the time of damage.

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

## WHAT'S NOT COVERED

### Headphones not insured within 30 days

If you haven't insured your pair of wireless headphones within 30 days of purchase, you cannot avail of the benefits offered under this cover.

### 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 Rs. 50,000.

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

### Damage caused due to terrorist activity

If any loss or damage is caused to your wireless headphones due to any terrorist activity, then it will not be covered.

### Damage due to pollution

The plan will not cover any loss or damage sustained due to the effects of pollution.

## 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](mailto: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](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."

