

BAGGAGE INSURANCE – OVERVIEW

Whether you are on a vacation or travelling for work, your baggage is an indispensable part of your journey as it contains all your travel essentials. However, unforeseen circumstances may leave you with missing or damaged luggage. With Baggage Insurance from Bajaj Finance Ltd, you can avail sufficient financial coverage in case your baggage is lost, damaged or stolen.

FEATURES & BENEFITS

- **High Coverage Limit**

The Baggage Insurance policy offers maximum coverage of up to Rs.50,000 at a minimal premium of Rs.599.

- **Multiple Payment Options**

Paying your premium is easy and hassle-free as multiple payment options are available. You can choose to pay the premium through net banking, debit/credit cards, UPI, or mobile wallets.

- **Easy claim process**

In case your baggage is lost, damaged, or stolen, you can file a claim through telephone/email/post and the same is processed within a stipulated timeframe.

WHAT'S COVERED

- **Protection against theft and burglary**

Under this policy, any loss incurred due to theft, burglary, or robbery of your luggage during your journey will be compensated by the insurance company. Hence, if your baggage or any of its contents are stolen, you can claim for the coverage amount.

- **Coverage for loss or damage caused by fire, riot, and strike**

This insurance policy for your baggage covers the insured items against fire and associated perils, riots, strikes, terrorist activity, or any other accident resulting in its loss or damage.

- **Coverage for family members**

This baggage insurance policy assures protection to you as well as your family members against damage or loss of your luggage occurring because of any of the reasons stated in the policy document.

BAGGAGE INSURANCE PRICING

Policy Tenure	1 Year
Premium	Sum insured of up to Rs.50,000 - Rs.599
Deductible	5% of the claim amount (subject to a minimum of Rs 25,000 for each claim)
Policy Tenure	1 Year
Premium	Sum insured of up to Rs.50,000 - Rs.599

WHAT'S NOT COVERED

- Fragile Materials**
Any loss or damage caused due to cracking, scratching or breakage of lens or glass, chinaware, marble ware, gramophone records, and other articles of brittle or fragile nature.
- Jewellery and Other Valuables**
The policy does not cover any loss or damage to jewellery or other valuables.
- Damage during Maintenance**
Damage or loss caused as a result of cleaning, dyeing, repairing or restoring process to which the baggage is subjected.
- Loss Or Damage In Transit**
Loss or damage caused to your luggage while being conveyed by any carrier under a contract of affreightment.
- Policy Excess**
Except in case of any personal accident, you have to pay 5% of the claim amount (subject to a minimum of Rs 25,000 for each claim) as Policy Excess.

HOW TO PURCHASE BAGGAGE INSURANCE COVER?

You can buy a baggage insurance policy from Bajaj Finance online in a few simple steps.

Step 1: Fill the [application form](#) with all relevant information like your full name, date of birth, and mobile number.

Step 2: Authenticate your identity by entering the OTP received on your phone number.

Step 3: Complete the payment process using a mobile wallet, credit card/debit card, mobile wallet, or any other preferred mode of payment.

HOW TO RAISE A CLAIM?

If any loss, damage, or destruction is caused to your baggage you can file a claim with the insurance company. The claim must be intimated through any of the following modes:

- Call 1800-209-5858 (24-hour toll-free helpline number)
- Email to bagichelp@bajajallianz.co.in
- Mail to the following address: Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz House, Airport Road, Yerwada, Pune – 411 006

After you have intimated the insurer about the claim, submit all the relevant information pertaining to your baggage insurance claim. This includes policy information and other details regarding the claim.

Note: In case of theft and burglary, file an FIR at the local police station within 24 hours of discovering the loss.

DOCUMENTS REQUIRED FOR CLAIM

- Duly filled and signed claim form
 - Incident report by the insured
 - Copy of the report from the Fire Brigade, in case of fire loss
 - Copy of the FIR, in case of theft or burglary
- Besides these, you may also need to submit certain other documents at the time of claim settlement.

Contact Us

In case you have any queries related to coverage, exclusions, or claims, please write to us at pocketservices@bajajfinserv.in

Disclaimer - Conditions apply. This product is offered under the Group Insurance scheme wherein Bajaj Finance Limited (BFL) 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 the age of the 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."