

DSLR CAMERA INSURANCE

OVERVIEW

If photography is your passion or profession, you may always be on the look out to buy the latest DSLR camera. However, these cameras are expensive, and it is wise to insure them against any loss, theft, and damage.

Fortunately, this is possible with the DSLR Camera Insurance from Bajaj Finserv. This comprehensive insurance cover protects your DSLR camera in the event of a fire breakout, accidental damage or breakdown, burglary, and much more.

FEATURES & BENEFITS

High Sum Insured

Get an insurance cover up to Rs. 25,000 at just Rs. 699.

Choice of Payment Method

You can pay your premium on the go with a debit/credit card, mobile wallets, UPI, or net banking.

WHAT'S COVERED

Standard Fire And Special Perils Cover

DSLR Camera Insurance provides coverage against fire, explosion/implosion, lightning, landslide, flood, earthquake, typhoons, etc. You can also claim coverage for damage or loss due to perils such as strikes and riots.

Coverage For Loss/Damage To The Insured Item

Get financial protection if your DSLR camera is accidentally damaged while being used by you (at your insured premises). Replacement or repair costs, maximum up to the sum insured amount are covered. The policy also offers coverage in the following instances.

- Camera lens is covered if assembled with camera at the time of loss/damage.
- Camera equipment such as stands, tripods, and flash are covered if assembled with camera at the time of loss.

Burglary And Robbery Cover

Did someone break into your house and damage your DSLR camera? Do not worry. DSLR Camera Insurance provides coverage against loss or damage due to an actual or attempted robbery at your insured premises.

Mechanical Breakdown Cover

Get coverage for repair and replacement costs arising due to mechanical failure of the device. To claim this cover, the camera should have been used by you at the time of breakdown.

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

WHAT'S NOT COVERED

DSLR Camera Purchased 30 Days Ago

You cannot claim the benefits of this insurance if your DSLR Camera was not insured within 30 days of its purchase. The original invoice date will be considered as the purchase date.

Deductibles Applicable

The deductible for the first 5% of each claim amount is subject to a minimum of Rs. 1,000 for sum insured up to Rs. 20,000, or Rs. 2,000 for sum insured more than Rs. 20,000 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, loss or destruction to the DSLR camera on account of pollution or contamination will not be covered.

Damage Due To Terrorism

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

Damages To Camera Lens Not Assembled To Camera

The DSLR Camera Insurance does not cover damages occurred to the camera lens when it is not attached to the camera.

Camera Used For Commercial Purpose

Camera or camera equipment used for any commercial purpose is not covered under the policy. Commercial camera means and includes:

- Camera used for renting/hiring purpose
- Camera used for commercial purpose/revenue generation
- Studio setup consisting of lighting, backdrops, wallpapers, displays, Screens, power flashes, flashers, reflectors, pictures, portraits, props, lighting tents, etc.
- Commercial Photographers/photography equipment like camera sliders, mounts, etc.
- Camera used for any other purpose than personal use

HOW TO APPLY

To apply for the DSLR Camera Insurance, you have to submit an online application on our website and pay the premium. You can pay the premium using any of the online payment methods available.

HOW TO CLAIM

To raise a claim for DSLR Camera Insurance, please inform the Customer Experience team within 24 hours of the loss/damage to your DSLR camera and submit these documents:

- Invoice or bill copy
- Duly filed claim form
- FIR copy- in case of burglary or theft

The Customer Experience team can be contacted via:

- Toll-free number: 1800 209 5858
- Email: bagichelp@bajajallianz.co.in
- Customer service website
- Mailing address: Bajaj Allianz General Insurance Co. Ltd. - Bajaj Allianz House, Airport Road, Yerwada Pune- 411006

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 product