

## FIRECRACKER INSURANCE – OVERVIEW

Firecrackers are integral in most celebrations and festivals in India. However, there always exists a high risk of injuries, accidents, and disabilities with the use of fireworks. With Firecracker Insurance from Bajaj Finance, you can get coverage for financial losses suffered due to firecracker-related accidents.

The policy offers you coverage for treatment of injuries, loss of income due to disability, and more. Read on to know the inclusions, exclusions, application procedure, and other details pertaining to the policy.

## WHAT IS COVERED UNDER FIRECRACKER INSURANCE?

### High Sum Insured

The Firecracker Insurance policy offers a high coverage of up to Rs. 2 lakh at a nominal premium of Rs. 549.

### Coverage For Permanent/Partial Disability

In the event of permanent or partial disability, the policy offers coverage of up to Rs. 1 lakh. The coverage is applicable under the following instances:

- Loss of eyesight (both eyes)
- Physical separation of or the loss of ability to use both hands or both feet
- Physical separation of or the loss of ability to use one hand and one foot
- Loss of sight in one eye and the physical separation of or the loss of ability to use either one hand or one foot

### Treatment Expenses Covered

The policy covers medical expenses on the treatment of injuries caused due to firecrackers. It offers coverage of up to Rs. 2 lakh for accidental hospitalisation and Rs. 25,000 for ambulance charges.

### Coverage For Loss of Income Due To Disability

An accident may result in disability that may further lead to loss of regular income. With Firecracker Insurance from Bajaj Finance, you can avail a compensation of up to Rs. 1,000 per week in accordance with the terms of the policy.

Children can also be covered as dependents if they are in the age group of 3 months to 25 years.

Here are the details for dependent children / spouse for the Firecracker Insurance policy.

Coverage	Sum Insured for Proposer	Sum Insured for Spouse	Sum Insured for Child
Permanent Partial Disability	Rs. 200,000	Rs. 1,00,000	Rs. 50,000
Accidental Hospitalization	Rs. 200,000	Rs. 200,000	Rs. 200,000
Road Ambulance	Rs. 25,000	Rs. 25,000	Rs. 25,000
Loss of Income	Rs. 1,000 per week	Not Applicable	Not Applicable

## WHAT'S NOT COVERED UNDER FIRECRACKER INSURANCE?

### Age Restrictions

Individuals below the age of 18 years and above the age of 70 years are not eligible to purchase this insurance policy.

### Injuries Caused Due To Other Reasons

Medical expenses on treatment of injuries that are not caused by firecrackers are not covered under Firecracker Insurance.

### Existing Disabilities

Any hospitalization for an existing disability from a previous accident is not covered under this policy.

## HOW TO APPLY FOR FIRECRACKER INSURANCE?

Applying for a Firecracker Insurance is quick and hassle-free. All you need to do is follow the below easy steps:

- Fill in the online application form with basic details such as name, date of birth, and mobile number.
- Authenticate your purchase by entering the OTP received on your registered phone number.
- Complete the purchase by paying the premium via mobile wallet, credit card/debit card, mobile wallet, or any other preferred mode of payment.

## HOW TO CLAIM UNDER FIRECRACKER INSURANCE?

You can lodge a claim on your existing Firecracker Insurance policy by reaching out to the insurer in the following ways:

- E-mail – [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in)
- Toll free number 1800-209-1021

## CONTACT US

For any product related queries, please get in touch with us by writing an email to [pocketservices@bajajfinserv.in](mailto:pocketservices@bajajfinserv.in)

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."