

## FITNESS WEARABLES INSURANCE

### OVERVIEW

Fitness wearables help you keep track of your fitness levels on a daily basis. They monitor your blood pressure, heart rate, sleep quality, calories burned, and so much more.

However, these devices are expensive and not easily replaceable. With Fitness Wearables Insurance Policy from Bajaj Finserv, you can safeguard your financial investment in these devices. This protective cover insures your fitness gadgets against breakdown, accidental damage, fire, or any other perils (as specified under policy document). Buy the Fitness Wearables Insurance and ensure your financial well-being along with your physical well-being.

### FEATURES & BENEFITS

#### High Coverage Limit

Get coverage up to Rs. 20,000 at just Rs. 249. Hassle-Free Premium Payment

#### Hassle-Free Premium Payment

Paying your premium is easy as you can pay online using a debit card, credit card, mobile wallets, UPI, or net banking.

### WHAT'S COVERED

#### Standard Fire and Special Perils Cover

Get coverage if your fitness wearable is damaged or destroyed due to accidental fire breakout, lightning, explosion/implosion, riots, calamities like storms, earthquakes, flood, etc. and other perils as specified in the policy.

#### Breakdown Cover

Fitness Wearables Insurance policy provides coverage against breakdown due to electrical or mechanical failure. You can claim repair and replacement costs in the event of breakdown of the gadget.

## Accidental Damage Cover

In case of any accidental damage or loss to your gadget, you can get coverage for the replacement or repair costs incurred. To avail this benefit, the device should be in your custody at the time of damage.

Please note that the coverage is as per the invoice value of the fitness wearable or up to the maximum sum insured under the policy.

## WHAT'S NOT COVERED

### Delay in Application

You cannot claim the benefits of this insurance if you fail to insure your wearable gadget within a period of 30 days from its purchase date as mentioned in the invoice.

### Deductibles Applicable

The deductible of the first 5% of each and every 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

Damage, destruction, or loss to your fitness wearable on account of contamination or pollution is not covered under Fitness Wearable Insurance Policy.

### Damage Due to Act Of Terrorism

In case your fitness wearable is damaged due to any terrorist activity, such damage will not be covered.

## HOW TO APPLY

You can apply for Fitness Wearables Insurance Policy online in just three steps. Log in to our website, fill up an application form, and make the payment for the premium amount.

## HOW TO CLAIM

To raise a claim for your Fitness wearables Insurance, please inform the Customer Experience team within 24 hours of the loss/damage to your Fitness wearable 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](mailto: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 products.”