## **CPP Group India**

# **CPP Handbag Assure**

Your Handbag keeps your valuable safe. Protect your handbag from fire, burglary & theft with CPP Handbag Assure.



### CPP Handbag Assure Benefits Explained:



#### Block your cards and worries

No matter the time, destination or situation, we'll block your lost card in a jiffy. Just call - 18004194000 (toll-free) or 60004000 (both numbers available 24X7) and leave the rest to us.



#### Emergency Travel Assistance#

Now get an emergency advance to pay your hotel bills or arrange travel tickets up to Rs. 40,000 for abroad and Rs. 20,000 in India.

\*Advance to be returned within 28 days



#### Other Benefits

Get a host of other benefits as part of your membership:

- Online Member's Area
- Free PAN Card Replacement Services



## Complimentary Handbag damage/theft Protection\*

You will be enrolled into a complimentary add on benefit of protection against accidental damage/theft of Handbag within 7 days of your membership start date under the group policy of our customers for up to Rs. 15,000.

\*You will be enrolled into the complimentary Handbag damage/ theft cover within seven (7) days of your membership start date. Handbag damage/theft cover is provided by an Indian General Insurance Company registered with IRDAI under the group insurance policy for CPP members. Please refer to the policy terms & conditions for more details.



## **Inclusions**

It covers your handbag from accidental damage or loss, theft & burglary and fire.



### **Exclusions**

- Damage caused by any process of cleaning, dyeing or bleaching, restoring, servicing, preventative maintenance, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
- Loss or damage caused by mechanical or electrical derangement/breakdown of any article unless caused by accidental external means or specifically declared and accepted by us and expressly stated in the policy schedule.
- Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
- Loss or damage whether direct or indirect arising from War, Warlike operations, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil war, rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, confiscation, Arrests Restraints and Detainment by the order of any Government or any other authority.
- Terrorism: This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. For the meaning of Terrorism please refer policy wordings.
- Any loss, destruction or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising
  there from or any consequential loss and any legal liability of whatsoever nature, directly or indirectly caused by or
  contributed to by or arising from ionizing, radiation or contamination by radioactivity from any source whatsoever.
- Any loss, destruction, damage or legal liability directly or indirectly caused by or contributed toby or arising from Nuclear Weapons Material.
- Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:
- 1. any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,
- 2. any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set
- 3. loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchipor embedded logic, and any ensuing liability or failure of the Insured to conductbusiness.

This shall not exclude subsequent damage not otherwise excluded which itself results from an insured peril.

- Consequential loss or legal liability of any kind.
- Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.
- Loss or damage due to misplacement, misuse, reckless, abusive, willful or intentional conduct associated with handling and use of the covered item.
- Any cosmetic loss or damage including but not limited to scratches and dents that do not otherwise affect the functionality of the covered item.
- Loss or damage arising out of any pre-existing conditions.
- Loss or damage arising out of the misuse of or use other than in accordance with manufacturer's recommendation of, or use of any accessory which has not been approved by the manufacturer with the insured appliances.

24x7 Customer Care: