

## KITCHEN APPLIANCES INSURANCE

### OVERVIEW

Kitchen appliances make life easier. These appliances save people's time and effort, enabling faster cooking. But, in case of the appliance breaks down, repairing or replacing the appliances can be a tedious job and expensive. Choosing a right insurance cover for your kitchen appliances can help you get adequate coverage against any loss or damage.

Bajaj Finserv offers Kitchen Appliance Insurance that financially covers your appliances against any major breakdown, theft, or accidental fire. The plan offers a comprehensive cover for all your kitchen appliances like microwaves, chimneys, fruit juicers, mixers, grinders, induction cooktops, rice cookers, blenders, and more.

### PLAN DETAILS

Kitchen Appliance Insurance offers coverage of up to Rs. 25,000 at an affordable premium of Rs. 249. Make the payment from any of your preferred online payment modes.

### WHAT IS COVERED

#### **Standard fire and special perils cover**

The plan offers coverage against any damages caused to your kitchen appliances in the event of accidental fire, implosion/explosion, and breakdown due to lightning, cyclones, earthquakes or other perils mentioned in the policy document.

#### **Accidental damage cover**

The plan offers coverage against repair and replacement costs, arising due to accidental damage caused to the appliances.

#### **Breakdown cover**

The plan offers coverage for repair and replacement expenses for your kitchen appliances, in case of breakdown due to mechanical issues.

The coverage value will be as per the invoice value of the appliance(s), subject to the maximum limit of sum insured.

## WHAT'S NOT COVERED

### Damage due to pollution

If damage, loss or destruction of your kitchen appliances is caused due to pollution or contamination, then such losses will not be covered under Kitchen Appliance Insurance.

### Delay in application

If you apply for insurance after 30 days from the date of purchase of the kitchen appliance(s), then it will not be covered. The original invoice date will be considered as the purchase date of the appliance.

### Deductibles applicable

A standard deductible of the first 5% of each claim amount is subject to a minimum of Rs. 1,000 for the sum insured up to Rs. 20,000, or Rs. 2,000 for the sum insured above Rs. 20,000 and up to Rs. 50,000. These slabs are applicable to all claims, unless specifically revised and altered by the insurer and mentioned in the Certificate of Insurance.

### Damage on account of terrorism

If an act of terrorism is the reason behind damage, loss or destruction of the kitchen appliance(s), then it will not be covered under Kitchen Appliance Insurance (unless an additional premium is paid to cover such loss).

## HOW TO APPLY

Here are the steps to apply for the plan:

- Click on 'Buy Now' button and share your basic details in the online application form
- Check and confirm your application by entering the OTP received on your mobile number
- Pay the premium via credit/debit card, UPI, mobile wallet, or any other available online payment mode.
- You will receive the details of your membership via email/WhatsApp

## HOW TO PROCESS CLAIM

To raise a claim, you can contact the customer experience team within 24 hours and submit these mandatory documents:

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

You can also contact the customer experience team in the following ways:

- Visit the customer service website
- Call on toll free number: 1800 209 5858
- Write an email: [bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in)
- Send a letter on this mailing address: Bajaj Allianz General Insurance Co. Ltd. - Bajaj Allianz House, Airport Road, Yerwada Pune- 411006.

## CONTACT US

For queries related to the policy, please write to us on email at [wecareinsurance@bizsupportc.com](mailto:wecareinsurance@bizsupportc.com).

## 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."