

LAPTOP CHARGER INSURANCE

OVERVIEW

In today's growing digital world, laptop is an important instrument for working professionals and students. Laptops contain huge important files and store massive data, easing the day-to-day tasks. To keep the device running optimally, one of the most important accessories is its charger. To avoid any disruption due to loss or damage caused to the charger, consider choosing a right protection cover for it. Laptop Charger Insurance Policy from Bajaj Finserv provides coverage against any financial loss incurred as a result of an accidental damage, theft, or breakdown of your laptop charger.

PLAN DETAILS

Laptop Charger Insurance Policy offers coverage of up to Rs. 10,000 at a nominal premium of Rs. 399. The amount can be utilised to replace your lost or damaged laptop charger. Make the payment from any of your preferred online payment modes.

WHAT IS COVERED

Standard fire and special perils cover

The plan covers damage or loss caused due to fire breakout, implosion, explosion or lightning, and damages due to special perils such as riots, strikes, earthquakes, landslides, cyclones, and more.

Burglary And Robbery Cover

The policy covers loss or damage caused to your laptop charger due to attempted/actual robbery or burglary at the insured premises.

Breakdown Cover

The policy offers coverage in case of breakdown/malfunctioning of the charger due to mechanical or electrical failure.

Accidental Damage Cover

The plan covers repair or replacement expenses incurred due to accidental loss or damage caused to the charger. However, the charger should have been in your possession at the time of damage.

Please note that the coverage is provided as per the invoice value or up to the sum insured.

WHAT'S NOT COVERED

Laptop chargers not insured within 30 days of purchase

A Laptop Charger Insurance Policy can only be purchased within 30 days of buying the laptop/laptop charger. If the charger is older than 30 days and not insured, then coverage isn't applicable. The original date of purchase, as mentioned in the invoice, will be considered as the date of purchase.

Deductibles applicable

The deductible of the first 5% of each claim amount subject to a maximum of Rs. 1,000 must be borne by the policyholder, unless specifically revised and altered by the insurer and mentioned in the Certificate of Insurance.

Damage due to act of terrorism

Any loss or damage caused to the laptop charger due to any terrorist activity is not covered under this policy.

Damage due to pollution

Any loss or damage caused to your laptop charger because of the effects of pollution or contamination will not be covered.

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 THE CLAIM

To raise a claim, you can contact the customer experience team within 24 hours of damage/loss to your laptop charger through the following ways:

Toll-free number: 1800 209 5858

Email: bagichelp@bajajallianz.co.in

Here are the documents required while raising the claim:

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

CONTACT US

For queries related to the policy, please write to us on email at 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.”