

## MOBILE CHARGER INSURANCE

### OVERVIEW

Mobile phones have become an integral part of our daily lives. Hence, it is necessary to keep the mobile phones fully charged in order to stay connected and ensure none of the plans are disrupted. Mobile chargers are portable accessories and are quite susceptible to theft, damage, and breakdown.

Be it accidental loss or breakdown due to electrical/mechanical issues, a Mobile Charger Insurance Policy from Bajaj Finserv provides you complete financial protection in case of any loss or damage caused to your mobile charger. While most insurance policies only cover your gadget (phone), this unique cover protects the most important accessory without which your mobile phone cannot function.

### PLAN DETAILS

Mobile Charger Insurance offers coverage of up to Rs. 5,000 at just Rs. 299. Make the payment from any of your preferred online payment modes.

### WHAT IS COVERED

#### Standard fire and special perils cover

Mobile Charger Insurance covers any damage or loss caused to your mobile charger due to accidental fire, implosion, explosion or lightning. It also offers coverage against damage caused due to riots, strikes, environmental calamities like earthquakes, flood, cyclones, etc. as well as other perils mentioned under the policy.

#### Accidental Damage Cover

The plan offers coverage against any repair or replacement expenses incurred due to accidental loss or damage caused to the charger. You can claim for such expenses if the charger was in your custody at the time of damage. Coverage is applicable as per the invoice value, subject to a maximum limit of the sum insured.

#### Burglary and robbery cover

The plan offers coverage if your mobile charger is damaged or lost due to attempted/actual robbery or burglary at your insured premises (as mentioned in the Certificate of Insurance)

### **Breakdown cover**

In case of any breakdown due to mechanical or electrical issues, you can get assistance for repair and replacement costs. This benefit is available only if you were using the charger at the time of breakdown.

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

### **WHAT'S NOT COVERED**

#### **Chargers not insured within 30 days of purchase**

The application for Mobile Charger Insurance needs to be made within 30 days of purchasing the charger. In case the mobile charger is older than 30 days (as per the original invoice date), you cannot seek the benefits of this cover.

#### **Deductibles applicable**

The deductible for 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.

This is applicable 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 to the mobile charger due to any terrorist activity is not covered.

#### **Damage due to pollution**

Mobile Charger Insurance does not cover any damage to your mobile charger caused due to the effects of pollution or contamination.

### **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

You need to inform the customer experience team within 24 hours of damage/loss to your mobile charger to qualify for availing the benefits of this insurance policy. Reach out to the customer experience team 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

These documents are required to be submitted at the time of 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](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."