Prospectus – Baggage Group Insurance Policy

1. Introduction:

Baggage Group Insurance policy provides financial protection against loss, damage, or theft of luggage and personal belongings during travel.

2. Scope of cover:

Benefit I: Total Loss of Baggage

The Company hereby agrees subject to the terms, condition and exclusions herein contained, endorsed or otherwise expressed hereon, to indemnify the Insured for the total loss or destruction of Baggage during a Trip due to fire, riot, strike, terrorist activity or theft, but not exceeding the Sum Insured for the benefit as mentioned in Part I of the Schedule hereto.

The deductible excess in respect of this benefit, if any, shall be of an amount as specified in Part I of the Schedule to this Policy.

Benefit II: Delay of Baggage

The Company hereby agrees subject to the terms, conditions and exclusions herein contained, endorsed or otherwise expressed hereon, to compensate the Insured Person(s) for the temporary delay of Baggage, beyond a period of 12 hours, being transported during a Trip but not exceeding the Sum Insured for the benefit as mentioned in Part I of the Schedule hereto.

The deductible excess in respect of this benefit, if any, shall be of an amount as specified in Part I of the Schedule to this Policy.

3. Exclusions:

The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by any Insured Person(s) in connection with or in respect of:

(i) Loss of cash, including deeds, bonds, bills of exchange, promissory notes, stock or share certificates contained in the Baggage or being carried on the body of the Insured Person(s) or entrusted to any other person, due to error or mistake or otherwise howsoever.

(ii) Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation of deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.

(iii) Breakage, cracking or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curious, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance being used to carry such articles.

(iv) Loss or damage caused by mechanical derangement to any electrical machine, apparatus, fixtures or fittings (including electrical fans, electric household or domestic appliances, wireless sets, radio and television sets) or to any portion of electrical

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installation arising from or occasioned by over running, excessive pressure, short circuiting arising from self-heating or leakage of electricity fromwhatever cause including lightning.

(v) Loss or damage caused by mechanical derangement, over-winding, denting or internal damage of watches and/or clocks

(vi) Loss, destruction or damage caused by or arising from the leakage, spilling or exuding of liquids, oils or materials of a like nature or articles of dangerous or damaging nature.

(vii) Theft of Baggage from any car in which the Insured Person is travelling whilst on a Trip, except if such theft occurs from a fully enclosed saloon car having, at the time of occurrence, all the doors, windows and other openings securely locked and properly fastened.

(viii) Loss of or damage to articles which did not form part of the Baggage when the Trip commenced, unless the loss of or damage to such articles is within a maximum limit of 1% of the Sum Insured per Insured Person per Trip.

Loss or damage to manuscripts, stamps, business books or documents, jewellery, watches, furs, precious metals, precious stones, gold and silver ornaments unless specifically declared to, and accepted by, the Company.

(ix) Loss of articles such as walking sticks, umbrellas, sun shades, fans, deck chairs, property in use onthe Trip, or articles whilst being worn on the Insured Person(s) or carried about with the Insured Person(s).

(x) Loss or damage, whether direct or indirect, arising from war, war like 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 order of any Government or any other Authority.

NOTE: *In any action, suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is indeed covered shall be upon the Insured.*

(xi) Any loss or damage arising through delay, detention or confiscation of Baggage by Customs or other Authorities.

(xii) Loss of or damage to any property whilst being conveyed by any carrier under a contract of affreightment.

(xiii) Loss of or damage to articles of consumable or edible nature

(xiv) a) Any loss, destruction or damage, to any property whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss, and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by or arising from ionising radiation or contamination by radioactivity, from any source whatsoever.

b) Any loss, destruction, damage or legal liability directly or indirectly caused by orcontributed to by or arising from Nuclear Weapons material.

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(xv) Damage or loss not reported to the police within 24 hours of discovery and a written report obtainedin respect of the same.

(xvi) Consequential loss or legal liability.

(xvii) Loss of Baggage, occurring whilst in transit and reported to the Company within 48 hours of the occurrence, due to any of the perils stated in the scope of cover where the Insured or the Insured Person(s) is involved, or suspected to be involved, as principal or accessory to a crime, except loss due to fraud or dishonesty of the concerned Insured Person.

(xviii) Loss or damage due to, or contributed to by, the Insured Person(s) having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily or unreasonably increased.

(xix) Loss of property unless a Property Irregularity Report or other report usually issued by carriers in the event of loss of baggage has been procured and submitted to the Company

(xx) Any partial loss of the contents contained within the item(s) of Baggage.

(xxi) Items contained within the Baggage, which are valued in excess of Rs.5000 without appropriate proof of ownership.

(xxii) Loss or damage occurring whilst the Insured Person(s) is on a personal trip and not in his/her officialcapacity.

(xxiii) Loss or damage occurring to Baggage whilst in the possession of, or belonging to, dependants of the insured person(s)

4. Policy Related Terms / Conditions / Warranties :

(1) Reinstatement of Sum Insured: At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which, upon the settlement of any loss under this policy, the pro-rata premium for the unexpired period from the date of such loss to the expiry of the period of insurance for the amount of such

loss shall be payable by the Insured to the Company.

For sake of convenience and continuity, the additional premium referred above, shall be deducted from the net claim amount payable under the policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the Company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid ornot following such loss.

(2) Articles In Parts Or Sets: Where any item insured hereunder consist of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may haveas part or such pair or set.

(3) Single Article Limit: Unless specifically and separately stated, the Company's liability in respect of each article or pairs of articles shall not exceed 10% of the total Sum Insured per item of Baggage.

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Special Conditions:

1. In the event that claim(s) are submitted for total loss of Baggage as well as temporary loss/delay of Baggage, the higher of the claim(s) shall be payable by the Company in respect of the same item(s) of Baggage during any one period of insurance.
2. The claims reimbursed to the Insured Person(s) will be adjusted for any compensation the latter may have received from any carrier in connection with the loss or damage insured against.

5. Cancellation/termination

The insured can cancel the policy at any time during the term, by informing the company.
The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.
The company shall –
i) refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
ii) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

6. Deductible:

Deductible is the amount the policyholder must pay out of pocket before the insurance provider cover the claim. In all risk policy deductible vary depending upon the equipment covered under the policy.

7. Condition of Average

If the insured property be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one in the Policy, shall be separately subject to this condition. In case of Multiple policies involving Bank or other lending or financing entity, Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk

8. Salvage

The amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount.

9. Grievance Redressal Procedure:

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section “Grievance Redressal” on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of

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grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com

STATUTORY WARNING PROHIBITION OF REBATES
(Under Section 41 of Insurance Act, 1938)
(Amendment Act 2015)

(1)No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to [take out or renew or continue] an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

[Provided that acceptance by an insurance agent of commission in connection with a policy of any class of insurance business taken out by himself in relation to risks associated with his own life, health or property shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.]

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

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