

SALES LITERATURE & BROCHURE
BAGGAGE INSURANCE POLICY
UIN No.- IRDAN150RP0028V01201213

Introduction:

Insurance for personal possessions is vital when travelling and you want to make sure your personal belongings are safe and secure. The only way you can fully protect your Baggage is with Baggage Insurance. Baggage Insurance indemnifies the Insured to the extent of the intrinsic value of the accompanied personal baggage of the Insured, so lost, destroyed or damaged by Fire, Riot and Strike, Theft by visible physical forcible and violent means or Accident from any fortuitous event, anytime, whilst the insured is traveling on tour and or on holiday, in all places and situations.

Scope of Cover:

Subject to the terms, conditions and exclusions specified in the Policy, the policy extent to cover upto the intrinsic value of the accompanied personal baggage of the Insured, so lost, destroyed or damaged by Fire, Riot and Strike, Theft by visible physical forcible and violent means or Accident from any fortuitous event, anytime, whilst the insured is traveling on tour and or on holiday, in all places and situations.

Significant Exclusions:

The Policy would have 'named exclusions' and major exclusions are wear and tear or gradual deterioration, loot, sack, spillage or pilferage, war, warlike operations, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, sabotage, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any Government or any other Authority, Consequential loss or damage of any kind, Unexplained losses and other listed exclusions specified in the Policy wordings

This is not an exhaustive list and is merely indicative. For a detailed list of the exclusions, please read our Policy terms and conditions.

Sum Insured:

The Sum Insured under the Policy would be fixed on current market value basis (i.e. new replacement cost less depreciation).

COMPANY PROFILE – LIBERTY GENERAL INSURANCE COMPANY
LIMITED
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