

PROPOSAL FORM FOR BAGGAGE INSURANCE



WITH YOU ALWAYS

SCOPE OF THE COVER

This insurance policy provides cover against loss of or damage to accompanied personal baggage of the insured or insured's family member(s) due to fire, theft or accident during the course of journey including stoppages enroute anywhere in India Except as detailed Below.

EXCLUSIONS

The Policy does not cover (a) loss or damage arising from war, civil war and the like, civil commotion, depreciation, wear and tear, moth, mildew, vermin, the process of cleaning, dyeing, repairing, damage to watches and clocks by over winding, damage caused by mechanical derangement or electrical breakdown, breakage of glass articles of brittle nature, theft from unattended vehicles, detention or confiscation by customs or other authorities and consequential loss. (b) Money, securities, manuscript, deeds, bonds, bills of exchange, promissory note, stock of or share certificates, stamps, business books and documents. (c) Articles while being worn or in actual use at the time of such loss or destruction or damage. (d) Loss or damage caused by terrorism and sabotage risks.

THE FOREGOING IS ONLY A BROAD INDICATION OF THE COVER OFFERED. FOR DETAILS PLEASE REFER TO ANY OFFICE OF THE COMPANY

PLEASE ANSWER EVERY QUESTION AND FULLY

1. (a) Name of the Proposer in full
- (b) Residential Address
- (c) Occupation/Profession

2. DESCRIPTION OF BAGGAGE TO BE COVERED:

Description of packages belonging to the proposer and family member(s) (i.e. suitcase, trunk, hold-all etc.). Give value of the contents of each including the values of the packages themselves, jewellery and valuables such as Furs, Field Glasses, Cameras, Taperecorders, Radios and similar items should be separately specified and values stated.

SR NO.	DESCRIPTION OF THE PROPERTY	SUM TO BE INSURED(RS.)
1		
2		
3		
4		

(Attach separate sheet , if required)

- N.B.: 1. Articles acquired enroute are not covered unless specifically declared.
2. To obtain full indemnity it is necessary to insure the package for full value.

3. Period of Insurance From _____ to _____
(a) What is probable duration of Journey?
(b) Whether cover is also required outside India?
If Yes, give details.

N.B.: If you are a frequent traveler you can opt for an annual policy.

4. Is the property currently insured under Baggage Insurance Policy. If so, please state:

- (a) Name of the Insurance Company _____
(b) Policy No. _____ Period _____

5. Have you suffered any loss relating to baggage in the past?

If so, give full details thereof as under: (Irrespective of whether insured or not)

Date of occurrence - Details of Loss	Amount-Rs. - Name of the Insurer

6. Has any Company in respect of baggage Insurance :

- (a) Declined your proposal?
(b) Cancelled or refused to renew your policy?
(c) Accepted your proposal on special terms and conditions ?

I/We hereby declare that the above statement and answers are true and that I/We have not withheld any information whatsoever regarding the proposal. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Tata AIG Insurance Company Ltd. whose policy for the insurance proposed is acceptable to me/us. I/We undertake to exercise all ordinary and reasonable precaution for safety of the property as if it were uninsured.

Place:

Date:

Proposer's Signature

NOTE:

1. The liability of the Company does not commence until the proposal has been accepted and premium paid.
2. Premium will be quoted on application.
3. Insurance is the subject matter and solicitation.

Declaration:

The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained to me. I/we have understood these and confirm to abide by the policy terms & conditions.

Signature of the Proposer : _____

Name & Signature of agent/intermediary: _____ Code: _____

Vernacular Declaration (Certification in case the proposer has signed in vernacular/thumb print):

The content of this form along with product benefits, terms/conditions and exclusions have been clearly explained by me in vernacular to the proposer who has understood and confirmed the same.

Signature/Thumb impression of the Proposer: _____

Name & Signature of agent/intermediary : _____

Agent Declaration:

I, _____ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/ information/response(s) is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to vary the benefits which may be payable and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favor pursuant to this Proposal may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited to the company.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (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.
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.

Section 64 VB of the Insurance Act 1938

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013
24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com
IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425

Baggage Insurance UIN: IRDAN108P0013V01200001