

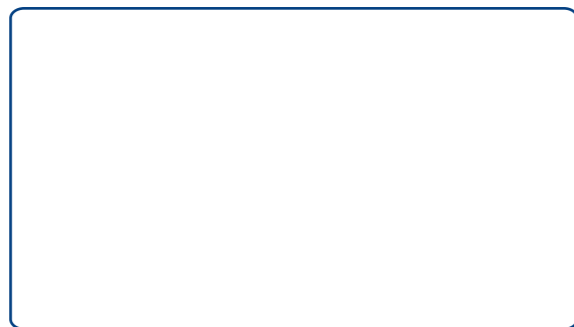
**Bharti AXA's other commercial insurance products:**

- Fire, Engineering and Project
- Smart Cargo
- Money
- Neon Sign, Glass Sign and Hoarding
- Plate Glass
- Burglary
- Directors and Officers
- Errors and Omission
- Fidelity
- PL (Act)
- Portable EEI



This leaflet is only a brief summary of Baggage Insurance Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)



**Bharti AXA General Insurance Company Limited**

First Floor, The Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi,  
Off Outer Ring Road, Bangalore- 560037. **Toll Free Helpline:** 1800-103-2292

**Email:** customer.service@bharti-axagi.co.in. **SMS**<SERVICE> TO 5667700. **Website:** www.bharti-axagi.co.in

**Baggage Insurance Policy**  
Pack & Move. Leave all worries behind!





## Baggage Insurance Policy

### Pack & Move. Leave all worries behind!

**We cannot always travel light. Our journeys require us to carry possessions we can't afford to lose, at times; everything we own is packed into our bags. To protect against loss or damage of your luggage - think smart!**

### A smart first step

Simple, yet comprehensive; this defines Bharti AXA's Baggage Insurance Policy. This policy provides protection against loss, damage or destruction to your personal baggage while you are on the move (traveling on tour / holiday), across the globe. It also covers the baggage of your family members, members of a group or employees during the course of the journey, including stoppages en route.

### Smart policy benefits

**The policy provides cover for your baggage against the following perils:**

- Fire and allied perils
- Riot and strike
- Burglary and/or housebreaking including theft
- Accidental occurrences

### Exclusions

**Some of the major exclusions under the policy are:**

- Breakage, cracking or scratching of articles which are brittle and fragile in nature, unless caused by fire or accident to the means of conveyance
- Loss, damage or destruction of articles of consumable and of perishable nature
- Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange and similar documents, unless specifically insured
- Damage or deterioration arising from wear and tear
- Loss or damage due to war, nuclear perils and any event of similar nature

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

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### Getting started, smartly!

**Here's what you need to do, to get your very own Baggage Insurance Policy**

- Read the prospectus carefully
- Fill in the proposal form in all respects and kindly do not leave any blanks
- For any clarification, feel free to call the nearest branch office or customer care number
- Please pay the premium preferably by way of A/C payee cheque or DD

### Claim procedure

#### Fast, fair and friendly!

We are here to help you. We request you to register a claim by contacting our 24-hour Toll Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs so that we can provide you quick and effective assistance and service. You can also register a claim by e-mail on [claims@bharti-axaji.co.in](mailto:claims@bharti-axaji.co.in)

**While registering the claim, the following information will help us serve you better:**

- Policy number
- Name of the insured
- Insured's / caller's contact details
- Date & time of accident
- Location of the accident
- Brief details of the loss
- Extent of loss

Please lodge a police report with the concerned Police Authorities

## Be confident with us... Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA. Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

### Twin assurance for you

AXA is one of the largest insurers in the world. With over 67 million clients worldwide and over 175,000 employees working across 5 continents, it is ranked the world's 15th largest company on the Global 500 list. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

**Bharti AXA General Insurance is a partnership that combines AXA's core competence in insurance with Bharti's vast network and reach to provide businesses in India with a range of insurance solutions.**

### Corporate insurance from Bharti AXA We understand your business

The key to the success of any business is to understand your customers. That's why at Bharti AXA we make it our business to get to know you.

Regardless of whether you own a small, mid-size or large business, we provide financial protection by offering you the right insurance product and service. This includes a complete range of general insurance for motor, home, accident and health, travel, energy, marine, property, casualty, liability and several specialised lines. Our policies are tailored to suit your needs and help your business manage risks at competitive costs.

Insurance is the subject matter of the solicitation.