

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006
UIN: IRDAN113RP0002V03201415/A0007V01202122

MY HOME INSURANCE ALL RISK POLICY

ADD-ON COVER – LOST WALLET COVER

Policy No. _____ [“Policy” or “base Policy”]
Insured: _____

A. Endorsement Wordings

In consideration of payment of additional premium, It is hereby declared and agreed that, **We** will cover **You** for the following when **Your** wallet is lost or stolen

- 1) Replacement costs for the lost or stolen wallet as well as the **Personal Papers** and payment card that were in the wallet
- 2) Application fees for applying for new **Personal Papers** and/or payment cards

The coverage is limited to a maximum amount of Rs. 2500 for any one loss and Rs.5000/- in any one year.

B. Conditions

- 1) An official police report is a mandatory document for lodging a claim under this cover
- 2) In the event of a covered loss:
 - a) **You** should inform **Us** within 24 hours of discovering the loss to make a claim.
 - b) A police report has to be filed within 24 hours of discovering the loss
 - c) The claims form and accompanying documents must be returned to **Us** within 3 days of making the original claim.

C. Exclusions

- 1) Money, cheques, transportation tickets, or other similar items that were in the lost or stolen wallet other than your **Personal papers** and payment cards
- 2) losses that are caused by any events other than lost or stolen, such as fire, water damage, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs or similar events
- 3) accidental damage to your wallet and items inside
- 4) any fraudulent/unauthorized charges on the lost or stolen payment cards
- 5) any identity theft related costs that are caused by lost or stolen papers or payment cards

If **You** do not agree whether any of these exclusions apply to **Your** claim, **You** agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

- 1) **Personal Papers:** Identification documents issued by your country, state including but not limited to your driver's license and passport
- 2) **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
- 3) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
- 4) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 5) **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**