

Leave all your worries behind and enjoy your trip.



 1800-220-233

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Leave all your worries behind and enjoy your travel.

Travelling is one of the most satisfying things, be it going for a vacation or a business trip. But, what if things don't go according to your plan? What if you get to the destination and find out that you have lost your luggage or it gets stolen during the journey? Which is why, you need a plan that protects you from this tiny-big worry, so that you can focus on enjoying your trip.

Presenting **FG Pack and Protect**, a plan that keeps your luggage safe from loss, destruction or damage or any unplanned causes, so that your journey is easy and worry-free.



FG Pack and Protect provides coverage for loss, destruction or damage of luggage and its contents due to:



Riot



Theft



Accident



Burglary

Luggage shall mean the following, as specified in the cover:



Luggage:

Suitcase/trunk/bag/backpack (or similar luggage carrier) of the insured, taken on a journey.



Contents:

The contents carried by you in a luggage carrier, but solely for the purpose of your individual use.

What do we protect?

Sum Insured for the Luggage carrier is the purchase price of the carrier or value as agreed. For a luggage carrier that is more than 6 months old, Sum Insured shall be then-prevailing market purchase price of same make & model less depreciation. However, Sum Insured for the contents shall be equal to the Sum Insured for Cover 1(a), wherever opted for.

Cover	Minimum SI in INR	Maximum SI in INR
Cover 1(A)	1000	50000
Cover 1(A)+1(B)	2000	100000



Coverage:

A. Carrier

The company shall pay the sum specified against this cover in the schedule, in excess of the deductible, in the event that your luggage as defined under Clause 1(a) is lost, destroyed or damage due to fire, riot, strike, accident, theft, burglary or any of the fortuitous causes not expressly excluded under the policy while you are traveling within the Geographical Limits specified in the schedule, provided that such luggage is accompanied by the insured or:

B. Contents

The company shall pay the sum insured specified against this cover in the schedule, in excess of the deductible, in the event that your luggage as defined under Clause 1(b) is lost, destroyed or damage due to fire, riot, strike, accident, theft, burglary or any of the fortuitous causes not expressly excluded under the policy whilst you are traveling within the Geographical Limits specified in the schedule, provided that such luggage is accompanied by the Insured or:

(i) Entrusted as checked-in baggage

(ii) In a locked private room of a hotel, guest house or any other accommodation where the Insured is staying

(iii) In a public locker facility availed by the Insured during the journey

The payment of any benefit under this Cover shall be subject to the following conditions

(1) The contents carried by you should be in a luggage carrier suitable and standard to the mode of travel

(2) A claim under cover A (Carrier) has been admitted by the company for the same occurrence of the Insured Event

(3) *Special condition

Only one single claim (per luggage Insured) is payable under the Policy, and no reinstatement of Sum Insured is allowed under this Policy.



Who can take this policy?



Individual

FG Pack and Protect can be taken by anyone for himself/herself including his/her family members.



Group

An association forming group (above 50 Members), groups/retail chain markets and similar target customers offering their customers.

Premium

Minimum Premium* under the policy is



Offer Period:

The policy period is 1 year as specified in the schedule.

Deductibles:

Cover	Deductible
Cover 1(a)	5% of SI subject to minimum of Rs. 250
Cover 1(a)+1(b)	5% of SI subject to minimum of Rs. 250

Information Requirement

The premium will be calculated on the basis of the information that we receive from you through the proposal form and the information collected through the mobile app.



What is not covered?

The company shall not be liable to make any payment for any claim under the policy, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. The deductible/excess specified in the schedule to be borne by the insured for each occurrence of the insured event.
2. Any loss or damage occurring during routine travel.
3. Loss or damage caused by depreciation or wear and tear.
4. Consequential loss or legal liability of any kind or description.
5. Loss or damage due or contributed to by the insured having caused anything to be done whereby the risks by insured were unnecessarily increased.
6. Nuclear weapons material.
7. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste
8. Loss or damage due to cracking, scratching, breakage of lens or glass gramophone records and other articles of a brittle or fragile nature.
9. Loss or damage of any aesthetic nature such as scratches, dents, stains etc.
10. Any loss, damage, destruction of contents of the Luggage, unless accompanied by loss, damage, destruction of the luggage carrier itself, where applicable.
11. Loss or damage caused by moth, mildew, vermin, birds, bats, rodents, insects, animals or any process of cleaning, dyeing or bleaching, repairing or restoring or deterioration to which the property is subjected.
12. Loss or damage to any electrical machine, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from overrunning, excessive pressure, short circuiting, arcing, heating or leakage of electricity from whatever cause (lightning included).
13. Loss of or damage caused by mechanical or electrical derangement unless caused by external accidents.
14. Loss destruction or damage caused by overwinding and denting or internal damage of watches and clocks.
15. Theft of luggage from any motor vehicle unless such is a fully enclosed type passenger carrying motor car with a permanent top and glass windows (not being convertible) having had all its doors, windows and other openings securely locked and properly fastened.
16. Loss or damage whilst being conveyed by any common carrier under contract of affreightment.
17. Loss of or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, business books or documents, jewellery, watches, furs, precious metal, precious stones, gold and silver ornaments, travel tickets, cash, currency, cheques bank drafts negotiable instruments, works of art, artefacts, and curios.

18. Loss, destruction of articles which did not form part of the contents of any of the luggage when the journey commenced, unless specifically declared by you in advance and accepted by the company in writing.
19. Loss, destruction of or damage to articles of consumable and perishable nature.
20. Loss, damage or destruction caused by or arising out of the wilful act or wilful neglect or gross negligence of the insured or his representatives.
21. Any reduction in value of an undamaged article(s) being part of a pair or set due to any special value attributable as part of such pair or set, loose articles such as sticks, straps, umbrellas, sun shades, fans, deck chairs, property in use during travel or articles or clothes whilst being worn on the person or carried about.
22. Loss, destruction or damage cause by or arising from the leakage, spilling or exploding of liquids, oil or materials of a like nature or articles or dangerous or damaging nature.
23. Any loss destruction or damage arising through delay, detention or seizure by customs, police or their public authorities.
24. Any loss, destruction or damage caused by or arising from carriage of banned goods, such as alcohol, explosives, acids, bleach, as applicable.
25. Loss destruction or damage, whether direct or indirect, arising from 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 public authority.

26. Infectious Disease / COVID-19 Exclusion Clause

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following-including any fear or threat thereof, whether actual or perceived:

- Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

27. Any payment which would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of applicable law.

28. Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this policy it is agreed that this policy excludes loss, damage, destruction, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

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 policy, the burden of proving that such loss or damage is covered shall be upon the insured.

For any claims related enquiries, please contact us at the following address:

For registration of your claim

call us at 1860 500 3333, 1800 220 233 (toll-free) or 022-67837800

Email: fgnonmotorclaims@futuregenerali.in

Call us at: 1800-220-233 | Website: www.futuregenerali.in

Future Generali India Insurance Company Limited (IRDAI Regn. No.: 132) (CIN: U66030MH2006PLC165287)

Regd. and Corp. Office: Unit No. 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400083

Fax: 022-4097 6900 | Email: fgcare@futuregenerali.in.

Call us at: 1800-220-233 | 1860-500-3333 | 022-67837800

Website: <https://general.futuregenerali.in>

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