# BAGGAGE INSURANCE POLICY

The Company hereby agrees subject to the terms, conditions and exclusions bearing contained, endorsed or otherwise expressed hereon, to indemnify the Insured to the extent of the intrinsic value of the accompanied personal baggage of the insured or member(s) of his family, so lost, destroyed or damaged by Fire, Riot and Strike, Terrorist Activity , Theft or Accident, anytime, whilst the insured is traveling on tour and or on holiday, in all places and situations, during the period of this insurance and within the limits stated in the Schedule hereto, provided always that the liability of the Company shall in no case exceed the sum insured on each item or on the whole total sum insured hereby.

# EXCLUSIONS:

1. Any loss or damage occurring during routine travel.
2. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
3. Breakage, cracking or scratching of Crockery, Glass, Cameras, Binoculars, lenses, Sculptures, Curios, Pictures, Musical Instruments, Sports gear, and Similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance.
4. Loss or damage caused by mechanical or electrical derangement/breakdown, of any article, unless caused by accidental external means.
5. Over winding and Denting or internal damages of watches and clocks.
6. Loss or damage to Money, securities, Manuscripts, deeds, bonds, Bills of Exchange, Promissory Notes, Stocks or Share Certificates, stamps and travel tickets or travelers’ cheques, business books or documents.
7. Loss, destruction or damage caused by or arising from the leakage, spilling or exuding of liquids, oils or material of a like nature of articles of dangerous or damaging nature.
8. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
9. Loss of or damage to articles which did not form part of the baggage when the journey commenced, unless specifically declared and accepted by the Company.
10. Loss, destruction of or damage to articles of consumable and of perishable nature.
11. Loose articles such as sticks, Umbrellas, Sun shades, fans, Deck chairs, property in use on the voyage and or journey, or articles whilst being worn on the person or carried about.
12. Loss or damage, whether direct or indirect, arising from War, War-like operations, Act of Foreign Enemy, Hostilities (whether war be declared or not) Civil War, Rebellion, Insurrection, Civil Commotion, Military or Usurped Power, seizure, Capture, Confiscation, Arrests, Restraints and Detainment by order of any Government or any other authority. 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 insurance, the burden of proving that such loss or damage is covered shall be upon the insured.
13. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
14. a) Any loss, destruction or damage, to any property whatsoever or any loss or expense whatsoever, resulting or arising therefrom any consequential loss, and, any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity, from any source whatsoever.

b) Any loss, destruction, damage or legal liability, directly or indirectly caused by or contributed to, by or arising from Nuclear Weapons Material.

1. Consequential Loss or legal liability of any kind.
2. Loss or damage due or contributed to by the insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.