

Your Backpack Insurance at a Glance

(Burglary Insurance by HDFC ERGO)

Get compensated for the theft of your backpack/rucksack/ laptop bag for the next 6 months.



What's Covered?

Backpack/Rucksack/Laptop Bag Theft Covered.



Backpack Theft Covered

upto backpack cost



Zero depreciation at the time of claim



Insurance is valid for 6 months from date of purchase

What's Not Covered?

Repair of the backpack/rucksack/laptop bag due to damage or wear and tear is not covered.



Deductible of ₹250 for each claim



Theft of belongings inside the bag not covered



Original Invoice needed at the time of Claim

To claim, please visit our website <https://toffeeinsurance.com> and click on Claims.

✉ hello@toffeeinsurance.com ☎ +91-86903-83365

HDFC ERGO General Insurance Company Limited



Name of Insured : Customers of Wild Craft

Policy Period : 6 months , Policy : Burglary (incl. theft)

Product	Particulars	* Broad T&C
BURGLARY INSURANCE POLICY incl. theft cover	Back Bags & Ruck Sacks	Covers Wildcraft Back Bags and Rucksacks belonging to and being carried. <u>Covers</u> Total loss of the Back Bags/Ruck sacks being carried by the Insured within india. Cover against Burglary incl. Theft subject to exclusions mentioned in policy wordings/schedule. Partial Losses : Not Covered Total Losses : Total Sum insured under the policy. Excess : INR 250/-for each and every claim
Premium Incl. GST	Rs. 25	Bag Value upto Rs.2000/-
	Rs. 50	Bag Value above Rs.2000/- and upto Rs.5000/-
	Rs. 100	Bag Value above Rs.5000/- and upto Rs. 10,000/-

*** Insurance to be attached for atleast 1 lac bags**

*** Exclusions as per policy wordings of Burglary policy wordings :-**

The Company shall not be liable in respect of -

1. a) Gold or silver articles, watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheque, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- b) Any goods lying in open unless specifically insured.
2. Loss or damage where any inmate or member of the Insured's household or his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or in any way assisted or brought about by any such person of persons.
3. Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy.
4. a. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities, earthquake, flood, storm, volcanic eruption, typhoon, hurricane, tornado, cyclone or other convulsions of nature or atmospheric disturbances.
- b. Loss or damage whether direct or indirect arising from war, warlike operations and of foreign enemy hostilities (whether war be declared or not), civil war, revolution insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and detainment by Order of any government or any other authority.
- c. In any action, suit or other proceedings where the Company alleges that by reason of provisions hereof, 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.
5. a. Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or 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 accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
6. Consequential loss or legal liability of any kind.
7. Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.
8. Loss of or damage to any property insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured.
9. This policy shall cease to attach:
 - a. if the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights;
 - b. if the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased;
 - c. to any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law;
 Unless, in every case, the consent of the Company to the continuance of the insurance thereon is obtained and signified on the policy.
10. Loss or damage attributable to wilful /gross negligence

Date : 03.10.2018, Quote valid for 15 days from issue date