

FG PACK & PROTECT
PROSPECTUS CUM SALES LITERATURE

INTRODUCTION

This prospectus gives basic information about the **FG Pack & Protect** Policy that You can purchase from Us, i.e. the **Future Generali India Insurance Company Limited**. This policy presents “FG Pack & Protect” to insure accompanied Luggage and its contents during travel.

Travelling is a pleasure, but sometimes loss, destruction or damage of accompanied Luggage due to unforeseen circumstances may spoil the travelling experience.

SCOPE OF COVER:

“FG Pack & Protect” provides coverage for loss, destruction or damage to accompanied personal Luggage due to *fire, riot, strike, accident, theft, burglary or any fortuitous cause not expressly excluded under the Policy during travel (or at any intermediate stage of the Travel) anywhere in India, unless specifically extended for worldwide coverage, as specified in the Schedule via any mode of transport.*

For this purpose:

1. **Insured Event** means the occurrence of loss, destruction or damage of the Insured’s Luggage due to *fire, riot, strike, accident, theft, burglary or any of the fortuitous causes not expressly excluded under the Policy.*
2. **Luggage** shall mean the following, as specified in the Cover:
 - (a) *Your Suitcase/trunk/bag/backpack (or similar luggage carrier) of the Insured, taken on a journey, and*
 - (b) *The contents carried by You in a luggage carrier, but solely for the purpose of Your individual use.*

COVERAGE:

A. Carrier

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(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* whilst You are traveling on tour and/or on holiday during the Period of Insurance and within the Geographical Limits specified in the Schedule, provided that such Luggage is accompanied by the insured or :

- (i) entrusted as Checked-in Baggage, or
- (ii) in a locked private room of a hotel, guest house or any other accommodation where the Insured is staying, or
- (iii) in a public locker facility availed by the Insured during the journey.

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 on tour and/or on holiday during the Period of Insurance and within the Geographical Limits specified in the Schedule, provided that such Luggage is accompanied by the Insured or :

- (i) entrusted as Checked-in Baggage, or
- (ii) in a locked private room of a hotel, guest house or any other accommodation where the Insured is staying, or
- (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; and
- (2) A claim under Cover A (Carrier) has been admitted by the Company for the same occurrence of the Insured Event.

SPECIAL CONDITION:

- 1. Only one single claim (per luggage Insured) is payable under the Policy, and no reinstatement of Sum Insured is allowed under this Policy.
- 2. The Company's total, maximum and cumulative liability under each Cover under the Policy will be restricted to the Sum Insured specified against each Cover in the Schedule, as applicable to the Insured.

SUM INSURED:

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 the 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.

	Minimum SI in INR	Maximum SI in INR
Cover 1(a)	1,000	50,000
Cover 1(a) + 1(b)	2,000	1,00,000

PERIOD OF INSURANCE:

The Policy period is 1 year as specified in the Schedule.

WHO CAN TAKE THIS POLICY?

“FG Pack & Protect” can be taken by any individual for himself/herself including his/her family members.

In case of 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 Rs. 100 plus GST.

DEDUCTIBLES:

	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

EXCLUSIONS

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 or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.
6. Nuclear weapons material.
7. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons and similar other weapons of mass destruction.
8. Loss or damage due to cracking, scratching, breakage of lens or glass whether part of any equipment or otherwise, gramophone records and other articles of a brittle or fragile nature.
9. Any loss, damage, destruction of contents of the Luggage, unless accompanied by loss, damage, destruction of the luggage carrier itself, where applicable.
10. Loss or damage of any aesthetic nature such as scratches, dents, stains etc.
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 accidental means.

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 other 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.

CANCELLATION:

The Company may at any time cancel the Policy on grounds of mis-representation, non-disclosure of material facts, fraud or non-cooperation by the insured. by sending thirty days' notice in writing to the insured at his last known address in which case the Company shall return to the insured a proportion/ pro-rata portion of the premium corresponding to the unexpired period of insurance provided that if no claim has been paid under the policy.

The policy may also be cancelled by the insured at any time by giving thirty days' notice in writing to the Company and in such event the Company shall allow refund after retaining premium at Company's short period premium calculation as given below provided no claim has occurred up to the date of cancellation.

Table of Short period Rates	
Period of Risk	Amount of premium to be Retained by the company
For a period not exceeding 1 month	1/8 th of Annual Premium
For a period not exceeding 2 months	2/8 th of Annual Premium
For a period not exceeding 3 months	3/8 th of Annual Premium
For a period not exceeding 4 months	4/8 th of Annual Premium
For a period not exceeding 5 months	5/8 th of Annual Premium
For a period not exceeding 6 months	6/8 th of Annual Premium
For a period not exceeding 7 months	7/8 th of Annual Premium
Above 7 months	Full Annual Premium

Note: No refund of premium shall be due if the Insured has reported a claim under this Policy.

In case of group policies:

Cancellation of cover by Insured Beneficiary (Where Insured Beneficiary has paid the premium)

The Insured Beneficiary may cancel the insurance cover given to him/her at any time during the Policy Period by giving 15 days written notice and if no claim has been made then the Company shall refund premium for unexpired policy period, after retaining the premium, as per the table of short period rates.

Table of Short Period Rates: As per the table mentioned in this clause 6, right above.

No refund of premium shall be due on cancellation of Policy, under any circumstances, for those Beneficiaries who have reported/made a claim under the Policy.

Cancellation by the Group Administrator before the expiry of Master Policy/Certificate of Insurance (Applicable in all cases, where the entire premium is borne and paid by the group administrator)

1. During the Period of Insurance of the Master Policy, the Group Administrator may cancel the Master Policy, at any time by at least giving 15 days written notice to the Company.,
2. The Certificates of Insurance may be cancelled by the Group Administrator as under:

A. If the Certificate of Insurance is cancelled by the group administrator prior to commencement of Beneficiary, the Company will refund, subject to retention of minimum premium towards administrative cost per Certificate of Insurance, the remaining premium amount.

B. The Certificate of Insurance may be cancelled by the group administrator within 7 months after the date of commencement of the Cover Period mentioned in the Certificate of Insurance, in which case the Company will refund the premium amount to the Group Administrator, after retaining premium, as per the short period scale/rates in respect of those Certificates of Insurance, in which no claims have been reported to the Company.

Table of Short Period Rates: As per the table mentioned in this clause 6, right above.

3. However no request from the group administrator for cancellation of any Certificate of Insurance shall be entertained after completion of 7 months from the date of commencement of the Cover Period.

C. No refund of premium shall be due on cancellation of Certificate of Insurance, if a claim has been made by the Insured Beneficiary.

D. For the avoidance of doubt, the Company shall remain liable for any claim that was made/reported prior to effective date of cancellation of the corresponding Certificate of Insurance.

Cancellation of policy by Group Administrator (where the insurance cover is optional, and the premium is borne by the Insured Beneficiary)

The policy may be cancelled by the Group Administrator by sending 15 day's notice to the insurer through registered letter at the Company's postal address mentioned below or over official email communication.

Effect of termination of policy by the Group Administrator:

From the effective date of cancellation or termination of this Policy at the instance of group administrator.

1. In respect of the Certificates of Insurance already issued, the Company shall remain obligated to indemnify the Insured Beneficiary, under & during the risk cover period of the respective Certificate of Insurance, for Claim(s), if any, as per the terms and conditions of the Policy, where such claim is made before or after the date of cancellation or termination of this Policy, subject to the condition that before the date of cancellation or termination the respective Insured Beneficiary (Claimant) was enrolled under the Policy, as per the provisions of the Policy, and the claim, if any, is made against an insured event that has arisen during the risk cover period specified in the respective Certificate of Insurance, subject however to all other applicable terms and conditions; and

The group administrator would continue to be responsible for facilitating the claim for coverage provided prior to date of termination, to the full extent of the risk cover period provided to the Insured Beneficiary under Certificate of Insurance.

2. The Company shall not be obligated to indemnify the Insured Beneficiary for his/her corresponding Policy Period, where such cover against insured risks accrue after the date of cancellation or termination of this Policy taking effect, if the Insured Beneficiary was enrolled by the group administrator after that date of termination or cancellation; and
3. The Company and the group administrator shall remain liable under the terms and conditions of this Policy to fulfil the obligations that have accrued till the date of cancellation or termination of this Policy.

Cancellation of Group/Master Policy or Certificate of Insurance by the Company

1. The Group/Master Policy may be cancelled by the Company at any time before the expiry of the Policy Period of Group/Master Policy by giving at least 15 days written notice to the group administrator. Provided however if the Company cancels the Group/Master Policy even then the respective Certificate of Insurance/s issued to various Insured Beneficiaries shall be valid for the Covered Period, Unless the Certificate of Insurance is also cancelled by the Company.

2. The Certificate of Insurance may be cancelled by the Company at any time before the expiry of the Covered Period by giving at least 15 days written notice to the group administrator and Insured Beneficiary.

3. If the Certificate of Insurance may be cancelled by the Company prior to commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary, the Company will refund 100% of the premium to the group administrator.

4. If the Certificate of Insurance is cancelled by the Company after the commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary, the Company shall refund to the group administrator a pro-rata premium for the unexpired Cover period in respect of the Certificate of Insurance issued prior to the date of cancellation on which no claim has been made/reported.

5. No refund shall be made in respect of Certificates of Insurance cancelled by the Company on which claim has been made/reported by the Insured Beneficiary or a person on behalf of the Insured Beneficiary

6. For avoidance of doubt, the Company shall remain liable for any claim that was made prior to effective date on which the Certificate of Insurance is cancelled.

7. Under normal circumstances the policy shall not be cancelled by the company except on the ground of Fraud, mis-representation or non-disclosure of material facts or non-cooperation by the Insured

Beneficiary. Provided however if Certificate of Insurance is cancelled due to Fraud, mis-representation or non-disclosure of material facts by the group administrator and Insured Beneficiary then the premium shall be forfeited and no refund of premium shall be made by the Company.

CLAIM DOCUMENTATION

In case of loss, Insured will need to submit following documents for payment of claim –

- Duly completed Claim form
- Copy of FIR (in case of Burglary/ Physical loss due to theft)
- Estimate of loss
- Invoice/ Bills/Receipts
- Property Irregularity Report
- Destruction of Luggage – Proof of destruction.
- Any other details/documents called for a specific loss

This Prospectus

This prospectus gives only information. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **FG Pack & Protect** Policy document. You must read the policy document to know the insurance cover fully. You can get a copy of the **FG Pack & Protect** Policy from Our branch or from Our website <https://general.futuregenerali.in> . For legal interpretation the policy document will hold.

Grievances

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of the Insurance Regulatory and Development Authority of India (IRDAI)—You can lodge Your grievance in the Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of the grievance and the financial implications, if any, or
4. The Consumer Protection Forum or the Court.

About Our Company

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - an 190 year old global insurance group featuring among the world's 60 largest companies*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

*As per Fortune Global 500 Ranking (2017)

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the

premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

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