



Did You Know?

The Property Irregularity Report (PIR) and What is Its Relation to a Baggage Claim

Damage, delay, or lost baggage can certainly disrupt your dream trip. While a good Travel Insurance Policy is the immediate solution for minimizing stress and covering costs, this one item is essential for filing a successful claim.

If your luggage is mishandled, your next critical step is to secure an official document known as the Property Irregularity Report (PIR). This is the most vital component in successfully navigating the baggage claim process and securing the compensation you are entitled to.



What is PIR?

Property Irregularity Report (PIR)

The Property Irregularity Report (PIR) is the official document issued by the airline or the airport baggage service office immediately upon your arrival.

This document serves as the formal record confirming and detailing the issue; whether damage, delay, or total loss that occurred to your checked baggage while it was under the carrier's responsibility.

In essence, the PIR serves as your case ID for the mishandled bag. Without this report, the airline and the insurance company have no formal, internal record of your luggage problem, which can lead to an immediate rejection of any subsequent compensation claim.

Three Critical Roles of the Property Irregularity Report (PIR)

1 Official Proof and Documentation

The primary role of the PIR is to create an official, undeniable record of the baggage irregularity. It documents key details, including:

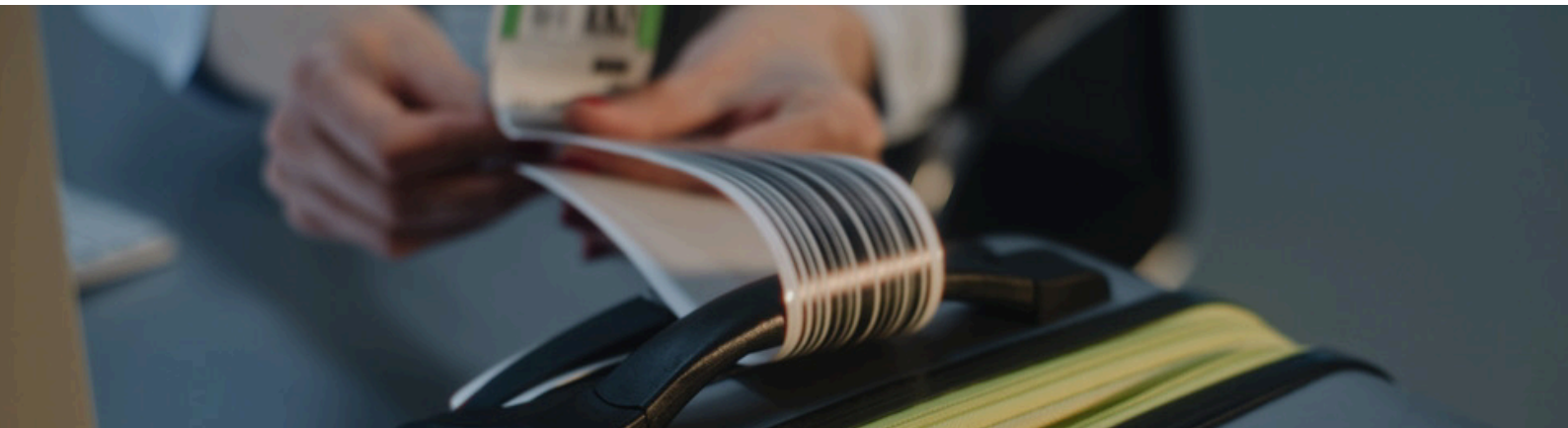
- **Your Personal Details:** Name, contact information, and delivery address.
- **Flight and Baggage Information:** Your flight number, date, ticket number, and, most importantly, the baggage tag number.
- **Nature of Irregularity:** Whether the bag is delayed, lost, or damaged, along with a price and detailed physical description of the luggage.

For damaged bags, filing the PIR while you are still at the airport, and before the damage can be attributed to anything else, is crucial. It certifies that the damage occurred while the bag was in the airline's custody.

2 Initiating the Tracing and Claims Procedure

Once the PIR is filed, it immediately triggers two major processes within the airline's system:

- **Baggage Tracing**
The PIR generates a unique reference number, which is entered into a worldwide computerized baggage tracing system. This allows the airline to begin actively searching for your delayed or missing bag. The reference number allows both you and the airline to track the bag's status in real time.
- **Formal Claim Initiation**
The PIR initiates your compensation procedure. Airlines will not even begin to process a formal claim for compensation (for lost or permanently damaged bags) or reimbursement (for essential purchases during a delay) unless they have a corresponding PIR number.



3 Support for Your Insurance Claims

If you have purchased a Travel Insurance Policy, the insurer will demand the official PIR. The report serves as the necessary proof of loss or official verification that you followed the proper procedure. Without this document, your insurance company will likely decline your claim, as they require evidence that the problem was formally reported to the responsible carrier.

Things To Do: Act Immediately

The most critical step a passenger must take is to file the Property Irregularity Report before leaving the arrival airport. You must go directly to the airline's customer service or baggage desk after discovering the issue.

While there are written deadlines to submit a claim, the initial action of filing the PIR on the spot is the smartest way to protect your right to compensation and ensure your case is formally recognized by the airline from the very first moment.



Please keep a copy of the completed PIR, along with your reference number, as it is the most powerful document you possess in securing a successful resolution for your baggage issue.

Hopefully, the above information enriches your knowledge about the Property Irregularity Report (PIR) and its relation to baggage claims. For more information about MSIG Indonesia's insurance products, please visit our official website at www.msig.co.id or call our contact center at **1500 674 (MSI)** to find comprehensive information and interactive services.



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