

Bajaj Allianz General Insurance Company Limited
 Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
 Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

COMMERCIAL VEHICLE PACKAGE POLICY: ADD-ON COVERS

LIBRARY OF ENDORSEMENTS

Name of Add on Cover

Sr. No	Add-On Name	UIN
1.	Depreciation Shield	IRDAN113RP0027V01200102/A0002V01201213
2.	Revenue Loss Protection Cover	IRDAN113RP0027V01200102/A0010V01201213
3.	Retrieval Cover	IRDAN113RP0027V01200102/A0016V01201314
4.	Towing Cover	IRDAN113RP0027V01200102/A0011V01201213
5.	Cargo Transhipment Cover	IRDAN113RP0027V01200102/A0017V01201314
6.	Vehicle Replacement Allowance (Standard Cover)	IRDAN113RP0027V01200102/A0018V01201314
7.	Vehicle Replacement Allowance (Exclusive Cover)	IRDAN113RP0027V01200102/A0020V01201314
8.	Keys & Locks Replacement Cover	IRDAN113RP0027V01200102/A0007V01201314
9.	Engine Protector	IRDAN113RP0027V01200102/A0012V01201213
10.	Consumable Expenses	IRDAN113A0022V01201314
11.	Tyre Safeguard-Add-on cover under Commercial Vehicle Package Policy	IRDAN113RP0027V01200102/A0005V01201617
12.	Rim Safeguard-Add on cover under Commercial Vehicle Package Policy	IRDAN113RP0027V01200102/A0002V01201718
13.	EMI Protect – Add on Cover under Commercial Vehicle Package Policy	IRDAN113RP0027V01200102/A0001V01202021
14.	Rodent Damage Cover	IRDAN113RP0027V01200102/A0005V01202324
15.	Additional Third Party Property Damage Cover	IRDAN113RP0027V01200102/A0006V01202324
16.	Electric Vehicle/ Hybrid System Protection Cover	IRDAN113RP0027V01200102/A0007V01202324
17.	Cyber Risk Cover	IRDAN113RP0027V01200102/A0008V01202324
18.	Defence Cost Cover	IRDAN113RP0027V01200102/A0009V01202324
19.	Depreciation Shield – Variant 2 (V2)	IRDAN113RP0027V01200102/A0010V01202324

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DEPRECIATION SHIELD

UIN: IRDAN113RP0027V01200102/A0002V01201213

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this **Policy** extends to cover the depreciation amount, partly or fully, on assessed damaged parts allowed for replacement during repairs in the event of a **Partial Loss** to the **Insured Vehicle**.

In the event **You** have opted for co-payment, **Your** contribution shall be to the extent agreed by **You** as shown in the **Schedule** for the depreciation amount on the assessed parts for each and every **Partial Loss** claim.

B. Conditions

- a. Claims made by **You** against **Us** under 'Depreciation Shield' are subject to the terms and conditions set forth under the **Motor Insurance Policy**
- b. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Depreciation Shield' shall expire
- c. The benefits under 'Depreciation Shield' can be utilized for a maximum of two times during the **Policy Period**

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Depreciation pertaining to any part/ sub part/ accessories not approved for replacement by **Us** under **Motor Insurance Policy**
3. Loss or damage to tyres and/or battery of the **Insured Vehicle**
4. Consequential loss of any kind arising out of claims lodged under 'Depreciation Shield'
5. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the **Schedule**
2. **Own Damage Claim:** The claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
3. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Sr. No. 7 below and (b) theft of the **Insured Vehicle**
4. **Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended
5. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
6. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the insurance cover in force
7. **Total Loss/ Constructive Total Loss:** A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
8. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**

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REVENUE LOSS PROTECTION COVER

UIN: IRDAN113RP0027V01200102/A0010V01201213

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of an admissible **Own Damage Claim** under the **Policy**, **We** will pay **You** 10% of the payable **Own Damage Claim** amount, subject to a maximum of 1% of the **IDV**.

B. Conditions

1. Claims made by **You** against **Us** under 'Revenue Loss Protection Cover' are subject to the conditions set forth under the **Motor Insurance Policy**
2. The benefits under 'Revenue Loss Protection Cover' can be utilized only once during the **Policy Period**
3. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Revenue Loss Protection Cover' shall expire

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Any consequential loss arising out of claims lodged under 'Revenue Loss Protection Cover'
3. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **IDV**: Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under **Motor Insurance Policy**
2. **Insured Vehicle**: The vehicle insured by **Us** under the **Motor Insurance Policy**
3. **Own Damage Claim**: The claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
4. **Policy/ Motor Insurance Policy**: Commercial Vehicle Package Policy issued by **Us** to which this cover is extended
5. **Policy Period**: The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
6. **Schedule**: The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
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RETRIEVAL COVER

UIN: IRDAN113RP0027V01200102/A0016V01201314

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the **Insured Vehicle** being disabled by reason of loss or damage covered under Section 1 of this **Policy**, **We** will bear the reasonable cost of retrieval of the **Insured Vehicle** at the spot of accident, provided **Our** liability shall not exceed the **Sum Insured** set against this cover as shown in the **Schedule**.

B. Conditions

1. Claims made by **You** against **Us** under 'Retrieval Cover' are subject to the conditions set forth under the **Motor Insurance Policy**
2. Upon happening of an event which may give rise to a claim under 'Retrieval Cover', **You** shall immediately, but in any case within 24 hours, inform **Us** either by sending a written notice or by calling **Our** Toll Free No. (as specified on the **Schedule**) of the particular event with full particulars as far as possible. If deemed necessary by **Us**, **We** will arrange for a spot survey of the damaged **Insured Vehicle**
3. No arrangement shall be made by **You** for retrieval of the **Insured Vehicle** without **Our** consent
4. In the event of **Your** non-compliance with the above mentioned conditions B2 and B3, **Our** liability under 'Retrieval Cover' shall be restricted to 25% of the **Sum Insured** set against this cover
5. The benefits under 'Retrieval Cover' can be utilized only once during the **Policy Period**
6. The benefits under 'Retrieval Cover' shall be available in excess of the amount payable under Section 1 of the **Policy**
7. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Retrieval Cover' shall expire

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Any consequential loss arising out of claims lodged under 'Retrieval Cover'
3. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
2. **Own Damage Claim:** The claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
3. **Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended
4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
6. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claim made by **You** during the **Policy Period**
7. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
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TOWING COVER

UIN: IRDAN113RP0027V01200102/A0011V01201213

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the **Insured Vehicle** being disabled by reason of loss or damage covered under Section 1 of this **Policy**, **We** will bear the reasonable per kilometer cost of towing the **Insured Vehicle** from the spot of accident to the nearest repairer as approved by **Us**, subject to a maximum per kilometer cost and the maximum kilometer limits as specified on the **Schedule**.

B. Conditions

1. Claims made by **You** against **Us** under 'Towing Cover' are subject to the conditions set forth under the **Motor Insurance Policy**
2. Upon happening of an event which may give rise to a claim under 'Towing Cover', **You** shall immediately, but in any case within 24 hours, inform **Us** either by sending a written notice or by calling **Our** Toll Free No. (as specified on the **Schedule**) of the particular event with full particulars as far as possible. If deemed necessary by **Us**, **We** will arrange for a spot survey of the damaged **Insured Vehicle**
3. No arrangement shall be made by **You** for towing of the **Insured Vehicle** without **Our** consent
4. In the event of **Your** non-compliance with the above mentioned conditions B2 and B3, **Our** liability under 'Towing Cover' shall be restricted to 25% of the limits of liability as mentioned under Clause A
5. The benefits under 'Towing Cover' can be utilized only once during the **Policy Period**
6. The benefits under 'Towing Cover' shall be available in excess of the amount payable under Section 1 of the **Policy**
7. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Towing Cover' shall expire

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Any consequential loss arising out of claims lodged under 'Towing Cover'
3. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
2. **Own Damage Claim:** The claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
3. **Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended
4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
6. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
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CARGO TRANSHIPMENT COVER
 UIN: IRDAN113RP0027V01200102/A0017V01201314

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the **Insured Vehicle** being disabled by reason of loss or damage covered under Section 1 of this **Policy**, **We** will bear the reasonable cost of transferring the cargo from the **Insured Vehicle** to another alternate vehicle, provided **Our** liability shall not exceed the **Sum Insured** set against this cover as shown in the **Schedule**.

B. Conditions

1. Claims made by **You** against **Us** under 'Cargo Transhipment Cover' are subject to the conditions set forth under the **Motor Insurance Policy**
2. The benefits under 'Cargo Transhipment Cover' can be utilized only once during the **policy period**
3. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Cargo Transhipment Cover' shall expire

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Any loss or damage arising whilst the **Insured Vehicle** is present at the premises where it is usually located and/or parked
3. Any loss or damage to the cargo whilst contained in the **Insured Vehicle** and/or being transferred from the **Insured Vehicle** to the alternate vehicle
4. Any cost incurred with respect to the alternate vehicle
5. Any consequential loss arising out of claims lodged under 'Cargo Transhipment Cover'
6. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
2. **Own Damage Claim:** The claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
3. **Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended
4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
6. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You** during the **Policy Period**
7. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
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VEHICLE REPLACEMENT ALLOWANCE (STANDARD COVER)

UIN: IRDAN113RP0027V01200102/A0018V01201314

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the **Insured Vehicle** meeting with a **Total Loss** excluding **theft / Constructive Total Loss**, **We** will pay **You** a cash benefit as per the following provisions:

AGE OF THE INSURED VEHICLE	CASH BENEFIT
Not exceeding 1 year	IDV*10%
Exceeding 1 year but not exceeding 2 years	IDV*20%
Exceeding 2 years but not exceeding 3 years	IDV*30%
Exceeding 3 years but not exceeding 4 years	IDV*40%
Exceeding 4 years but not exceeding 5 years	IDV*50%
Exceeding 5 years but not exceeding 6 years	IDV*55%

Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.

B. Conditions

1. Claims made by **You** against **Us** under 'Vehicle Replacement Allowance (Standard Cover)' are subject to the conditions set forth under the **Motor Insurance Policy**
2. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Vehicle Replacement Allowance (Standard Cover)' shall expire
3. In order to declare the **Insured Vehicle** as a **Total Loss/Constructive Total Loss**, the estimates for the aggregate cost of retrieval and/or repair have to be approved by **Our** authorized workshops

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
3. Any consequential loss arising out of claims lodged under 'Vehicle Replacement Allowance (Standard Cover)'

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **IDV**: Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under **Motor Insurance Policy**
2. **Insured Vehicle**: The vehicle insured by **Us** under **Motor Insurance Policy**
3. **Own Damage Claim**: The claim raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
4. **Policy/ Motor Insurance Policy**: Commercial Vehicle Package Policy issued by **Us** to which the cover is extended
5. **Policy Period**: The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
6. **Schedule**: The Schedule and any Annexure or endorsement to it which sets out **Your** personal details and the type of insurance cover in force
7. **Total Loss/Constructive Total Loss**: A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
8. **We, Our, Us**: Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself**: The person or persons **We** insure out in the **Schedule**

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VEHICLE REPLACEMENT ALLOWANCE (EXCLUSIVE COVER)

UIN:IRDAN113RP0027V01200102/A0020V01201314

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the **Insured Vehicle** meeting with a **Total Loss** including theft /**Constructive Total Loss** We will pay **You** a cash benefit as per the following provisions:

AGE OF THE INSURED VEHICLE	CASH BENEFIT
Not exceeding 1 year	IDV*10%
Exceeding 1 year but not exceeding 2 years	IDV*20%
Exceeding 2 years but not exceeding 3 years	IDV*30%
Exceeding 3 years but not exceeding 4 years	IDV*40%
Exceeding 4 years but not exceeding 5 years	IDV*50%
Exceeding 5 years but not exceeding 6 years	IDV*55%

Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.

B. Conditions

1. Claims made by **You** against **Us** under 'Vehicle Replacement Allowance (Exclusive Cover)' are subject to the conditions set forth under the **Motor Insurance Policy**
2. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Vehicle Replacement Allowance (Exclusive Cover)' shall expire
3. In order to declare the **Insured Vehicle** as a **Total Loss/Constructive Total Loss**, the estimates for the aggregate cost of retrieval and/or repair have to be approved by **Our** authorized workshops

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
3. Any consequential loss arising out of claims lodged under 'Vehicle Replacement Allowance (Exclusive Cover)'

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **IDV**: Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under **Motor Insurance Policy**
2. **Insured Vehicle**: The vehicle insured by **Us** under **Motor Insurance Policy**
3. **Own Damage Claim**: The claim raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
4. **Policy/ Motor Insurance Policy**: Commercial Vehicle Package Policy issued by **Us** to which the cover is extended
5. **Policy Period**: The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
6. **Schedule**: The Schedule and any Annexure or endorsement to it which sets out **Your** personal details and the type of insurance cover in force
7. **Total Loss/Constructive Total Loss**: A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
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KEYS & LOCKS REPLACEMENT COVER

UIN:IRDAN113RP0027V01200102/A0007V01201314

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of irrecoverable loss of keys of the **Insured Vehicle**, **We** will indemnify **You** for the cost of replacement of keys of the **Insured Vehicle**, subject to the **Sum Insured** specified in the **Schedule**.

In the event of a security risk arising out of the incidence of lost keys of the **Insured Vehicle**, **We** will indemnify **You** for the cost of installing new locks in the **Insured Vehicle**.

B. Conditions

1. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Keys & Locks Replacement Cover' shall expire
2. The benefits under 'Keys & Locks Replacement Cover' can be utilized only once during the **Policy Period**
3. **You** shall immediately lodge a complaint with the police detailing the loss of key of the **Insured Vehicle** and provide **Us** with a copy of the F.I.R.
4. **You** shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to **Us**
5. No keys shall be deemed to be irrecoverably lost until a period of three (3) days, from the date of loss as mentioned in the F.I.R., has elapsed

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. The first 10% of the claim amount or Rs. 1000, whichever is higher
2. Where the replacement of keys is not carried out in manufacturer's authorized dealership or **Our** authorized workshops
3. Any pre-existing damages
4. Where the replaced keys or locks are of higher standards or specifications as compared to the original keys or locks of the **Insured Vehicle**
5. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Insured Vehicle**: The vehicle insured by **Us** under the **Motor Insurance Policy**
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3. **Policy Period**: The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
4. **Schedule**: The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured**
5. **Sum Insured**: The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, during the **Policy Period**
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ENGINE PROTECTOR

UIN:IRDAN113RP0027V01200102/A0012V01201213

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this **Policy** extends to cover the consequential damage to the internal child parts of the engine of the **Insured Vehicle** arising out of water ingress and/or damage to gear box of the **Insured Vehicle** arising out of leakage of lubricating oil due to **Accidental** means. Under this cover, **We** will compensate **You** for the following:

- a. Repair or replacement of the following internal child parts of the engine : Engine Block, Crank Shaft and its bearings, Connecting Rods, Piston Set, Piston Rings, Cylinder Head, Cam Shaft and its bearings, Inlet and Exhaust Valve, Oil Seals and Packing Kits, Oil Pump.
- b. Repair or replacement of the following internal parts of the gear box : Input Shaft, Main Shaft, Counter Shaft, Drive Gear, Shifter Shafts, Fork, Synchronizer Rings, Oil Seals and Packing Kits.
- c. Labour cost incurred by **You** to overhaul the damaged engine and gear box.

As part of this cover, **Our** per event liability shall be limited to a maximum of 25% of the **IDV**.

B. Conditions

1. Claims **made** by **You** against **Us** under 'Engine Protector' are subject to the conditions set forth under the **Motor Insurance Policy**
2. Claims made by **You** against **Us** under 'Engine Protector' would be admissible if:
 - a. There is evidence that the **Insured Vehicle** stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress
 - b. There is evidence of under carriage damage to gear box leading to oil leakage and resulting into damage to internal parts of the gear box
 - c. The loss or damage is not payable under **Motor Insurance Policy**
3. The benefits under 'Engine Protector' can be utilized for a maximum of two times during the **Policy Period**
4. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Engine Protector' shall expire

C. Your Obligations

1. **You** should avoid driving the **Insured Vehicle** through water logged area as far as possible. If it is unavoidable, the vehicle should be driven in low gear and/or high engine RPMs
2. **You** should not try to crank or push start the engine once the **Insured Vehicle** had stopped in the water logged area or undercarriage damage had taken place
3. **You** should inform **Our** nearest office for spot survey and to obtain help from an expert technician

D. Exclusions

We will not be liable to indemnify **You** for the following:

1. Where a loss is covered under any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
2. Any consequential loss apart from the damage to the internal child parts of the engine due to water ingress and/or damage to gear box arising out of leakage of lubricating oil due to **Accidental** means
3. Cost of engine oil and consumables in case of flushing of engine
4. Loss or damage in respect of those parts of engine and gear box of the **Insured Vehicle** that have not been specifically mentioned as insurable under this cover
5. Loss or damage including corrosion of engine due to delay in intimating **Us** or delay in retrieval of the **Insured Vehicle** from the water logged area
6. Where reasonable care has not been taken by **You** to protect the loss or damage to the **Insured Vehicle**

E. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
2. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
3. **Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113

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extended

4. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
5. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**

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CONSUMABLE EXPENSES

UIN: IRDAN113A0022V01201314

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that if the **Insured Vehicle** is damaged by a covered peril mentioned under the own damage section of the **Motor Insurance Policy** and needs to be repaired, **We** will cover cost of consumables required to be replaced/ replenished during the repair of the damaged vehicle.

Consumable for the purpose of this cover shall include engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, nut & bolt, screw, oil filter, fuel filter, bearings, washers, clip, wheel balancing weights, and items of similar nature excluding fuel.

B. Conditions

- a. This cover is applicable if it is shown on **Your schedule**
- b. Claims made by **You** against **Us** under '**CONSUMABLE EXPENSES**' are subject to the terms and conditions set forth under the **Motor Insurance Policy**
- c. In case of transfer of ownership of the **Insured Vehicle**, the cover under '**CONSUMABLE EXPENSES**' shall expire
- d. Full benefits under '**CONSUMABLE EXPENSES**' would be available only if the **Insured Vehicle** is repaired at **Our** authorized workshops. In case **You** have opted to repair the **Insured Vehicle** at a non-authorized workshop, **Our** liability will be restricted to 90% of the assessed total claim amount under this cover.
- e. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer at the same time, claim payable shall be according to **Contribution** clause.

C. Exclusions:

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

- a. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
- b. Consumables pertaining to any part/ sub part/ accessories not approved for replacement by **Us** under **Motor Insurance Policy**

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Authorized workshop / garage / service station** – A motor vehicle repair workshop / garage / service station authorized by us.
2. **Contribution** – Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rate able proportion of Sum Insured.
3. **Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy and as shown on the Schedule
4. **Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended.
5. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the insurance cover in force
6. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
7. **You, Your, Yourself:** The person or persons We insure as set out in the Schedule

E. Contribution Clause

If at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rate able proportion of any loss or damage.

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TYRE SAFEGUARD

UIN: IRDAN113RP0027V01200102/A0005V01201617

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that the Commercial Vehicle Package Policy is extended to cover loss or damage to tyre(s) of the **Insured Vehicle** arising out of

- a) accidental external means
- b) an operation of an insured peril due to which the Insured vehicle is also damaged ,

The **Company** will indemnify **You** for the cost of replacing the damaged tyre(s) with a new equivalent or near equivalent tyre(s) of similar make, model and specification, subject to the Basis of Loss Settlement Criteria as specified herein below.

B. Basis of Loss Settlement:

- 1) Where the Loss or Damage to Tyre(s) is caused by accidental external means, the liability of the Company shall not exceed the residual tread depth of the tyre(s) at the time of loss as shown in the below table:

Mean Residual Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
>= 7 mm	100% of the cost of new tyre(s)
>=6.5 and <=6.9 mm	85% of the cost of new tyre(s)
>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)
>=3mm and <= 4.9 mm	50% of the cost of new tyre(s)
< 3mm	Nil

The tyre will be measured at the center of the tread and the mean of minimum three readings will be taken for the purpose of arriving at the mean residual tread depth which will be the basis of indemnity under this coverage.

- 2) Where the Loss or Damage to Tyre(s) is caused by an operation of an insured peril due to which the Insured Vehicle is also damaged and covered under "Own Damage" section of the Motor Insurance Policy, the liability of the Company shall be restricted to the difference between admissible claim amount under the add on cover based on Residual Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the "Own Damage" section of Motor Insurance Policy.

The tyre will be measured at the center of the tread and the mean of minimum three readings will be taken for the purpose of arriving at the mean residual tread depth which will be the basis of indemnity under this coverage.

In consequence whereof the exclusion appearing in the Commercial Vehicle Package Policy Terms and Conditions which reads as "damage to tyres and tubes unless the vehicle is damaged at the same time when the liability of the Company is limited to 50% of cost of replacement" stands deleted

C. Specific Conditions

1. If due to any reason whatsoever, **You** replace tyre(s) of the **Insured Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details of the new tyre(s) including but not limited to the make, model and batch number
2. The benefits under 'Tyre Safeguard' can be utilized only for a maximum of four (4) tyre(s) of the **Insured Vehicle** during the **Policy Period**

D. Specific Exclusions

1. Any loss or damage occurred prior to inception of the policy

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2. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
3. Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the **Schedule**
4. Tyre(s) with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature.
5. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of **Insured Vehicle**
6. Any loss or damage that results from poor workmanship and running of the vehicle with deflated tyre(s) and /or due to improper storage and/or transportation of insured vehicle.
7. Any loss or damage arising due to theft of tyre(s) and/ or illegal activities and are fraudulent in nature.
8. Any loss or damage resulting from hard driving due to race or rally
9. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation of the **Insured Vehicle**
10. Expenses related to personal injury or property damage arising out of damage to the tyre(s) of the **Insured Vehicle**
11. Any expenses incurred on towing, safe guarding and/or repair and replacement labour charges of the **Insured Vehicle** arising out of damage to the tyre(s) of the **Insured Vehicle**
12. Any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the **Insured Vehicle** arising as a result of damage to the tyre(s) of the **Insured Vehicle** .
13. If the vehicle is not repaired at our authorized garage.

E. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Accident, Accidental:** A sudden, unforeseen and involuntary event caused by external and visible means.
2. **Company:** shall mean Bajaj Allianz General Insurance company Ltd
3. **Insured Vehicle:** The vehicle insured by **Us** under the Commercial Vehicle Package Policy
4. **Policy/base Policy/Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended
5. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Commercial Vehicle Package Policy Schedule
6. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
7. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
8. **You, Your, Yourself:** The person We insure as set out in the Schedule

F. Cancellation

Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

Subject otherwise to all other terms conditions and exclusions of the Commercial Vehicle Package policy

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RIM SAFEGUARD

UIN: IRDAN113RP0027V01200102/A0002V01201718

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that the Commercial Vehicle Package policy is extended to cover loss or damage to the wheel rim(s) of the Insured Vehicle, if during the Policy Period wheel rim(s) of the Insured Vehicle is physically damaged or warped as a result of a blowout or as a result of it being driven over potholes, kerbs or other road debris.

The company will indemnify You for the cost of replacing the damaged wheel rim(s) with a new or near equivalent wheel rim(s) of similar make, model and specification.

B. Specific Conditions

1. This cover will be provided only to the vehicles fitted with Tubeless Tyres or Run Flat Tyres.
2. The benefits under 'Rim Safeguard' can be utilized only for a maximum of four (4) wheel rim(s) of the **Insured Vehicle** during the **Policy Period**
3. If due to any reason whatsoever, **You** replace wheel rim(s) of the **Insured Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details of the new wheel rim(s) including but not limited to the identification number. It may be noted that the Company shall not be liable to any loss or damage to any wheel rim whose identification number has not been informed to us and not stated in the endorsement document.

C. Specific Exclusions

We will not pay any claim for damage to the rim(s) of the Insured Vehicle which is caused by, arises from or is any way connected with:

1. Any loss or damage occurred prior to inception of the policy
2. Any damage to rim(s) of the Insured Vehicle fitted with tyres other than Tubeless Tyres or Run Flat Tyres;
3. Any form of damage resulting from a collision or any accidental fire or theft damage to the Insured Vehicle;
4. Non damaged rims for the purpose of matching a set of rims;
5. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time
6. Wheel rim (s) with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature.
7. Any loss or damage that results from modification, neglect of the periodic maintenance, operating methods not mentioned in the owner's manual and approved by the manufacturers of Insured Vehicle.
8. Any loss or damage arising due to theft of Rims (s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally
9. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation, of the Insured Vehicle
10. Expenses related to personal injury or property damage arising due to damage of the Rim(s) of the Insured Vehicle
11. Any expenses incurred on towing, safe guarding and/or repair and replacement labour charges , consumables arising out of damage to the rim(s) of the Insured Vehicle
12. Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the rim (s) of the Insured Vehicle
13. Any loss or damage arising as a result of poor workmanship at the time of manufacturing/ assembling/ disassembling and/or repair of the Wheel Rim(s) and / or due to improper storage and/or transportation of the Wheel Rim(s)
14. Any loss or damage arising out of ageing, normal wear and tear, corrosion and/or oxidation of the wheel rim(s) of the Insured Vehicle.

D. Definitions

The words and phrases listed have special meanings We have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

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Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

1. **Company:** Company shall mean Bajaj Allianz General Insurance company ltd
2. **Insured Vehicle:** The vehicle insured by Us under the Commercial Vehicle Package Policy
3. **Policy/base Policy/Motor Insurance Policy:** Commercial Vehicle Package Policy issued by Us to which this cover is extended
4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Commercial Vehicle Package Policy Schedule
5. **Rim: Rim** means the rim of the wheels on your motor vehicle, excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.
6. **Run Flat Tyre** means a tyre that is designed to resist the effects of deflation when punctured enabling a vehicle to continue to be driven, usually at reduced speeds and for a limited distance.
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force
8. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself:** The person We insure as set out in the Schedule

E. CANCELLATION

Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

Subject otherwise to all other terms conditions and exclusions of the Commercial Vehicle Package policy.

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EMI Protect – Add On Cover under Commercial Vehicle Package Policy

UIN: IRDAN113RP0027V01200102/A0001V01202021

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that if the Insured Vehicle is damaged by an insured peril mentioned under the own damage section of the Commercial Vehicle Package Policy and needs to be repaired, We will pay the amount corresponding to the Insured's contribution of the EMI (number of EMI as per plan opted by the Insured) falling due after the accident of the Insured Vehicle in respect of the Loan availed (Loan Account number for which is stated in the schedule of this policy) by the insured on the Insured Vehicle, provided:

i. In Case of Partial Loss

The Insured Vehicle is lying in the Company's authorized garages/ workshop* for repairs following an accident and the insured is unable to use the vehicle due to delay exceeding twenty-five (25) consecutive days on the part of the repairer to repair and return the vehicle to the insured in a roadworthy condition due to:

- a. Non availability of parts at the repairer or
- b. Workshop is closed due to strike or
- c. Extensive damage to the vehicle resulting in man-hour requirement exceeding 25 consecutive days and certified by the independent surveyor appointed by the Company.

ii. In case of Constructive Total Loss / Total Loss

If the Company offers settlement of claim as Constructive Total Loss/ Total Loss after the Insured Vehicle is lying in the Company's authorized garages/ workshop* exceeds twenty-five (25) consecutive days. Provided however if the Company offers settlement of claim as CTL/TL within 25 consecutive days of first survey report, then EMI protection cover under this add-on does not apply/trigger.

B. Conditions

1. Claim under this add on cover shall become admissible provided the period of repairs exceed 25 consecutive days from the date of first survey of Insured Vehicle, met with accident. The amount equal to one month EMI is to be paid to the Financier in case the repair is not completed at the end of 25 days from the date of first survey of damaged Insured Vehicle. The second, third and fourth EMI Amount (as per plan opted) is payable if the repairs exceeds 50 consecutive days, 75 consecutive days and 100 consecutive days respectively from the first survey of Insured Vehicle
2. The benefit under this add on cover is available only for the insured, who have availed loan on the vehicle which is covered under Commercial Package Policy issued by us.
3. The Company shall stop making EMI payment when the repairs have been completed by the repairer or when the number of the EMI's as per the opted plan has been paid, whichever is earlier.
4. During the Policy Period, the Company's maximum liability under this add on cover will be limited to the number of the EMI's as per the plan opted by You.

C. Exclusions

1. The Company shall not be liable to make any payment under this add on cover if any repairs carried out is not related to the accidental damages to the vehicle for which a claim has been lodged under the Motor Insurance Policy.
2. The Company shall not be liable to make any payment under this add on cover if the vehicle is lying in the Garage/ workshop after a period of 25 consecutive days despite the repairs carried out before the period of 25 days.
3. The Company shall not be liable to make any payment under this add on cover if the repairs are carried out before the period of 25 days and the insured has taken possession of the vehicle
4. The Company shall not be liable to make any payment under this add on cover if the repairs are delayed beyond 25 days due to any deliberate delay on part of the repairer or the insured.
5. The Company shall not be liable to make any payment under this add on cover if the repairs are delayed beyond 25 days due to nonpayment of the interim or final repair cost.
6. The Company shall not be liable to make any payment under this add on cover if the repairs are delayed beyond 25 days due to the repairs being delayed due to non submission of required documents by the insured to the repairer or due to investigations of the claim by the police authority, Government Authority and / or Insurer.
7. The Company shall not be liable to make any payment under this add on cover if the repairs are delayed beyond 25 days due to curfew, political disturbance, natural calamities like flood, earthquake and cyclone.

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8. For the purpose of avoidance of doubt, it is clarified that any EMIs that are overdue and unpaid to the Bank/ Financial Institution prior to the occurrence of the Insured Event will not be considered for the purpose of this Policy and shall be deemed as paid by the Insured.
9. The company should not be liable to make any payment under this add on cover if the claim is not admissible under own damage section of Commercial Vehicle Package Policy.
10. The company should not be liable if the accident vehicle is held under possession of police authorities pending investigation or the vehicle has been seized by the Government or Regulatory authorities.
11. The company will not be liable to pay under this cover in case of loss due to theft of the vehicle.
12. The Company will not be liable for any direct and indirect loss as a result of infectious / contagious disease declared as a pandemic / an epidemic by World Health Organisation or any Indian Governmental Authority.

D. CLAIM SETTLEMENT PROCESS

1. In the event of a claim arising out of an Insured Event covered under this cover, the Insured Event as described above shall be intimated by the Insured to the Company immediately, in any case within three days from the date of accident and the Insured shall arrange for submission of the following documents to the Company:
 - a. Claim Intimation Letter duly signed by Insured
 - b. Policy Copy
 - c. Claim Form
 - d. Police Report/ FIR, if required.
 - e. Copy of the Registration Paper and Tax Papers of the Insured Vehicle
 - f. Copy of the motor driving license of the driver
 - g. Spot Survey report along with the photographs if carried out, wherever applicable
 - h. Original Invoice/ Bill of repairs carried out
 - i. Certificate from the repairer of the Insured confirming the receipt of the vehicle for repairs and the reasons for delay in completion of the repairs
 - j. Certificate, from the Bank/ Financial Institution stating pertinent details of Insured's Loan including but not limited to the amortization schedule, Principal Outstanding, EMI etc.;
 - k. Any other relevant document, if required
2. Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower.

E. DEFINITIONS

The words and phrases listed have special meanings. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Accident, Accidental** means sudden, unforeseen and involuntary event caused by external, visible and violent means
2. **Constructive Total Loss / Total Loss:** The Insured Vehicle shall be treated as a Total Loss if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.
3. **Insured Vehicle:** The vehicle insured by Us under the Commercial vehicle Package Policy and as shown on the Schedule
4. **Own Damage Claim:** The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1- Loss of or Damage to the Vehicle Insured of Commercial Vehicle Package Policy
5. **Policy/ Base Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by Us to which this cover is extended
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Commercial Vehicle Package Policy Schedule
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the insurance cover in force
8. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself:** The person or persons We insure as set out in the Schedule

F. CANCELLATION

Cancellation conditions of the add-on cover will be identical to the base policy to which the add-on cover is attached.

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Subject otherwise to all other terms conditions and exclusions of Base Policy

**A list of Company's authorized garages/ workshop & their address is available on the Company's website www.bajajallianz.co.in.*

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RODENT DAMAGE COVER

UIN: IRDAN113RP0027V01200102/A0005V01202324

In consideration of payment of additional premium it is hereby agreed and declared that in the event of loss or damage to electric wiring, rubber, plastic, leather, rexine or any non-metal parts of the **Insured Vehicle** due to rodent bite, the **Company** shall bear the reasonable cost of repair or replacement of damaged parts or clean-up of the **Insured Vehicle**.

CONDITIONS

1. Claims made by **You** under 'Rodent Damage Cover' are subject to conditions set forth under the **Motor Insurance Policy**
2. Claims admissible under this add-on cover are subject to depreciation applicable under the **Base Policy**, unless waiver of depreciation cover is opted by **You** under the **Base Policy** on payment of additional premium.
3. Upon happening of an event which may give rise to a claim under "Rodent Damage Cover", **You** shall immediately, inform **Us** either by sending a written notice or by calling **Our** Toll-Free No. (as specified on the **Policy Schedule**) of the particular event with full particulars as far as possible. If deemed necessary by **Us**, **We** will arrange for a spot survey of the damaged **Insured Vehicle**
4. No arrangement shall be made by **You** for repair or replacement of damaged parts or clean-up of the **Insured Vehicle** without **Our** consent.
5. Reasonable care has to be taken by Insured to protect the loss or damage to the **Insured Vehicle** and also prevent aggravation of loss once the loss or damage to the **Insured Vehicle** is sustained and noticed by Insured.

EXCLUSIONS

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where a loss is covered under the **Base Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty and/or of recall campaign or under any other such packages at the same time.
2. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of **Insured Vehicle**
3. Loss or damage to metallic parts of the **Insured Vehicle**.
4. Any fraudulent and/or illegal act committed by **Yourself** or **Your** authorized representative.
5. Any legal liability, damage to occupants or third parties, expenses related to personal injury or property damage.
6. Loss or damage to plastic/ rubber/ rexene/ leather accessories which are not part of original manufacturer's standard fitment for the **Insured Vehicle** and which is not covered under electrical /non electrical accessories on payment of additional premium.
7. Consequential loss of any kind, other than damage/ failure of components of the **Insured Vehicle**, due to rodent bite.
8. Any loss or damage incurred prior to inception of the **Policy**.

DEFINITIONS

The words and phrases listed have special meanings. Please note that references to the singular or to the masculine also include references to the plural or to the feminine if the context permits and if appropriate.

1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the Schedule.
2. **Policy/ Base Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended which includes **Policy Schedule** and any Annexure or Endorsement to it.
3. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Policy Schedule**
4. **Policy Schedule:** The Schedule and any Annexure or Endorsement to it, within the **Base Policy** which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of insurance cover in force, and other terms/conditions/details.
5. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
6. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Policy Schedule**

CANCELLATION

Cancellation conditions of this add-on cover will be identical to the **Base Policy** to which this add-on cover is attached.

Subject otherwise to all other terms, conditions and exclusions of the within mentioned **Policy**.

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ADDITIONAL THIRD PARTY PROPERTY DAMAGE COVER

UIN: IRDAN113RP0027V01200102/A0006V01202324

In consideration of payment of additional premium, it is hereby agreed and declared that the **Company** will indemnify the Insured against the legal liability of the Insured for damage to property of Third Party by **Insured Vehicle** covered under the **Policy**. This property will be other than property belonging to Insured, his family or in his/her/their trust, custody and control, or carried in the **Insured Vehicle**.

The **Company** shall pay legal cost not exceeding the overall limit of liability where Insured was absolved of the legal liability claim by a Third Party

Limit of liability: As specified in the **Policy Schedule** applicable for any one event during any **Policy Period**.

DEFINITIONS:

1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the Schedule.
2. **Policy/ Base Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended which includes Policy Schedule and any Annexure or Endorsement to it.
3. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Policy Schedule**
4. **Policy Schedule:** The Schedule and any Annexure or Endorsement to it, within the **Base Policy** which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of insurance cover in force, and other terms/conditions/details.
5. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
6. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Policy Schedule**

Subject otherwise to all other terms, conditions and exclusions of the within mentioned **Policy**.

Note:

This third party property damage cover will be applicable only in case the accident/s is/are caused by or arising out of use of the **Insured Vehicle**. It excludes third party property damage liability arising out of pollution or falling of goods etc. where the **Insured Vehicle** has not met with an accident.

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ELECTRIC VEHICLE/ HYBRID SYSTEM PROTECTION COVER

UIN: IRDAN113RP0027V01200102/A0007V01202324

ENDORSEMENT WORDINGS – FOR BATTERY ELECTRIC VEHICLES AND HYBRID ELECTRIC SYSTEM:

In consideration of payment of additional premium, it is hereby agreed and declared that this **Motor Insurance Policy** is hereby extended to cover the consequential damage to internal child parts of **Traction Battery, Battery Management System (BMS) and Electric Vehicle Drive System** of the **Insured Vehicle** arising out of:

- a) Unexpected Power Surge while charging the battery
- b) Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the battery or the BMS.
- c) Water Ingression
- d) Short circuit including whilst mounting, dismounting or vehicle charging

The **Company** will indemnify **You** for the cost of replacing the **Traction Battery** with a new equivalent or near equivalent or of similar make, model and specification, subject to the Basis of Loss Settlement Criteria as specified herein below.

Admissibility of Claim:

Age of Vehicle	% Admissible Claim Amount for Traction Battery
Upto 1 year	100%
Exceeding 1 year but not exceeding 2 years	95%
Exceeding 2 years but not exceeding 3 years	90%
Exceeding 3 years but not exceeding 4 years	85%
Exceeding 4 years but not exceeding 5 years	80%
Exceeding 5 Years	60%

Note: Age of the vehicle shall be calculated from the date of first purchase as a new vehicle

EXCLUSIONS:

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. For any loss to any accessories/attachments not supplied along with the **Insured Vehicle** as Original Equipment fitments.
2. Any damage that results from operating methods other than those mentioned in the owners manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, speed and other performance modifications.
3. Where reasonable care (as prescribed by OEM) has not been taken by **You** to protect the loss or damage to the **Insured Vehicle**
4. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
5. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service center of the manufacturer.
6. Any damage that results from storage, transportation and wear and tear
7. Any claims for repair/replacement of parts covered under the **Manufacturer's Warranty Period**.
8. Any loss or damage caused willfully/ knowingly or by negligence of the Insured or his Employees/ Family Members
9. Any loss or damage arising due to poor workmanship.
10. Any expenses incurred on towing, transportation cost, safeguarding and/or repair and replacement labour charges arising out of loss of or damage admissible under this cover.
11. Caused through cyber risks; loss, damage, destruction, distortion or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
12. Loss of use/dead battery on account of untimely charging or over discharge
13. Any loss after the **Insured Vehicle** has been serviced/handled by unauthorized service centre or personnel.
14. Loss or damage including corrosion due to delay in intimating **Us** or delay in retrieval of the **Insured Vehicle** from the water logged area
15. Any Third Party Liability

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GENERAL CONDITIONS

- a. Claims made by **You** against **Us** under this cover are subject to the conditions set forth under the **Motor Insurance Policy**
- b. Claims made by **You** against **Us** under this cover would be admissible if there is evidence that the **Insured Vehicle** stopped in water logged area resulting into damage to the **Electric Vehicle Drive System** due to water ingress
- c. **Health of Traction Battery (HOTB)** shall be maintained by the Insured as per manufacturers schedule of battery health
- d. Number of claims to be admissible in a **Policy Period** shall be limited to a maximum of two claims
- e. No cover is provided for child parts of internal combustion engine of Hybrid Vehicles under this add-on. In order to cover the child parts of internal combustion engine separate add-on covering the same needs to be opted by the Insured.
- f. In case of Hybrid vehicles, this cover shall only be applicable to the components specified in the insuring clause and Insured must opt for Engine Protector Cover separately to cover the internal combustion engine components of the hybrid vehicle.

DEFINITIONS

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event.
2. **Battery Management System (BMS):** A **Battery Management System (BMS)** is an electronic system that manages **Insured Vehicle** Battery, such as by protecting the battery from operating outside its safe operating area, monitoring its state, calculating secondary data, reporting that data, controlling its environment, authenticating it and / or balancing it.
The BMS also controls the charging and discharging, as well as recharging of the battery by redirecting the recovered energy (i.e., from regenerative braking) back into the **Insured Vehicle** Battery. Inverter, converter and the cooling systems form part of the BMS. For the purposes of this **Policy**, it means the original BMS provided by the Manufacturer along with new purchase of the **Insured Vehicle** without any modifications, or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event.
3. **Battery Electric Vehicle (BEV):** **Battery Electric Vehicle (BEV)**, a pure electric vehicle, only electric vehicle, fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) **Battery Electric Vehicle** derive all power from battery packs and thus have no internal combustion engine, fuel cell, or fuel tank.
4. **Electric Vehicle Drive System** means
 - i. Drive Motor/Electric Motor which converts electric energy into mechanical energy.
 - ii. DC/DC step down converter
 - iii. Electric Generator
 - iv. Power Electronics Controllers
5. **Hybrid Electric Vehicle** means **Insured Vehicles** powered by an internal combustion engine in combination with auxiliary electric motors that use energy stored in **Traction Battery** for propelling the vehicle.
6. **Health of Traction Battery (HOTB):** Means the measurement of condition of the Battery compared with that of the manufacturer's specification for the said Battery Type. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive):
 - Internal Resistance or conductance
 - Battery Capacity
 - Voltage
 - Self-discharge
 - Age of the battery
7. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**.
8. **Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended which includes Policy **Schedule** and any Annexure and/or Endorsement to it.

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9. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
10. **Schedule:** The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
11. **Traction Battery:** A rechargeable battery used to power the electric motor(s) of a **Battery Electric Vehicle (BEV)** or **Hybrid Electric Vehicle (HEV)**. **Traction Battery** does not include (SLI) Battery used for starting, lighting, and ignition of the Vehicle
12. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**
13. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited

Subject otherwise to all other terms conditions and exclusions of the within mentioned **Policy**.

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CYBER RISK COVER

UIN: IRDAN113RP0027V01200102/A0008V01202324

In consideration of payment of additional premium, it is hereby agreed and declared that the **Company** shall indemnify the Insured, in excess of the amount of deductible, for:

- i) any repair/ replacement cost incurred by the Insured, towards any **Loss/damage** to the **Insured Vehicle**;
- ii) software reinstallation cost incurred by the Insured for the **Insured Vehicle**;
- iii) reasonable and necessary costs incurred by the Insured to resolve **Cyber Extortion**;
- iv) **Theft of Funds** from Insured's bank account

as a consequence of a **Cyber Attack**

The maximum liability of the **Company** to indemnify the Insured under this cover shall not exceed the Sum Insured specified in the **Policy Schedule**.

EXCLUSIONS

In addition to the exclusions mentioned under **Motor Insurance Policy** the **Company** shall not be liable to Indemnify **You** under this add on cover for:

1. any **Loss** not directly resulting out of a **Cyber Attack**.
2. any **Loss** admissible under the base **Policy**.
3. Any liability under any contract, agreement, guarantee or warranty assumed or accepted by an Insured except to the extent that such liability would have attached to an Insured in the absence of such contract, agreement, guarantee or warranty;
4. any claim arising out of or based upon or attributable to **Cyber Attack** in which all or any part of such **Cyber Attack** were committed, attempted, or allegedly committed or attempted, prior to the **Policy** inception date mentioned in the **Schedule**. In case of own renewal, **Policy** inception date shall mean the date of first issuance of the **Policy** subsequent to which the **Policy** is renewed without break.
5. war and **Cyber Terrorism**
6. losses due to the outage/disturbance of external networks (e.g. power, internet, cable, cloud & telecommunications etc.)
7. any actual or alleged bodily injury, sickness, mental anguish or emotional distress or disturbance, disease or death of any person howsoever caused
8. Any unproven or unexplained losses
9. Any losses attributed to omission on account of Insured/ Insured's family members/employees
10. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service center of the manufacturer.
11. Any accessories/attachments not supplied along with the vehicle as Original Equipment fitments.
12. Any damage that results from vehicle performance modifications not approved by the manufacturer.
13. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, engine speed and others.
14. Any claims for repair/replacement of parts covered under the **Manufacturer's Warranty Period**.
15. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
16. Any **Cyber Extortion Loss/ Theft of Funds** which is not associated with the **Insured Vehicle**.
17. Any Third Party liability
18. Superficial and inconsequential aspects such as noises, vibrations, warpage and sensations that do not lead to dismal performance of the **Insured Vehicle**.

DEFINITIONS

The words and phrases listed have special meanings. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Loss** means any
 - damage to **Insured Vehicle** or any part thereof;
 - destruction of **Insured Vehicle** or any part thereof;
 - distortion, erasure, corruption or alteration of electronic data/programmes of **Insured Vehicle** which prevents functioning of the **Insured Vehicle** in the manner as prescribed by the manufacturer.

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2. **Computer System** means an electronic device or collection of electronic devices (including input/output/programmable devices and any devices capable of connecting over wireless networks) fitted in the **Insured Vehicle**, which can be used in conjunction with computer programmes/software or electronic instructions, and which are essential for functioning of the **Insured Vehicle** in a manner as prescribed by the manufacturer;
For avoidance of doubt, **Computer System** shall not include any removable devices that can be used independent of the **Insured Vehicle**.
3. **Cyber Attack** means an unauthorized intrusion into the **Insured Vehicle's Computer System** by a Third Party, that enables a Third Party to seize unlawful control of the **Insured Vehicle**.
4. **Cyber Extortion** – any credible and unlawful threat or series of threats by a **Third Party** extortionist against the **Insured** with the intention to cause harm or damage to the **Insured Vehicle** in order to extract an extortion ransom from **You** by use of coercion.
5. **Cyber Terrorism** means the politically motivated use of computers and information technology to cause severe disruption or widespread fear.
6. **Insured Vehicle** shall mean the vehicle covered under the base **Policy** as shown in the **Policy Schedule**.
7. **Policy/ Motor Insurance Policy**: Commercial Vehicle Package Policy issued by **Us** to which this cover is extended
8. **OEM** means the **Insured Vehicles** manufacturers.
9. **Policy Schedule**: The **Policy Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of and the insurance cover in force, and **other** terms/conditions/details.
10. **Policy Period**: The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
11. **Theft of Funds** means any unauthorized electronic transfer of money, assets or any other funds from Insured's bank account.
12. **We, Our, Us, Company**: Bajaj Allianz General Insurance Company Limited
13. **You, Your, Yourself**: The person or persons **We** insure as set out in the **Policy Schedule**.

Subject otherwise to all other terms, conditions and exclusions of the within mentioned **Policy**.

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DEFENCE COST COVER

UIN: IRDAN113RP0027V01200102/A0009V01202324

In consideration of payment of additional premium, it is hereby agreed and declared that **We** will indemnify **You** in respect of the Defence Costs incurred by **You**, as a result of any claim by an Affected Third Party or an entity for legal liability arising out of

- i) legitimate usage of the **Insured** Vehicle by **You** or any person authorized by **You**.
- ii) usage of **Insured** Vehicle whilst being stolen provided that theft of the **Insured** Vehicle was reported to Police within 24 hours of theft from **Your** custody.

Limit of liability: As specified in the **Policy Schedule** applicable for any one event during any **Policy Period**.

CONDITIONS:

1. The Accident must take place within the **Policy Period** and must be reported to **Us**, no later than 7 working days from the date of Accident.
2. In case of transfer of ownership of the **Insured** Vehicle, this cover shall expire and no indemnity shall be available irrespective of whether transfer of ownership has been effected on the Registration Certificate of the Insured Vehicle.
3. Jurisdiction and Territorial limit is within India.

EXCLUSIONS: -

In addition to the exclusions mentioned under **Motor Insurance Policy**, **Company** shall not be liable to Indemnify **You** under this add on cover for:

1. any incident(s) where there is no accident caused by or arising out of use of the Insured Vehicle.
2. any legal action which is false, fraudulent, exaggerated or where **You** have made misrepresentations;
3. Where at the time of the insured incident **You**/driver of **Insured Vehicle**
 - i. were disqualified from driving;
 - ii. did not hold a valid and effective driving licence to drive;
 - iii. failed to comply with any laws relating to the Vehicle's ownership or use of the vehicle;
4. any cost or amount pertaining to Defence Cost incurred without **Our** prior written consent.
5. Insured Incident occurred before **You** purchased this insurance.
6. Deliberate, wilful or intentional non-compliance of any statutory provision proved/established in the court judgement.
7. a claim made or considered against **Us** or another Insured person under the same **Policy**.
8. If **Insured** or any other person is driving the **Insured** vehicle under the influence of alcohol or drugs or any other intoxicating substance.
9. any Claims, based upon, arising from or attributable to a wrongful act or circumstance, which was known to the **Insured** or which the **Insured** should have known before or at the inception date of this coverage.
10. This Cover is not available for vehicles used for the purpose of racing, rallying, motor-sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations.

DEFINITIONS

The words and phrases listed have special meanings. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **Defence Cost:** means fees of the Advocate for defending or providing legal assistance to **You** for police and court proceedings
2. **Policy/ Motor Insurance Policy:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended
3. **Policy Schedule:** The **Policy Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details, insured vehicle details, **Policy Period**, the type of and the insurance cover in force, and other terms/conditions/details.
4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
6. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Policy Schedule**.

Subject otherwise to all other terms conditions and exclusions of the within mentioned **Policy**.

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DEPRECIATION SHIELD – VARIANT 2 (V2)

UIN: IRDAN113RP0027V01200102/A0010V01202324

In consideration of payment of additional premium, it is hereby agreed and declared that the **Policy** is hereby extended to cover the depreciation amount, partly or fully, on assessed damaged parts allowed for replacement during repairs in the event of a **Partial Loss** to the **Insured Vehicle**.

CONDITIONS

- a) Claims made by **You** against **Us** under 'Depreciation Shield' are subject to the terms and conditions set forth under the **Motor Insurance Policy**
- b) In the event **You** have opted for voluntary deductible, **Your** contribution shall be to the extent agreed by **You** as shown in the **Schedule** for the depreciation amount on the assessed parts for each and every **Partial Loss** claim.
- c) The benefits under 'Depreciation Shield' cover would be available only if the **Insured Vehicle** is repaired at **Our** preferred workshops.

EXCLUSIONS

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Depreciation pertaining to any part/ sub part/ accessories not approved for replacement by **Us** under **Motor Insurance Policy**
3. Consequential loss of any kind arising out of claims lodged under 'Depreciation Shield' cover.
4. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.

DEFINITIONS

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **You, Your, Yourself:** means the person or persons whose Insured Vehicle **We** insure as set out in the **Schedule**
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
3. **Accident, Accidental:** An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.
4. **Policy/ base Policy/Motor Insurance Policy** means the Proposal, the **Policy Schedule**, Commercial Vehicle Package Policy [**Policy number mentioned in the beginning of this Endorsement wordings**] issued by **Us** along with the Terms and Conditions issued to the Insured for Insured Vehicle and any annexures and/or previous Endorsements attaching to and / or forming part thereof either at the commencement of **Policy Period** or during the **Policy Period**, to which this cover is extended
5. **Insured Vehicle:** means the vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the **Schedule**
6. **Policy Period** means the **Policy** period from commencement date and expiry date mentioned in the Commercial Vehicle Package **Policy Schedule** within/during which the insurance risk Cover for Insured Vehicle is issued by **Us**.
7. **Schedule/Policy Schedule:** The Schedule and any Annexure or Endorsement to it which sets out, Insured Vehicle details, **Your** personal details.
8. **Own Damage Claim:** means the claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of Commercial Vehicle Package Policy
9. **Total Loss/ Constructive Total Loss:** A loss under the Commercial Vehicle Package Policy where the aggregate cost of retrieval and/ or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
10. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Sr. No. 9 **Total Loss / Constructive Total Loss** above and (b) theft of the **Insured Vehicle**

Any other definitions not defined in this endorsement cover but defined in the Policy shall bear the same meaning as in the Policy.

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CANCELLATION

Cancellation conditions of this add-on cover will be identical to the **base Policy** to which this add-on cover is attached.

Subject otherwise to all other Terms and Conditions and exclusions of **base Policy**

**A list of Company's authorized garages/ workshop & their address is available on the Company's website www.bajajallianz.co.in.*