

## Bajaj Allianz General Insurance Company Limited

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

### PRIVATE CAR PACKAGE POLICY – 3 YEARS – ADD ON COVERS

#### LIBRARY OF ENDORSEMENTS

Sr. No	Name of the Add On Cover	UIN
1	24X7 Spot Assistance	IRDAN113RPMT0001V01202425/A0002V01202425
2	Accidental Shield	IRDAN113RPMT0001V01202425/A0003V01202425
3	Accidental Hospitalization Allowance Cover	IRDAN113RPMT0001V01202425/A0004V01202425
4	Accidental Medical Expenses Cover	IRDAN113RPMT0001V01202425/A0005V01202425
5	Consumable Expenses	IRDAN113RPMT0001V01202425/A0006V01202425
6	Conveyance Benefit	IRDAN113RPMT0001V01202425/A0007V01202425
7	Depreciation Shield	IRDAN113RPMT0001V01202425/A0008V01202425
8	Electric Vehicle/ Hybrid System Protection Cover	IRDAN113RPMT0001V01202425/A0009V01202425
9	Engine Protector	IRDAN113RPMT0001V01202425/A0010V01202425
10	Keys and Locks Replacement Cover	IRDAN113RPMT0001V01202425/A0011V01202425
11	Personal Baggage Cover	IRDAN113RPMT0001V01202425/A0012V01202425
12	Rim Safeguard	IRDAN113RPMT0001V01202425/A0013V01202425
13	Rodent Damage Cover	IRDAN113RPMT0001V01202425/A0014V01202425
14	Towing Cover	IRDAN113RPMT0001V01202425/A0015V01202425
15	Tyre Safeguard	IRDAN113RPMT0001V01202425/A0016V01202425
16	Vehicle Replacement Advantage	IRDAN113RPMT0001V01202425/A0017V01202425

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### 24x7 SPOT ASSISTANCE

UIN: IRDAN113RPMT0001V01202425/A0002V01202425

#### A. Endorsement Wordings

In consideration of the payment of additional premium, it is hereby agreed and declared that under the **Motor Insurance Policy** issued by the **Company**, **You** shall be entitled to one or more of the below mentioned benefits during each **Policy Year** depending on the plan opted by **You** and as shown on the **Schedule**:

- a) **Flat Battery:** In the event of the **Insured Vehicle** being immobilized due to a flat battery, **We** will make alternative arrangements to make the **Insured Vehicle** mobile again provided the event has occurred within 100 kilometers from the center point of the city of **Your** residence and the **Insured Vehicle** has not reached a workshop/repairer
- b) **Spare Keys:** In the event of **You** losing keys of the **Insured Vehicle**, **We** will arrange for the pick up and delivery of spare keys to the spot where the **Insured Vehicle** is located provided the event has occurred within 100 kilometers from the center point of the city of **Your** residence and the **Insured Vehicle** has not reached a workshop/repairer
- c) **Flat Tyre:** In the event of the **Insured Vehicle** being immobilized due to flat tyres, **We** will arrange for the refill of the flat tyres and/or replacement of the flat tyres with a usable spare tyre to make the **Insured Vehicle** mobile again provided the event has occurred within 100 kilometers from the center point of the city of **Your** residence and the **Insured Vehicle** has not reached a workshop/repairer
- d) **Minor Repairs:** In the event of the **Insured Vehicle** being immobilized due to mechanical and/or electrical breakdown, **We** will arrange for minor mechanical and/or electrical repairs to make the **Insured Vehicle** mobile again provided the event has occurred within 100 kilometers from the center point of the city of **Your** residence and the **Insured Vehicle** has not reached a workshop/repairer
- e) **Towing Facility:** In the event of the **Insured Vehicle** getting immobilized as a result of **Accident** and/or breakdown, **We** shall arrange for towing away of the **Insured Vehicle** from the spot of immobilization to Our nearest preferred workshop provided the event has occurred within 100 kilometers from the center point of the city of **Your** residence
- f) **Urgent Message Relays:** In the event of the **Insured Vehicle** getting immobilized as a result of **Accident** and/or breakdown, **We** will send urgent message on **Your** request to the specified persons through available means of communication
- g) **Medical Co-ordination:** In the event of the **Insured Vehicle** meeting with an **Accident**, **You** can call Us on our Toll Free Number, mentioned on the **Policy Schedule**, to obtain details regarding the nearest medical center that can provide emergency relief services
- h) **Fuel Assistance:** In the event of the **Insured Vehicle** being immobilized due to an empty fuel tank and/or contaminated fuel, **We** will either arrange for supply of 3 litres of petrol or diesel on chargeable basis and/or towing of the **Insured Vehicle** to **Our** nearest preferred workshop provided the event has occurred within 100 kilometers from the center point of the city of **Your** residence and the **Insured Vehicle** has not reached a workshop/repairer
- i) **Taxi Benefits:** In the event of the **Insured Vehicle** meeting with an **Accident/breakdown**, **We** will arrange for a free travel of the occupants of the **Insured Vehicle** to a single destination within a vicinity of 50 kilometers from the spot of immobilization through a taxi or any other transportation service provided the event has occurred within 100 kilometers from the center point of the city of **Your** residence and the **Insured Vehicle** has to be towed away to **Our** nearest preferred workshop.  
 Any travel beyond 50 kilometers can be covered on payment of additional amount as specified by **Us**.  
 In the unlikely event of **We** being unable to arrange for this service, **We** may request **You** to arrange for a taxi to transfer the occupants of the **Insured Vehicle** on **Your** own and submit the bills for a pre-communicated amount for re-imbusement to **Us**.
- j) **Accommodation Benefits:** In the event of the **Insured Vehicle** meeting with an **Accident/breakdown**, **We** will provide occupants of the **Insured Vehicle** with a hotel accommodation for one day provided the event has occurred beyond 100 kilometers from the center point of the city of **Your** residence but within 100 kilometers of another covered city and the time to repair the **Insured Vehicle** will exceed 12 hours from the time of reporting the incident.

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The accommodation benefits would be offered subject to a per day limit of Rs. 2000 per occupant and a maximum total limit of Rs. 16000 for all the occupants of the **Insured Vehicle** throughout the **Policy Year**.

In the unlikely event of **We** being unable to arrange for this service, **We** may request **You** to arrange for a hotel accommodation for the occupants of the **Insured Vehicle** on **Your** own and submit the bills for a pre-communicated amount for re-imburement to **Us**.

- k) **Pick up and Drop:** In the event of the **Insured Vehicle** requiring repair for technical defect/ service at nearest **Our Authorized Workshop**/charging centre within 25 kms, **We** shall arrange for pickup and/or drop of the **Insured Vehicle**, provided the event has occurred within 100 kilometers from the center point of the city of **Your** residence.
- l) **Legal Advice:** In the event of the **Insured Vehicle** meeting with an **Accident**, **You** shall be entitled for a free legal advice from a legal advisor over the phone for a maximum duration of 30 minutes. Subsequent to the expiry of the specified period of 30 minutes, **You** may continue with the same legal advisor on direct payment basis.

### B. Conditions

The benefits under '24x7 Spot Assistance' can be utilized for a maximum of 4 times during the **Policy Year** except for :

Fuel Assistance	2 times during the <b>Policy Year</b>
Taxi Benefits	2 times during the <b>Policy Year</b>
Accommodation Benefits	2 times during the <b>Policy Year</b>
Legal Advice	2 times during the <b>Policy Year</b>
Pick up and Drop	1 time during the <b>Policy Year</b>

### C. Exclusions

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

- Where the **Insured Vehicle** can be safely transferred on its own power to nearest dealer/workshop
- Any **Accident**, loss, damage and/or liability caused, sustained or incurred whilst the **Insured Vehicle** is being used otherwise than in accordance with the limitations as to use
- Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission
- Any **Accident**, loss, damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to/by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences
- Any loss or damage caused due to riots, strikes and Act of God Perils like flood earthquake etc.
- Claims pertaining to theft losses
- Any consequential loss arising out of claims lodged under '24x7 Spot Assistance'
- 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
- Replacement cost of battery and/or any associated repair cost
- Cost of supply of parts or replacements elements or consumables
- Repair cost of tyre or replacement cost of any part of consumable at a third party workshop/repairer
- Any taxes, levy and expenses incurred in excess of the limit described under the plan opted by **You**
- Loss of valuables and personal belongings kept in the **Insured Vehicle**
- Any loss or damage to the **Insured Vehicle** arising out of participation in a motor racing competition or trial runs
- Where it is proved that **You** have abused the benefits under '24x7 Spot Assistance'
- Any loss or damage caused due to pre- existing damages
- Any loss or damage arising out of intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies

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18. Any loss or damage resulting from the use of **Insured Vehicle** against the recommendations of the owners manual and/or manufacturer's manual
19. Any loss resulting from **Your** deliberate or intentional and/or unlawful or criminal act
20. Benefits under 'Taxi Benefits' and 'Accommodation Benefits' for occupants in excess of the seating capacity as per the registration certificate of the **Insured Vehicle**
21. Additional cost incurred in towing the **Insured Vehicle** to a dealer/workshop as specified by **You** instead to **Our** specified nearest authorized workshop
22. Services organized without **Our** prior consent for the various assistance services
23. If **You** or **Your** personal representative is already at a garage for delivery of the **Insured Vehicle** or at the place of recovery in case of theft
24. Mechanical and/or electrical breakdowns that require replacement of spare parts and/or specialized tools/equipments that are usually available only in automotive workshops.

### D. Definitions

The words and phrases listed below 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. **Authorized Workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
2. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external, visible and violent means
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
4. **Policy/ Motor Insurance Policy/ Base Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
5. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
6. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details, **Insured Vehicle** details, **Policy Period**, the type of insurance cover in force, and other terms/conditions/details
8. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited and/ or the Service Provider with whom Bajaj Allianz General Insurance Company Limited has entered into a contract to provide the benefits under this cover to **You**
9. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

### E. Cancellation

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

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

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### ACCIDENTAL SHIELD

UIN: IRDAN113RPMT0001V01202425/A0003V01202425

#### A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this **Policy** extends to pay compensation as per the following scale for **Bodily Injury** and/ or death sustained by any occupant other than the paid driver, attendant or cleaner whilst mounting into, dismounting from or traveling in the **Insured Vehicle** and caused by violent, **Accidental**, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such **Injury** result in:

S. No.	Nature of Injury	Scale of Compensation
1	Death	100% of specified <b>Sum Insured</b>
2	Loss of two limbs or sight of both eyes or one limb and sight of one eye	125% of specified <b>Sum Insured</b>
3	Loss of one limb or sight of one eye	50% of specified <b>Sum Insured</b>
4	Permanent Total Disablement from injuries other than named above	125% of specified <b>Sum Insured</b>

#### B. Conditions

Claims made by **You** against **Us** under 'Accident Shield' are subject to the conditions set forth under the **Motor Insurance Policy**

#### 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. **Accidental Bodily Injury** that **You** or other members covered under 'Accident Shield' meet with:
  - a) Through suicide, attempted suicide or self-inflicted **Injury** or illness
  - b) While under the influence of liquor or drugs
  - c) Arising or resulting from the insured person committing any breach of law with criminal intent
  - d) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
3. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority

#### D. Claims Process

##### 1. Making a claim

If **You/** other persons covered under 'Accident Shield' meet with any **Accidental Bodily Injury** that may result in a claim, then as a condition precedent to **Our** liability:

- a) **You** or someone claiming on behalf must inform **Us** in writing immediately and in any event within 14 days
- b) **You** must immediately consult a **Doctor** and follow the advice and treatment that he recommends
- c) **You** must take reasonable steps to lessen the consequences of **Bodily Injury**
- d) **You** must have **Yourself** examined by **Our** medical advisors if **We** ask for this
- e) **You** or someone claiming on behalf must promptly give **Us** documentation and other information **We** ask for to verify the claim or **Our** obligation to make payment for it
- f) In the event of death, someone on deceased's behalf must inform **Us** in writing immediately and send **Us** a copy of the post- mortem report within 30 days

**Note:** Waiver of conditions (a) and (f) may be considered in extreme cases where it is proved to **Our** satisfaction that under the circumstances in which the **You** were placed it was not possible for **You** or any other person to give notice or file claim within the prescribed time limit.



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### 2. Claim Settlement

- a) **You** agree that **We** need only make payment when **You** or someone claiming on behalf has provided a claim to **Our** satisfaction
- b) **We** will make payment to **You** or to **Your Nominee**. If there is no **Nominee**, **We** will pay **Your** legal heir, executor or validly appointed legal representative as per succession certificate issued in the manner prescribed under State Laws and any payment **We** make in this way will be a complete and final discharge of **Our** liability to make payment
- c) In the event of **Insured Vehicle** not being declared as a **Total Loss/ Constructive Total Loss** and the **Motor Insurance Policy** not being cancelled, the reinstatement premium required to reinstate the **Sum Insured** to the previous limits would be deducted from the claim amount payable under this cover or the **Motor Insurance Policy**

### 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. **Bodily Injury/ Injury:** Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a **Medical Practitioner**
3. **Doctor / Medical Practitioner:** Doctor/ Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
4. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
5. **Nominee: Nominee** means the person(s) nominated by the Insured to receive the insurance benefits under this **Policy** payable on the death of the **Insured**.
6. **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**
7. **Policy/Motor Insurance Policy/ Base Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended.
8. **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**
9. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You** irrespective of the number of claims **You** make in respect of **Yourself/** other persons covered under Additional Personal Accident Cover.
10. **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**
11. **You, Your, Yourself, Company:** The person or persons **We** insure as set out in the **Schedule**
12. **We, Our, Us, Insured:** Bajaj Allianz General Insurance Company Limited

### F. Cancellation

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

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

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### ACCIDENTAL HOSPITALIZATION ALLOWANCE COVER

IRDAN113RPMT0001V01202425/A0004V01202425

#### A. Endorsement Wordings

##### OPERATIVE PART

In consideration of payment of additional premium, it is hereby agreed and declared that if **You/Your** family members (named in the **Schedule**) are **Hospitalized** on advice of a **Doctor** because of an **Accidental Bodily Injury** sustained during the **Policy Year** while travelling in the **Insured vehicle**, then **We** will pay:

1. the **Daily Allowance** for each continuous and completed period of 24 hours of **Hospitalization** necessitated solely by reason of the said **Accidental Bodily Injury**, or
2. two times the **Daily Allowance** for each continuous and completed period of 24 hours required to be spent by **You/Your** family members (named in the **Schedule**) in the **Intensive Care Unit** of a **Hospital** during any period of **Hospitalization** necessitated solely by reason of the said **Accidental Bodily Injury** for a maximum period of 7 days for each **Hospitalization**.

The maximum **Daily Allowance** under this Cover payable to **You/Your** family members (named in the **Schedule**) is as shown under **Schedule** of this **Policy**.

The maximum period for which the **Daily Allowance** would be paid to **You/Your** family members (named in the **Schedule**) would not exceed the **Benefit Period** during any one **Policy Year**. This period would be inclusive of the period of stay in **Intensive Care Unit** of a **Hospital** during the **Policy Year**

**Our** maximum liability to indemnify **You** shall not exceed the **Sum Insured** specified in the **Schedule**

#### B. Conditions

Claims made by **You** against **Us** under 'Accidental Hospitalization Allowance Cover' are subject to the conditions set forth under the **Motor Insurance Policy**

#### 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 **Bodily Injury**/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition
3. Any treatment not performed by a **Doctor** or any treatment of a purely experimental nature
4. Any and all variants of the condition commonly referred to as Cancer, except in case of invasive malignant melanoma
5. Any routine or prescribed medical check up or examination
6. Medical expenses relating to any **Hospitalization** for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any **Accidental Bodily Injury** for which **Hospitalization** is required
7. Circumcision, cosmetic or aesthetic treatments of any description change of life surgery or treatment, plastic surgery (unless necessary for the treatment of **Accidental Bodily Injury** as a direct result of the insured event and performed within 6 months of the same)
8. Dental treatment or surgery of any kind unless necessitated by **Accidental Bodily Injury**
9. Convalescence, general debility, nervous or other breakdown, rest cure, congenital diseases or defect or anomaly, sterility, sterilization or infertility (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or **Hospitalization** undertaken as a preventive or recuperative measure
10. Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol
11. Any sexually transmitted diseases or any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus type or any syndrome or condition of a similar kind commonly referred to as AIDS
12. Any diagnosis or treatment arising from or traceable to pregnancy (whether uterine or extra uterine), childbirth including caesarean section, medical termination of pregnancy and/or any treatment related to pre and post natal care of the mother or the new born

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13. **Hospitalization** for the sole purpose of physiotherapy
14. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith
15. Naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like
16. Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard)
17. Participation in any hazardous activity
18. Radioactive contamination
19. Non-allopathic treatment
20. 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. Claims Process

#### 1. Making a Claim

If **You/Your** family members (named in the **Schedule**) meet with any **Accidental Bodily Injury** that may result in a claim, then as a condition precedent to **Our** liability:

- a) **You** or someone claiming on behalf must inform **Us** in writing immediately and in any event within 30 days
- b) **You** must immediately consult a **Doctor** and follow the advice and treatment that he recommends
- c) **You** must take reasonable steps to lessen the consequence of **Bodily Injury**
- d) **You** must have **Yourself** examined by **Our** medical advisors if **We** ask for this
- e) **You** or some one claiming on behalf must promptly give **Us** documentation and other information **We** ask for to verify the claim or **Our** obligation to make payment for it
- f) In the event of **Your/Your** family members (named in the **Schedule**) death, someone claiming on deceased's behalf must inform **Us** in writing immediately and send **Us** a copy of the post- mortem report within 30 days

Note: Waiver of conditions (a) and (f) may be considered in extreme cases of hardship where it is proved to **Our** satisfaction that under the circumstances in which **You/Your** family members (named in the **Schedule**) were placed, it was not possible for **You** or any other person to give notice or file claim within the prescribed time limit.

#### 2. Claim Settlement

- a) **You** agree that **We** need only make payment when **You** or someone claiming on behalf has provided a claim to **Our** satisfaction
- b) **We** will make payment to **You** or to **Your Nominee**. If there is no **Nominee**, **We** will pay to **Your** legal heir, executor or validly appointed legal representative as per succession certificate and any payment **We** make in this way will be a complete and final discharge of **Our** liability to make payment
- c) In respect of any period of **Hospitalization** for which **We** are liable to make payment under Operative Part 2 of this Cover, **We** shall have no liability to make payment under Operative Part 1 of this Cover

### 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. **Benefit Period:** The period specified in the **Schedule**
3. **Bodily Injury:** Injury means accidental physical Bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner
4. **Daily Allowance:** The amount specified in the **Schedule**
5. **Doctor / Medical Practitioner:** **Doctor/** Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for



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Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

6. **Hospital:** A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the **Schedule** of Section 56(1) and the said act **Or** complies with all minimum criteria as under:
  - i. has qualified nursing staff under its employment round the clock;
  - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
  - iii. has qualified medical practitioner(s) in charge round the clock;
  - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
7. **Hospitalization/ Hospitalized** means admission in a **Hospital** for a minimum period of 24 consecutive '*In-patient Care*' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
8. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
9. **Intensive Care Unit:** Intensive care unit means an identified section, ward or wing of a **Hospital** which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
10. **Nominee:** Nominee means the person(s) nominated by the **Insured** to receive the insurance benefits under this **Policy** payable on the death of the **Insured**.
11. **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**
12. **Policy/Motor Insurance Policy/ Base Policy:** Private Car Package Policy issued – 3 Years by **Us** to which this cover is extended
13. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Schedule**
14. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
15. **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**
16. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You** irrespective of the number of claims **You** make in respect of **Yourself/Your** family members (named in the **Schedule**)
17. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
18. **You, Your, Yourself, Insured:** 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 cancellation conditions in **Base Policy** to which the add-on cover is attached.

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

## Bajaj Allianz General Insurance Company Limited

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### ACCIDENTAL MEDICAL EXPENSES COVER

IRDAN113RPMT0001V01202425/A0005V01202425

#### A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that if **You/Your** family members (named in the **Schedule**) are **Hospitalized** on advice of a **Doctor** because of an **Accidental Bodily Injury** sustained during the **Policy Period** while travelling in the **Insured Vehicle**, then **We** will reimburse **You**, the reasonable and customary medical expenses incurred up to a maximum **Sum Insured** as shown in the **Schedule** for this Cover aggregate in any one **Policy Year**.

The medical expenses reimbursable would include:

1. the reasonable charges that **You/Your** family members (named in the **Schedule**) necessarily incur on the advice of a **Doctor** for **In-patient Care** in a **Hospital** for accommodation; nursing care; the attention of medically qualified staff; undergoing medically necessary procedures and medical consumables.
2. Ambulance charges for carrying **You/Your** family members (named in the **Schedule**) from the site of accident to the nearest **Hospital**, subject to a limit of Rs. 1000 per claim.

#### B. Conditions

Claims made by **You** against **Us** under 'Accidental Medical Expenses Cover' are subject to the conditions set forth under the **Motor Insurance Policy**

#### 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. **Accidental Bodily Injury** that **You/Your** family members (named in the **Schedule**) meet with:
  - a) Through suicide, attempted suicide or self-inflicted **Injury** or illness
  - b) While under the influence of liquor or drugs
  - c) Arising or resulting from **You/Your** family members (named in the **Schedule**) committing any breach of law with criminal intent
  - d) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
  - e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
  - f) As a result of any curative treatments or interventions that **You/Your** family members (named in the **Schedule**) carry out or have carried out on **Your** body
  - g) Arising out of participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic
3. 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
4. Any **Bodily Injury**/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition
5. Venereal or sexually transmitted diseases
6. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused
7. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these
8. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority
9. Nuclear energy, radiation

## Bajaj Allianz General Insurance Company Limited

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### D. Claims Process

#### 1. Making a Claim

If **You/Your** family members (named in the **Schedule**) meet with any **Accidental Bodily Injury** that may result in a claim, then as a condition precedent to Our liability:

- a) **You** or someone claiming on behalf must inform **Us** in writing immediately and in any event within 30 days
- b) **You** must immediately consult a **Doctor** and follow the advice and treatment that he recommends
- c) **You** must take reasonable steps to lessen the consequence of **Bodily Injury**
- d) **You** must have **Yourself** examined by **Our** medical advisors if **We** ask for this
- e) **You** or someone claiming on behalf must promptly give **Us** documentation and other information **We** ask for to verify the claim or Our obligation to make payment for it
- f) In the event of **Your/Your** family members (named in the **Schedule**) death, someone claiming on deceased's behalf must inform **Us** in writing immediately and send **Us** a copy of the post- mortem report within 30 days

**Note:** Waiver of conditions (a) and (f) may be considered in extreme cases of hardship where it is proved to Our satisfaction that under the circumstances in which **You/Your** family members (named in the **Schedule**) were placed, it was not possible for **You** or any other person to give notice or file claim within the prescribed time limit.

#### 2. Claim Settlement

- a) **You** agree that **We** need only make payment when **You** or someone claiming on behalf has provided a claim to **Our** satisfaction
- b) **We** will make payment to **You** or to **Your Nominee**. If there is no **Nominee**, **We** will pay to **Your** legal heir, executor or validly appointed legal representative as per succession certificate and any payment **We** make in this way will be a complete and final discharge of **Our** liability to make payment

### 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. **Bodily Injury/ Injury:** Injury means **Accidental** physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a **Medical Practitioner**
3. **Doctor / Medical Practitioner:** Doctor/ Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
4. **Hospital:** A Hospital means any institution established for **In-patient Care** and day care treatment of illness and/or **Injuries** and which has been registered as a Hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the **Schedule** of Section 56(1) and the said act or complies with all minimum criteria as under:
  - i. has qualified nursing staff under its employment round the clock;
  - ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
  - iii. has qualified **Medical Practitioner(s)** in charge round the clock;
  - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - v. maintains daily records of patients and makes these accessible to **Our** authorized personnel;
5. **Hospitalization/ Hospitalized:** means admission in a **Hospital** for a minimum period of 24 consecutive '**In-patient Care**' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
6. **In-patient Care:** Inpatient care means treatment for which the insured person has to stay in a **Hospital** for more than 24 hours for a covered event.
7. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**

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8. **Nominee: Nominee** means the person(s) nominated by the **Insured** to receive the insurance benefits under this **Policy** payable on the death of the **Insured**.
9. **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**
10. **Policy/Motor Insurance Policy/ Base Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
11. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
12. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
13. **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**
14. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You** irrespective of the number of claims **You** make in respect of **Yourself/Your** family members (named in the **Schedule**)
15. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
16. **You, Your, Yourself, Insured:** 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 cancellation conditions in **Base Policy** to which the add-on cover is attached.

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

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### CONSUMABLE EXPENSES

IRDAN113RPMT0001V01202425/A0006V01202425

#### 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 **Insured 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

1. This cover is applicable if it is shown on **Your Schedule**
2. Claims made by **You** against **Us** under 'Consumable Expenses' **are** subject to the terms and conditions set forth under the **Motor Insurance Policy**
3. 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.
4. 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:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. 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/ Base Policy**: Private Car Package Policy – 3 Years 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, Company**: Bajaj Allianz General Insurance Company Limited
7. **You, Your, Yourself, Insured**: 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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### **F. Cancellation**

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

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

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### CONVEYANCE BENEFIT

IRDAN113RPMT0001V01202425/A0007V01202425

#### A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that if the **Insured Vehicle** is rendered unusable due to repairs required to be undertaken in a workshop consequent to an **Accidental** loss or damage duly admitted and covered under **Motor Insurance Policy**, **We** will pay **You** a per day cash benefit opted by **You** for a maximum duration as shown on the **Schedule** during the **Policy Year**.

#### B. Conditions

1. Claims made by **You** against **Us** under 'Conveyance Benefit' are subject to the conditions set forth under the **Motor Insurance Policy**
2. The benefit period will commence from the date of survey completion by the surveyor provided the **Own Damage Claim** is admissible

#### 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 the repairs are not carried out at the **Authorized Workshops**
3. Claims pertaining to theft losses
4. Claims made for the period before the date of completion of the survey
5. Any consequential loss arising out of claims lodged under 'Conveyance Benefit'
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. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
2. **Authorized Workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
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 of **Motor Insurance Policy**
5. **Policy/ Motor Insurance Policy/ Base Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
6. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
7. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
8. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
9. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited and/or the Service Provider with whom Bajaj Allianz General Insurance Company Limited has entered into a contract to provide the benefits under this cover to **You**
10. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

#### E. Cancellation

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

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

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### DEPRECIATION SHIELD

IRDAN113RPMT0001V01202425/A0008V01202425

#### 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.

The benefits under 'Depreciation Shield' would be available only if the **Insured Vehicle** is repaired at the **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.

#### B. Conditions

1. Claims made by **You** against **Us** under 'Depreciation Shield' are subject to the terms and conditions set forth under the **Motor Insurance Policy**
2. The benefits under 'Depreciation Shield' can be utilized for a maximum of two times during the **Policy Year**

#### 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. **Authorized Workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
2. **Accident, Accidental**: A sudden, unintended and fortuitous external and visible event
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. **Insured Vehicle**: The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the **Schedule**
5. **Policy/ Motor Insurance Policy/ Base Policy**: Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
6. **Policy Period**: The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
7. **Policy Year**: means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
8. **Partial Loss**: Any loss falling into a category other than  
(a) the loss mentioned under Sr. No. 10 **Total Loss / Constructive Total Loss** above and  
(b) theft of the **Insured Vehicle**
9. **Schedule**: The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the insurance cover in force

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10. **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**
11. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
12. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

### E. **Cancellation**

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

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

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### ELECTRIC VEHICLE/ HYBRID SYSTEM PROTECTION COVER

IRDAN113RPMT0001V01202425/A0009V01202425

#### A. ENDORSEMENT WORDINGS

In consideration of payment of additional premium, it is hereby agreed and declared that this **Motor Insurance Policy** extends 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:

1. Unexpected Power Surge while charging the battery
2. 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**.
3. Water Ingression
4. 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.

#### B. 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

#### 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. 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



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13. Any loss after the 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

### D. GENERAL CONDITIONS

1. Claims made by **You** against **Us** under this cover are subject to the conditions set forth under the **Motor Insurance Policy**
2. 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
3. **Health of Traction Battery (HOTB)** shall be maintained by the **Insured** as per manufacturers schedule of battery health
4. Number of claims to be admissible in a **Policy Year** shall be limited to a maximum of two claims
5. No cover is provided for child parts of internal combustion engine of **Hybrid Electric 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**.
6. In case of **Hybrid Electric 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 Electric Vehicles**.

### 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. **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

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- 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/ Base Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended.
  9. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
  10. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
  11. **Schedule:** The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
  12. **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 **Insured Vehicle**
  13. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
  14. **You, Your, Yourself, Insured:** 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 cancellation conditions in **Base Policy** to which the add-on cover is attached.

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

## Bajaj Allianz General Insurance Company Limited

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

### ENGINE PROTECTOR

IRDAN113RPMT0001V01202425/A0010V01202425

#### 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/ leakage of lubricating oil 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:

1. Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head
2. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing
3. Labour cost incurred by **You** to overhaul the damaged engine and gear box

#### 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:
  - i. 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
  - ii. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box
  - iii. The loss or damage is not payable under **Motor Insurance Policy**

#### 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 intimate **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/ leakage of lubricating oil 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 including corrosion of engine due to delay in intimating **Us** or delay in retrieval of the **Insured Vehicle** from the water logged area
5. 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. **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. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
4. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**

## Bajaj Allianz General Insurance Company Limited

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5. **Policy/ Motor Insurance Policy/ Base Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
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, Company:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself, Insured:** 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 cancellation conditions in **Base Policy** to which the add-on cover is attached.

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

## Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113  
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### KEYS & LOCKS REPLACEMENT COVER

IRDAN113RPMT0001V01202425/A0011V01202425

#### 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. The benefits under 'Keys & Locks Replacement Cover' can be utilized only once during the **Policy Year**
2. **You** shall immediately lodge a complaint with the police detailing the loss of key of the **Insured Vehicle** and provide **Us** a copy of the F.I.R.
3. **You** shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to **Us**
4. 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. 500, 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. **Authorized Workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
2. **Insured Vehicle**: The vehicle insured by **Us** under the **Motor Insurance Policy**
3. **Policy/Motor Insurance Policy/ Base Policy**: Private Car Package Policy - 3 Years issued by **Us** to which this cover is extended
4. **Policy Period**: The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
5. **Policy Year**: means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
6. **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**
7. **Sum Insured**: The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Year**
8. **We, Our, Us, Company**: Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself, Insured**: The person **We** insure as set out in the **Schedule**



## **Bajaj Allianz General Insurance Company Limited**

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### **E. Cancellation**

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

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

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### PERSONAL BAGGAGE COVER

IRDAN113RPMT0001V01202425/A0012V01202425

#### A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that **We** will indemnify **You** in respect of the loss or damage to **Your** personal baggage while being kept in the **Insured Vehicle** and caused by the insured perils mentioned under Section 1 of the **Base Policy**, subject to the Basis of Loss Settlement Criteria as specified herein below.

#### B. Conditions

1. Basis of Loss Settlement Criteria:
  - a. Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost, then **We** will indemnify **You** up to the **Sum Insured** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event
  - b. In the case of a total loss, **We** will indemnify **You** in respect of the restoration or replacement costs up to the **Sum Insured**
2. In the event of a loss or damage due to burglary, housebreaking and/or theft, **You** shall immediately lodge a complaint with the police detailing the lost insured items and provide **Us** with a copy of the F.I.R.
3. You shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to **Us**

#### 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. The first 10% of the claim amount or Rs. 500, whichever is higher, in respect of each and every claim
3. Any loss or damage due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an accident to **Insured Vehicle** in which such personal baggage is conveyed by **You**
4. Any loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which **Your** personal baggage is subjected
5. Any loss or damage caused by moth, mildew or vermin
6. Any loss or damage caused by mechanical derangement or over winding of watches and clocks
7. Theft of **Your** personal baggage from the **Insured Vehicle** unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied
8. Any loss of or damage to **Valuables**
9. Any loss or destruction of or damage to personal baggage of a consumable nature
10. Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
11. Any loss or damage to goods or samples carried in connection with any trade or business

#### 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/ Base Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
4. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
5. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**

## Bajaj Allianz General Insurance Company Limited

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6. **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**
7. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Year**
8. **Valuables:** Mean:
  - a) gold or silver or any precious metals or articles made from any precious metals
  - b) watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles
  - c) deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument
9. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
10. **You, Your, Yourself, Insured:** The person **We** insure as set out in the **Schedule**

### E. Cancellation

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

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

## Bajaj Allianz General Insurance Company Limited

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### RIM SAFEGUARD

IRDAN113RPMT0001V01202425/A0013V01202425

#### A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that the **Motor Insurance Policy** is extended to cover loss or damage to the wheel **Rim (s)** of the **Insured Vehicle**, if during the **Policy Year** 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.

**We** 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 **Insured Vehicle(s)** 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 Year**
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 **Rim (s)** for the purpose of matching a set of **Rim (s)**;
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 **Rim(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 **Rim (s)** and / or due to improper storage and/or transportation of the **Rim (s)**.
14. Any loss or damage arising out of ageing, normal wear and tear, corrosion and/or oxidation of the **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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Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113  
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1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
2. **Policy/Base Policy/Motor Insurance Policy/ Base policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
3. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
4. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
5. **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, Company:** Bajaj Allianz General Insurance **Company** Limited
9. **You, Your, Yourself, Insured:** The person **We** insure as set out in the **Schedule**

### E. Cancellation

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

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

## Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113  
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### RODENT DAMAGE COVER

IRDAN113RPMT0001V01202425/A0014V01202425

#### A. Endorsement Wordings

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**.

#### B. 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 **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.

#### 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 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/ rexine/ 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**.

#### D. 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. **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:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
3. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**



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4. **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, Insured:** The person or persons **We** insure as set out in the **Schedule**

### **E. Cancellation**

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

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

## Bajaj Allianz General Insurance Company Limited

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

### TOWING COVER

IRDAN113RPMT0001V01202425/A0015V01202425

#### 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 the **Base 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 aggregate maximum kilometer limits as specified in 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.
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 (2) and (3), **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' shall be available in excess of the amount payable under Section 1 of the **Base Policy**

#### 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**: means the vehicle insured by **Us** under the **Motor Insurance Policy**
2. **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 **Motor Insurance Policy**
3. **Policy/ Base Policy/ Motor Insurance Policy**: Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
4. **Policy Period**: The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
5. **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.
6. **We, Our, Us, Company**: Bajaj Allianz General Insurance Company Limited
7. **You, Your, Yourself, Insured**: The person or persons whose **Insured Vehicle We** insure as set out in the **Schedule**

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

#### E. Cancellation

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

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

## Bajaj Allianz General Insurance Company Limited

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### TYRE SAFEGUARD

IRDAN113RPMT0001V01202425/A0016V01202425

**A. Endorsement Wordings**

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

1. accidental external means
2. 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 **Motor Insurance Policy** Terms and Conditions which reads as "damage to tyres and tubes unless the **Insured 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 Year**.

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### D. Specific Exclusions

1. Any loss or damage occurred prior to inception of the **Policy**
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. **Authorized workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
4. **Policy/Base Policy/Motor Insurance Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
5. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the Motor Insurance **Schedule**
6. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
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, Company:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself, Insured:** The person **We** insure as set out in the **Schedule**

### F. Cancellation

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

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

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### VEHICLE REPLACEMENT ADVANTAGE

IRDAN113RPMT0001V01202425/A0017V01202425

#### 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**, at **Our** discretion, may use one of the following two options to settle a claim under 'Vehicle Replacement Advantage':

1. **New Vehicle: We** will replace the **Insured Vehicle** with a new equivalent or near equivalent vehicle of similar make, model, features, specifications and color subject to the availability in the open market, inclusive of the following:
  - i. **Motor Insurance Policy** covering the new vehicle
  - ii. The cost of registration, including road tax and Octroi payable, for the new vehicle applicable to the location where the **Insured Vehicle** is registered

Any disbursement under this option will be regarded as full and final settlement of **Our** liability under **Motor Insurance Policy**. Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.

2. **Cash Settlement:** In the event of new equivalent or near equivalent vehicle not being available in the market due to non-production, short supply or due to **Our** inability to procure such vehicle due to any reason whatsoever, **You** will be paid a cash benefit equal to 5% of **IDV** in addition to the actual difference between the original ex- showroom price of the damaged **Insured Vehicle** and the **IDV**.

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 Advantage' are subject to the conditions set forth under the **Motor Insurance Policy**
2. In order to declare the **Insured Vehicle** a **Total Loss/ Constructive 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 Advantage'
4. Any claims pertaining to accessories, unless the same are additionally insured and endorsed into the **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. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
4. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**
5. **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**

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6. **Policy/ Motor Insurance Policy/ Base Policy:** Private Car Package Policy – 3 Years issued by **Us** to which this cover is extended
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. **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**
9. **We, Our, Us, Company:** Bajaj Allianz General Insurance **Company** Limited
10. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

### E. Cancellation

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

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