

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

## STANDALONE OWN DAMAGE COVER FOR PRIVATE CAR- ADD ON COVERS

### LIBRARY OF ENDORSEMENTS

Sr. No	Add-On Name	UIN No
1	Depreciation Shield	IRDAN113RP0001V01201920/A0003V01201920
2	Conveyance Benefit	IRDAN113RP0001V01201920/A0004V01201920
3	Accident Shield	IRDAN113RP0001V01201920/A0005V01201920
4	No Claim Bonus Protector	IRDAN113RP0001V01201920/A0006V01201920
5	Engine Protector	IRDAN113RP0001V01201920/A0007V01201920
6	Vehicle Replacement Advantage	IRDAN113RP0001V01201920/A0008V01201920
7	24X7 Spot Assistance	IRDAN113RP0001V01201920/A0009V01201920
8	Personal Baggage Cover	IRDAN113RP0001V01201920/A0010V01201920
9	Consumable Expenses	IRDAN113RP0001V01201920/A0011V01201920
10	Keys and Locks Replacement Cover	IRDAN113RP0001V01201920/A0014V01201920
11	Accidental Medical Expenses Cover	IRDAN113RP0001V01201920/A0015V01201920
12	Accidental Hospitalization Allowance Cover	IRDAN113RP0001V01201920/A0016V01201920
13	Tyre Safeguard	IRDAN113RP0001V01201920/A0012V01201920
14	Rim Safeguard	IRDAN113RP0001V01201920/A0013V01201920
15	EMI Protect	IRDAN113RP0001V01201920/A0005V01202021
16	Rodent Damage Cover	IRDAN113RP0001V01201920/A0035V01202223
17	Electric Vehicle/ Hybrid System Protection Cover	IRDAN113RP0001V01201920/A0036V01202223
18	Cyber Risk Cover	IRDAN113RP0001V01201920/A0037V01202223
19	Defence Cost Cover	IRDAN113RP0001V01201920/A0038V01202223
20	Named Driver Cover	IRDAN113RP0001V01201920/A0039V01202223
21	Depreciation Shield – Variant 2 (V2)	IRDAN113RP0001V01201920/A0022V01202223
22	Pay as you Consume	IRDAN113RP0001V01201920/A0013V01202223
23	Towing Cover	IRDAN113RP0001V01201920/A0003V01202324
24	V-PAY	IRDAN113RP0001V01201920/A0017V01202324

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## **DEPRECIATION SHIELD**

**UIN: IRDAN113RP0001V01201920/A0003V01201920**

### **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 **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.

### **B. Conditions**

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

### **C. Exclusions**

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

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

### **D. Definitions**

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

1. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy/ base Policy/Motor Insurance Policy** means the Proposal, the Policy Schedule, Standalone Own Damage Cover for Private Car [**Policy number mentioned in the beginning of this Endorsement wordings**] issued by **Us** along with the Terms and Conditions issued to the Insured for Insured Vehicle and any annexures and/or previous Endorsements attaching to and / or forming part thereof either at the commencement of Policy Period or during the Policy Period, to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the **Schedule**
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the insurance cover in force
8. **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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9. **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**
10. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Sr. No. 9 Total Loss / Constructive Total Loss above and (b) theft of the **Insured Vehicle**

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## **CONVEYANCE BENEFIT**

**UIN: IRDAN113RP0001V01201920/A0004V01201920**

### **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 Period**.

### **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. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Conveyance Benefit' shall expire
3. 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 **Our** 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. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
2. **We, Our, Us:** 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**
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy 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. **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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**ACCIDENT SHIELD**

**UIN: IRDAN113RP0001V01201920/A0005V01201920**

**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**

1. Claims made by You against Us under 'Accident Shield' are subject to the conditions set forth under the Motor Insurance Policy
2. In case of transfer of ownership of the Insured Vehicle, the cover under 'Accident Shield' shall expire

**C. Exclusions**

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

1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable
2. 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 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 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

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**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.

**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 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:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended.
8. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule
9. **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
10. **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.
11. **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
12. **You, Your, Yourself:** The person or persons We insure as set out in the Schedule
13. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited

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### **NO CLAIM BONUS PROTECTOR**

**UIN: IRDAN113RP0001V01201920/A0006V01201920**

#### **A. Endorsement Wordings**

In consideration of the payment of additional premium, it is hereby agreed and declared that in the event of the first **Partial Loss** lodged by **You** under the **Motor Insurance Policy**, **We** will protect the **NCB** percentage enjoyed by **You** under the **Motor Insurance Policy** and extend **You** the same **NCB** percentage at the time of renewal of the **Motor Insurance Policy** with **Us**.

The **NCB** percentage would be reduced to zero in the event of a second **Partial Loss** claim lodged by **You** during the same **Policy Period**.

#### **B. Conditions**

1. Claims made by **You** against **Us** under 'No Claim Bonus Protector' are subject to the conditions set forth under the **Motor Insurance Policy**
2. In case of transfer of ownership of the **Insured Vehicle**, the benefits under 'No Claim Bonus Protector' shall expire

#### **C. Exclusions**

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for losses that are 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. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
7. **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**
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. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Sr. No. 8 Total Loss / Constructive Total Loss above and (b) theft of the **Insured Vehicle**
10. **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**
11. **NCB:** The discount earned by **You** on the Own Damage section of the **Motor Insurance Policy** if no claim is made during the preceding year(s) as per the table mentioned in India Motor Tariff

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## **ENGINE PROTECTOR**

**UIN: IRDAN113RP0001V01201920/A0007V01201920**

### **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:

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

### **B. Conditions**

- a. Claims made by **You** against **Us** under 'Engine Protector' are subject to the conditions set forth under the **Motor Insurance Policy**
- b. Claims made by **You** against **Us** under 'Engine Protector' would be admissible if:
  - 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
  - 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
  - The loss or damage is not payable under **Motor Insurance Policy**
- c. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Engine Protector' shall expire

### **C. Your Obligations**

- a. **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
- b. **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
- c. **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**

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1. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
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3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event



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4. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**
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. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
9. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
10. **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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**VEHICLE REPLACEMENT ADVANTAGE**  
***UIN: IRDAN113RP0001V01201920/A0008V01201920***

**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':

- a) **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:
1. Private Car Package Policy covering the new vehicle
  2. 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.

- b) **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 what-so-ever, **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 case of transfer of ownership of the **Insured Vehicle**, the cover under 'Vehicle Replacement Advantage' shall expire
3. 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**

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1. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event

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4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**
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. **Policy Period:** The period between and including the start and end dates as shown in the **Motor Insurance Policy Schedule**
9. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
10. **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**
11. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended

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**24x7 SPOT ASSISTANCE**

**UIN: IRDAN113RP0001V01201920/A0009V01201920**

**A. Endorsement Wordings**

In consideration of the payment of additional premium, it is hereby agreed and declared that **You** shall be entitled to one or more of the below mentioned benefits 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 **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** through out the **Policy Period** 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-imbusement to **Us**.

- k. 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**

1. In case of transfer of ownership of the **Insured Vehicle**, the cover under '24x7 Spot Assistance' shall expire
2. The benefits under '24x7 Spot Assistance' can be utilized for a maximum of 4 times during the **Policy Period** except for 'Fuel Assistance', 'Taxi Benefits', 'Accommodation Benefits' and 'Legal Advice' for which the aggregate utilization limit is 2 times during the **Policy Period**

**C. Exclusions**

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

1. Where the **Insured Vehicle** can be safely transferred on its own power to nearest dealer/workshop
2. 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
3. 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
4. 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
5. Any loss or damage caused due to riots, strikes and Act of God Perils like flood earthquake etc.
6. Claims pertaining to theft losses
7. Any consequential loss arising out of claims lodged under '24x7 Spot Assistance'
8. 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
9. Replacement cost of battery and/or any associated repair cost
10. Cost of supply of parts or replacements elements or consumables
11. Repair cost of tyre or replacement cost of any part of consumable at a third party workshop/repairer
12. Any taxes, levy and expenses incurred in excess of the limit described under the plan opted by **You**
13. Loss of valuables and personal belongings kept in the **Insured Vehicle**
14. Any loss or damage to the **Insured Vehicle** arising out of participation in a motor racing competition or trial runs
15. Where it is proved that **You** have abused the benefits under '24x7 Spot Assistance'
16. Any loss or damage caused due to pre- existing damages
17. Any loss or damage arising out of intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies
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

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

1. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
2. **We, Our, Us:** 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**
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy 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

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**PERSONAL BAGGAGE COVER**  
**UIN: IRDAN113RP0001V01201920/A0010V01201920**

**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 whilst kept in the **Insured Vehicle** and caused by the insured perils mentioned under Section 1 of this **Policy**, subject to the Basis of Loss Settlement Criteria as specified herein below.

**B. Conditions**

1. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Personal Baggage Cover' shall expire
2. 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**
3. 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.
4. **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**

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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:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured**
6. **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 Period**
7. **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
8. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself:** The person **We** insure as set out in the **Schedule**



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**CONSUMABLE EXPENSES**  
**UIN: IRDAN113RP0001V01201920/A0011V01201920**

**A. Endorsement Wordings**

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

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

**B. Conditions**

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

**C. Exclusions:**

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

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

**D. Definitions**

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

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

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**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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## **KEYS AND LOCKS REPLACEMENT COVER**

**UIN: IRDAN113RP0001V01201920/A0014V01201920**

### **A. Endorsement Wordings**

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

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

### **B. Conditions**

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

### **C. Exclusions**

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

1. The first 10% of the claim amount or Rs. 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. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
2. **Policy/Motor Insurance Policy:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
3. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
4. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured**
5. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
6. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
7. **You, Your, Yourself:** The person **We** insure as set out in the **Schedule**

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## **ACCIDENTAL MEDICAL EXPENSES COVER**

***UIN: IRDAN113RP0001V01201920/A0015V01201920***

### **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 Period. The medical expenses reimbursable would include:

- i) 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.
- ii) 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**

1. Claims made by You against Us under 'Accidental Medical Expenses Cover' are subject to the conditions set forth under the Motor Insurance Policy
2. In case of transfer of ownership of the Insured Vehicle, the cover under 'Accidental Medical Expenses Cover' shall expire

### **C. Exclusions**

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

1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable.
2. 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 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

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If You do not agree whether any of these exclusions apply to Your claim, You agree to accept the burden of proving that they do not apply.

**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

**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 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 the insurance company's authorized personnel;
5. **Hospitalization** 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.

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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
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:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
11. **Policy Period:** The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule
12. **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
13. **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)
14. **You, Your, Yourself:** The person or persons We insure as set out in the Schedule
15. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited

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## **ACCIDENTAL HOSPITALIZATION ALLOWANCE COVER**

***UIN: IRDAN113RP0001V01201920/A0016V01201920***

### **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 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 Period. This period would be inclusive of the period of stay in Intensive Care Unit of a Hospital during the Policy Period.

### **B. Conditions**

1. Claims made by You against Us under 'Accidental Hospitalization Allowance Cover' are subject to the conditions set forth under the Motor Insurance Policy
2. In case of transfer of ownership of the Insured Vehicle, the cover under 'Accidental Hospitalization Allowance Cover' shall expire

### **C. Exclusions**

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

1. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable
2. Any 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

If You do not agree whether any of these exclusions apply to Your claim, You agree to accept the burden of proving that they do not apply.

**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 Hospitalisation 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



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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 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** 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. **Nurse/ Qualified nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
12. **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
13. **Policy/Motor Insurance Policy**: Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
14. **Policy Period**: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy 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. **You, Your, Yourself**: The person or persons We insure as set out in the Schedule
18. **We, Our, Us**: Bajaj Allianz General Insurance Company Limited

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### **TYRE SAFEGUARD**

**UIN: IRDAN113RP0001V01201920/A0012V01201920**

**A. Endorsement Wordings**

In consideration of payment of additional premium, it is hereby agreed and declared that the Standalone Own Damage Cover for Private Car Policy is extended to cover loss or damage to tyre(s) of the **Insured Vehicle** arising out of

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

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

**B. Basis of Loss Settlement:**

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

<b>Mean Residual Tread Depth of the Tyre(s) at the Time of Loss</b>	<b>Admissible Claim Amount</b>
>= 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 Standalone Own Damage Cover for Private Car Policy Terms and Conditions which reads as "damage to tyres and tubes unless the vehicle is damaged at the same time when the liability of the Company is limited to 50% of cost of replacement" stands deleted

**C. Specific Conditions**

1. If due to any reason whatsoever, **You** replace tyre(s) of the **Insured Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details of the new tyre(s) including but not limited to the make, model and batch number

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2. The benefits under 'Tyre Safeguard' can be utilized only for a maximum of four (4) tyre(s) of the **Insured Vehicle** during the **Policy Period**

**D. Specific Exclusions**

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

**E. Definitions**

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

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

**F. CANCELLATION**

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

Subject otherwise to all other terms conditions and exclusions of the Standalone Own Damage Cover for Private Car

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## **RIM SAFEGUARD**

**UIN: IRDAN113RP0001V01201920/A0013V01201920**

### **A. Endorsement Wordings**

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

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

### **B. Specific Conditions**

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

### **C. Specific Exclusions**

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

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

### **D. Definitions**

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

**E. CANCELLATION**

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

Subject otherwise to all other terms conditions and exclusions of the Standalone Own Damage Cover for Private Car Policy.

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## **EMI PROTECT – ADD ON COVER UNDER PRIVATE CAR POLICY**

***UIN: IRDAN113RP0001V01201920/A0005V01202021***

### **A. Endorsement Wordings**

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

#### **i. In Case of Partial Loss**

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

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

#### **ii. In case of Constructive Total Loss / Total Loss**

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

### **B. Conditions**

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

### **C. Exclusions**

1. The Company shall not be liable to make any payment under this add on cover if any repairs carried out is not related to the Accidental damages to the Insured Vehicle for which a claim has been lodged under the Motor Insurance Policy.
2. The Company shall not be liable to make any payment under this add on cover if the Insured Vehicle is lying in the Garage/ workshop after a period of 25 consecutive days despite the repairs carried out before the period of 25 days.
3. The Company shall not be liable to make any payment under this add on cover if the repairs are carried out before the period of 25 days and the Insured has taken possession of the Insured Vehicle
4. The Company shall not be liable to make any payment under this add on cover if the repairs are delayed beyond 25 days due to any deliberate delay on part of the repairer or the Insured.
5. The Company shall not be liable to make any payment under this add on cover if the repairs are delayed beyond 25 days due to non payment of the interim or final repair cost.

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6. The Company shall not be liable to make any payment under this add on cover if the repairs are delayed beyond 25 days due to the repairs being delayed due to non submission of required documents by the Insured to the repairer or due to investigations of the claim by the police authority, Government Authority and / or Insurer.
7. The Company shall not be liable to make any payment under this add on cover if the repairs are delayed beyond 25 days due to curfew, political disturbance, natural calamities like flood, earthquake and cyclone.
8. For the purpose of avoidance of doubt, it is clarified that any EMIs that are overdue and unpaid to the Bank/ Financial Institution prior to the occurrence of the Insured Event will not be considered for the purpose of this Policy and shall be deemed as paid by the Insured.
9. The company should not be liable to make any payment under this add on cover if the claim is not admissible under own damage section of Motor Insurance Policy.
10. The company should not be liable if the Insured Vehicle met with Accident is held under possession of police authorities pending investigation or the Insured Vehicle has been seized by the Government or Regulatory authorities.
11. The company will not be liable to pay under this cover in case of loss due to theft of the Insured Vehicle.
12. The Company will not be liable for any direct and indirect loss due to not able to use the Insured Vehicle as a result of infectious / contagious disease declared as a pandemic / an epidemic by World Health Organisation or any Indian Governmental Authority.

**D. CLAIM SETTLEMENT PROCESS**

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

**E. Definitions**

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

1. **Accident, Accidental** means sudden, unforeseen and involuntary event caused by external, visible and violent means
2. **Constructive Total Loss / Total Loss:** The Insured Vehicle shall be treated as a Total Loss if the aggregate cost of retrieval and/or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle.
3. **Insured Vehicle:** The Insured Vehicle insured by Us under Motor Insurance Policy and as shown on the Policy Schedule
4. **Own Damage Claim:** The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1- Loss of or Damage to the under Vehicle Insured of Motor Insurance Policy
5. **Policy/ Base Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Private Car [which Policy number is mentioned in the beginning of this add on cover] issued by Us to insure the Insured Vehicle to which this cover is extended

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6. **Policy Period:** The period between and including the Risk Inception Date [RID] and Risk Expiry Date [RED] as shown in the Policy Schedule
7. **Policy Schedule:** The Policy Schedule and any Annexure or Endorsement to it which sets out Your personal details, Insured Vehicle details, Policy Period, the type of and the insurance cover in force, and other terms/conditions/details.
8. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself:** The person or persons We insure as set out in the Policy Schedule.

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

#### **F. CANCELLATION**

Cancellation conditions of the add-on cover will be identical to the base Policy to which the add-on cover is attached. Subject otherwise to all other Terms and Conditions and exclusions of Base Policy

*\*A list of Company's authorized garages/ workshop & their address is available on the Company's website [www.bajajallianz.co.in](http://www.bajajallianz.co.in).*



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## **RODENT DAMAGE COVER**

UIN: IRDAN113RP0001V01201920/A0035V01202223

### **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**.

### **CONDITIONS**

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

### **EXCLUSIONS**

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

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

### **DEFINITIONS**

The words and phrases listed have special meanings. Please note that references to the singular or to the masculine also include references to the plural or to the 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:** Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
3. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Policy Schedule**
4. **Policy Schedule:** The Schedule and any Annexure or Endorsement to it, within the **Base Policy** which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of insurance cover in force, and other terms/conditions/details.
5. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
6. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Policy Schedule**

### **CANCELLATION**

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

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

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

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**ELECTRIC VEHICLE/ HYBRID SYSTEM PROTECTION COVER**  
UIN: IRDAN113RP0001V01201920/A0036V01202223

**ENDORSEMENT WORDINGS - FOR BATTERY ELECTRIC VEHICLES AND HYBRID ELECTRIC SYSTEM:**

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

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

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

**Admissibility of Claim:**

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

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

**EXCLUSIONS:**

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

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

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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

**GENERAL CONDITIONS**

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

**DEFINITIONS**

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

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

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

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

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### **CYBER RISK COVER**

UIN: IRDAN113RP0001V01201920/A0037V01202223

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

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

incurred by the Insured as a consequence of a **Cyber Attack**

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

#### **EXCLUSIONS**

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

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

#### **DEFINITIONS**

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

1. **Loss** means any
  - damage to **Insured Vehicle** or any part thereof;
  - destruction of **Insured Vehicle** or any part thereof;

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

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

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### **DEFENCE COST COVER**

UIN: IRDAN113RP0001V01201920/A0038V01202223

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

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

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

#### **CONDITIONS:**

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

#### **EXCLUSIONS: -**

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

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

#### **DEFINITIONS**

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

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

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



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### **NAMED DRIVER COVER**

UIN: IRDAN113RP0001V01201920/A0039V01202223

#### **INSURING CLAUSE**

Save as more specifically stated elsewhere, it is hereby agreed and declared that the **Company** shall be liable to indemnify the Insured for any loss/damage to the insured vehicle under Section I: Own Damage of the **Base Policy** during the **Policy Period**, whilst the insured vehicle is being driven by:

- a) **Named Paid Driver** employed by **You** for a period exceeding thirty consecutive days
- b) **Named Driver**

#### **EXCLUSIONS**

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

- 1) The **Company** shall not be liable in respect of any exclusion applicable to the **Base Policy**.
- 2) Loss or damage to the insured vehicle whilst being driven by **Named Paid Driver** not employed by **You** for a period exceeding two consecutive months immediately prior to the date of accident/ loss.
- 3) Any Third Party Liability claims of the insured vehicles
- 4) Any claim for accidental damage whilst the vehicle is
  - a) not being driven and does not have any driver/occupant/passengers or
  - b) driven by a person other than named paid driver or **Named Driver**
- 5) **We** will not pay for any loss or damage caused by, or arising from, criminal and illegal acts of **Named Driver** or paid driver or anyone acting their behalf
- 6) Cancellation under this cover shall not be permitted wherever any claim is intimated towards any insured vehicle.

#### **CONDITIONS**

- 1) Any claim under any other Add-On covers under the **Base Policy** shall also be admissible only whilst the insured vehicle is being driven by **Named Paid Driver** and/or **Named Person**
- 2) Addition and deletion of **Named Driver** and **Named Paid Driver** shall be permitted mid-term.

#### **DEFINITIONS**

1. **Base Policy/Policy**: means the **Motor Insurance Policy** issued to Private Vehicles covering Own Damage section
2. **Policy/ Motor Insurance Policy**: Standalone Own Damage Cover for Private Car issued by **Us** to which this cover is extended
3. **Named Driver**: shall mean anyone who is named on **Your Policy Schedule** and certificate of motor insurance as being entitled to legally drive **Your** vehicle and has **Your** permission to drive it.
4. **Named Paid Driver**: shall mean a driver named in the **Policy Schedule**, holding valid driving license for the said class of vehicle and employed by **You** on salary/wages
5. **Policy Period**: The period between and including the commencement date and expiry date as shown in the **Policy Schedule**.
6. **Schedule/Policy Schedule**: The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force.
7. **We, Our, Us**: Bajaj Allianz General Insurance Company Limited
8. **You, Your, Yourself**: The person **We** insure as set out in the Schedule

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

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**DEPRECIATION SHIELD – VARIANT 2 (V2)**  
**UIN: IRDAN113RP0001V01201920/A0022V01202223**

Policy No. \_\_\_\_\_ [“base Policy”].

**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**.

**B. Conditions**

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

**C. Exclusions**

In addition to the exclusions mentioned under Standalone Own Damage Cover for Private Car 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 Standalone Own Damage Cover for Private Car Policy is not payable
2. Depreciation pertaining to any part/ sub part/ accessories not approved for replacement by **Us** under Standalone Own Damage Cover for Private Car Policy
3. Consequential loss of any kind arising out of claims lodged under ‘Depreciation Shield’
4. Where a loss is covered under Standalone Own Damage Cover for Private Car 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. **You, Your, Yourself:** means the person or persons whose Insured Vehicle **We** insure as set out in the **Schedule**
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
3. **Accident, Accidental:** An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.
4. **Policy/ base Policy/Motor Insurance Policy** means the Proposal, the Policy Schedule, Standalone Own Damage Cover for Private Car Policy [**Policy number mentioned in the beginning of this Endorsement wordings**] issued by **Us** along with the Terms and Conditions issued to the Insured for Insured Vehicle and any annexures and/or previous Endorsements attaching to and / or forming part thereof either at the commencement of Policy Period or during the Policy Period, to which this cover is extended
5. **Insured Vehicle:** means the vehicle insured by **Us** under the Standalone Own Damage Cover for Private Car Policy and as shown on the **Schedule**
6. **Policy Period** means the Policy period from Risk Inception Date [RID] to Risk End Date [RED] mentioned in the as shown in the Standalone Own Damage Cover for Private Car Policy **Schedule** within/during which the insurance risk Cover for Insured Vehicle is issued by **Us**.
7. **Schedule/Policy Schedule:** The Schedule and any Annexure or Endorsement to it which sets out, Insured Vehicle details, **Your** personal details.
8. **Own Damage Claim:** means the claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of Standalone Own Damage Cover for Private Car Policy

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9. **Total Loss/ Constructive Total Loss:** A loss under the Standalone Own Damage Cover for Private Car Policy where the aggregate cost of retrieval and/ or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
10. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Sr. No. 9 Total Loss / Constructive Total Loss above and (b) theft of the **Insured Vehicle**

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

#### **E. CANCELLATION**

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

Subject otherwise to all other Terms and Conditions and exclusions of Base Policy

*\*A list of Company's authorized garages/ workshop & their address is available on the Company's website [www.bajajallianz.co.in](http://www.bajajallianz.co.in).*

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**PAY AS YOU CONSUME**

UIN: IRDAN113RP0001V01201920/A0013V01202223

Policy No. \_\_\_\_\_ [“Base Policy”].

**A. DEFINITIONS**

- a) **“Insured Kilometers”** means the number of kilometers insured under the Pay as You Consume plan, specified in the Schedule
- b) **“Insured Duration”** means the consecutive/ intermittent period (falling within the Period of Insurance) as per the Pay as You Consume plan, specified in the Schedule
- c) **“Base Policy/Policy”** means the Standalone Own Damage Cover for Private Car Policy / any other approved private car Policy covering own damage section
- d) **“Grace Insured Kilometers”** shall mean kilometer specified in the Policy Schedule, falling immediately outside the **Insured Kilometers** and applicable only at the time of claim.
- e) **“Total Loss/ Constructive Total Loss (CTL)”** shall mean any admissible loss, where the aggregate cost of retrieval and/or repair of the vehicle, exceeds 75% of the Insured Declared Value (IDV) of the vehicle.
- f) **“Partial Loss”** any admissible loss not amounting to **Total Loss**.
- g) **Policy Period:** The period between and including the commencement date and expiry date as shown in the Policy Schedule.
- h) **Schedule/Policy Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force.

**B. INSURING CLAUSE**

1. Save as more specifically stated elsewhere, it is hereby agreed and declared that, the insurance under Section I: Own Damage of the **Base Policy**, for the vehicle insured and/or its accessories, shall cover loss or damage whilst thereon

I. Fire

- a) by fire, explosion, self-ignition or lightning and;
- b) by riot and strike and;
- c) by earthquake (fire and shock damage) and;
- d) by Flood, Typhoon, Hurricane, Storm, Tempest, Inundation, Cyclone, Hailstorm and Frost and;
- e) by malicious act and;
- f) by terrorist activity and;
- g) whilst in transit by road, rail, inland waterway, lift, elevator or air and;
- h) by landslide/ rockslide

**and/ or**

II. Theft

- a) by burglary, housebreaking or theft

**and/ or**

III. Accidental External Means

- a) **Partial Loss** and/or;
- b) **Total Loss**

as per the Pay as You Consume plan opted by the Insured and specified in the Schedule. Subject always to all other terms, conditions and exclusions of the **Base Policy** read along with any extensions/ add-on covers/ endorsements thereof and also subject to terms, conditions and exclusions hereinafter contained.

2. The **Company** shall however not be liable for any loss/ damage to the insured vehicle beyond the

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- a) **Insured Duration** or;
  - b) completion of the **Insured Kilometers** including **Grace Insured Kilometers** (wherever applicable);
- whichever is earlier even if period of insurance/Policy Period is still not complete/exhausted.

**C. NO CLAIM DISCOUNT (NCD)**

This discount is applicable where Insured has extended/ topped up the opted plan (other than annual plan)

**No Claim Discount = 25% x (Duration of Policy ÷ 365)**

**Examples:**

- 1) If the customer had a 60 days plan and has not claimed under the Policy, then at the end of the Pay As You Consume Plan Opted he shall be eligible for a No Claim Discount as below:

No Claim Discount = 25% x (60 ÷ 365) = **4.1%**

**D. DRIVING BEHAVIOR BENEFIT/ MALUS**

Insured shall be eligible for premium benefit/ malus specified in the Policy Schedule (at the time of top-up/renewal of “Pay as You Consume” plan) based on Insured’s driving practices, assessed by the Company on the basis of Insured’s driving behaviour captured through telematics/IOT devices/ any other modes, which the Insured has authorized to share with the Company.

Based on the driving details captured, Insured shall be categorized on to a 10 point driving score (10 being better driving behaviour).

**E. CARRY FORWARD – INSURED KILOMETERS**

**Carry Forward** of residual/ unconsumed/ unutilized **Insured Kilometers** from expiring Pay as You Consume plan of the **Company** to any Pay as You Consume plan of the **Company** shall be permitted. Such **Carried Forward** kilometers shall be added to the **Insured Kilometers** available under renewed/ extended/ top up plan.

**Insured** shall be permitted to Carry Forward

- i. 100% of the unconsumed **Insured Kilometers** under annual plans (except unlimited **Insured Kilometers** plan which shall expire on completion of **Insured Duration**)
- ii. 75% of the unconsumed **Insured Kilometers** subject to a minimum balance of 50 **Insured Kilometers** under the expiring short term plans.

**F. EXCLUSIONS**

- 1) The Company shall not be liable in respect of any exclusion applicable to the **Base Policy**.
- 2) Any claim falling beyond the **Insured Duration** as shown in the Schedule or the completion of the **Insured Kilometers** as specified in the Schedule whichever is earlier, though the period of insurance/Policy Period might still have not been completely exhausted.

**G. CONDITIONS**

- 1. Claims made by **the Insured** against **the Company** under ‘Pay as You Consume’ are subject to conditions set forth under the **Base Policy**.
- 2. **Cancellation**

<b>Short Term Cancellation</b>	
<b>% of Consumed Insured Kilometers or Insured Duration whichever is higher</b>	<b>% of Premium to be Retained</b>
Not exceeding 9 %	20%
Exceeding 9% but not exceeding 17%	30%
Exceeding 17% but not exceeding 25%	40%

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Exceeding 25% but not exceeding 33%	50%
Exceeding 33% but not exceeding 42%	60%
Exceeding 42% but not exceeding 50%	70%
Exceeding 50% but not exceeding 58%	80%
Exceeding 58% but not exceeding 67% months	90%
Exceeding 67%	100%

The Company will refund premium on a short period basis by reference to the above scale provided, subject to a minimum retention of premium of Rs.150/-. However, add on cover issued for Insured Duration less than 10 days cannot be cancelled.

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

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### **TOWING COVER**

UIN: IRDAN113RP0001V01201920/A0003V01202324

Policy No. \_\_\_\_\_ [“base Policy”].

#### **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 within **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 **Policy Schedule**.

#### **B. Conditions**

- i. Claims made by **You** against **Us** under ‘Towing Cover’ are subject to the conditions set forth under the **Motor Insurance Policy**
- ii. 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.
- iii. No arrangement shall be made by **You** for towing of the **Insured Vehicle** without **Our** consent
- iv. In the event of **Your** non-compliance with the above mentioned conditions (ii) and (iii), **Our** liability under ‘Towing Cover’ shall be restricted to 25% of the limits of liability as mentioned under Clause A
- v. The benefits under ‘Towing Cover’ shall be available in excess of the amount payable under Section 1 of the within **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 Standalone Own Damage Cover for Private Car 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 Standalone Own Damage Cover for Private Car Policy
3. **Policy/ base Policy/Motor Insurance Policy** means the Proposal, the Policy Schedule, Standalone Own Damage Cover for Private Car Policy [**Policy number mentioned in the beginning of this Endorsement wordings**] issued by **Us** along with the Terms and Conditions issued to the Insured for Insured Vehicle and any annexures and/or previous Endorsements attaching to and / or forming part thereof either at the commencement of Policy Period or during the Policy Period, to which this cover is extended
4. **Policy Period:** means the Policy period from Risk Inception Date [RID] to Risk End Date [RED] mentioned in the as shown in the Standalone Own Damage Cover for Private Car Policy **Schedule** within/during which the insurance risk Cover for Insured Vehicle is issued by **Us**.
5. **Schedule/Policy Schedule:** The Schedule and any Annexure or Endorsement to it which sets out, Insured Vehicle details, **Your** personal details.
6. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
7. **You, Your, Yourself:** The person or persons whose Insured Vehicle **We** insure as set out in the **Schedule**

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

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

*\*A list of Company's authorized garages/ workshop & their address is available on the Company's website [www.bajajallianz.co.in](http://www.bajajallianz.co.in).*



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**V-PAY**

UIN: IRDAN113RP0001V01201920/A0017V01202324

**A. COVERAGE:**

On payment of additional premium and subject otherwise to the terms, conditions and exclusions of the **Policy** within, the insurance cover under Section I: Own Damage of Policy is hereby extended to cover (as per cover plan opted by **You**) loss or damage to the **Insured Vehicle** and/or benefits as provided below:

**1. ELECTRICAL & NON ELECTRICAL ACCESSORIES**

**We** will indemnify **You** for

- i. any **Accidental** loss or damage to any accessories (other than CNG / LPG Gas kit) which form part of the **Insured Vehicle** at the inception of the **Policy** but inadvertently omitted to be declared by the **Insured** in the **IDV**
- ii. **Accidental** loss or damage to any accessories (other than CNG/ LPG Gas kit) which the **Insured** install in the **Insured Vehicle** during the **Policy Period**,

Provided the maximum liability of the **Company** under this cover shall not exceed 1% of **IDV** of **Insured Vehicle**, as specified in **Policy Schedule**, during the **Policy Period**. However, **We** shall be liable up to the **IDV** of **Insured Vehicle** for any loss or damage to the **Insured Vehicle** arising out of such accessories (other than CNG / LPG Gas kit).

**2. RALLY COVER**

**We** will indemnify **You** for **Accidental** loss or damage to the **Insured Vehicle** whilst participating in an organized rally event by recognized entities.

**SPECIAL CONDITIONS APPLICABLE TO THIS COVER:**

This cover excludes motor racing, speed tests, dexterity trials, hill climbs or motor racing (whether organized separately or included in the course of a rally)

**3. GEOGRAPHICAL EXTENSION**

Indemnity provided to **You** under the **Policy**, against any **Accidental** loss or damage to the **Insured Vehicle** shall be extended to cover any **Accidental** loss or damage to **Insured Vehicle** occurring within the geographical location of:

- a) Bangladesh b) Bhutan c) Nepal d) Pakistan e) Sri Lanka f) Maldives

**4. CNG/LPG KIT**

The **Policy** shall be extended to indemnify **You** for any loss or damage to CNG/LPG kit or arising out of CNG/LPG kit inadvertently omitted to be declared by the **Insured** while proposing the vehicle for cover under the base **Policy**.

The maximum liability of the **Company** under this cover shall not exceed 1% of **IDV** of **Insured Vehicle** for loss or damage to such CNG/LPG kit during the **Policy Period**. However, **We** shall be liable up to the **IDV** of **Insured Vehicle** for any loss or damage to the **Insured Vehicle** arising out of such CNG/LPG kit.

**5. RODENT DAMAGE**

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, **We** will indemnify **You** against the reasonable cost of repair or replacement of damaged parts or clean-up of the **Insured Vehicle**.

**6. WAIVER OF DEPRECIATION & CONSUMABLES COVER**

1. **We** will indemnify **You** for any reasonable cost of repair and replacement, as the case may be, without application of any depreciation against **Accidental** loss or damage to the **Insured Vehicle** hereunder and/or its accessories arising out of an insured event.

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2. If the **Insured Vehicle** is damaged by a covered peril under the own damage section of the **Motor Insurance Policy** and needs to be repaired, **We** will cover cost of consumables required to be replaced/ replenished during the repair of the damaged vehicle.

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

**7. BATTERY ELECTRIC VEHICLES AND HYBRID ELECTRIC SYSTEM (APPLICABLE ONLY FOR (BEV) AND (HEV) AS DEFINED BELOW)**

**Policy** shall be extended to cover any consequential damage to the internal child parts of **Traction Battery, Battery Management System (BMS)** and **Electric Vehicle Drive System** of the **Insured Vehicle** arising out of:

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

**We** 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

**EXCLUSIONS APPLICABLE TO THIS COVER:**

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

1. 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.
2. Any damage that results from storage, transportation and wear and tear
3. Loss of use/dead battery on account of untimely charging or over discharge
4. Any loss after the vehicle has been serviced/handled by unauthorized service centre or personnel.
5. Loss or damage including corrosion due to delay in intimating **Us** or delay in retrieval of the **Insured Vehicle** from the water logged area.

**GENERAL CONDITIONS APPLICABLE TO THIS COVER:**

**Health of Traction Battery (HOTB)** shall be maintained by the **Insured** as per manufacturers schedule of battery health.

**DEFINITIONS APPLICABLE TO THIS COVER**

- a) **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.

- b) **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

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- 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.
- c) **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
- d) **Hybrid Electric Vehicle (HEV)** 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.
- e) **Traction Battery**: A rechargeable battery used to power the electric motor(s) of a **Battery Electric Vehicle (BEV)** or **Hybrid Electric Vehicle (HEV)**. **Traction Battery** does not include (SLI) Battery used for starting, lighting, and ignition of the Vehicle
- f) **Health of Traction Battery (HOTB)**: Means the measurement of condition of the Battery compared with that of the manufacturer's specification for the said Battery Type. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive):
- Internal Resistance or conductance
  - Battery Capacity
  - Voltage
  - Self-discharge
  - Age of the battery

**8. WAIVER OF DEDUCTIBLE**

**We** shall waive off the compulsory deductible applicable under the **Policy** as per GR 40 of Indian Motor Tariff (IMT)

**Special Condition:**

In case, **You** have opted for any voluntary deductible in lieu of discount, such deductible shall apply for each and every claim and our liability to indemnify **You** shall be in excess of such voluntary deductible

**9. VEHICLE TOWING & RETRIEVAL**

In the event of the **Insured Vehicle** being disabled by reason of loss or damage covered under the **Policy**, **We** will indemnify **You** against the reasonable cost of protection and removal of **Insured Vehicle** to the nearest repairer.

In the unlikely event of **We** being unable to arrange for the service as shown in point 10 (e) of Roadside Assistance below, **You** may arrange for towing (including retrieval) of the **Insured Vehicle** to the nearest repairer and submit the towing bills to **Us**. **We** will reimburse the actual towing charges incurred by **You**. **You** may authorise the repair of the **Insured Vehicle** necessitated by damage for which **We** may be liable under the **Policy** provided that:

- a. the estimated cost of such repair including replacement and retrieval does not exceed 1% of **IDV** of **Insured Vehicle**.
- b. **We** are furnished forthwith a detailed estimate of the cost of repairs and
- c. **You** shall give **Us** every assistance to see that such repair is necessary and the charges are reasonable.

**10. ROADSIDE ASSISTANCE**

- a. **Flat Battery**: In the event of the **Insured Vehicle** being immobilized due to a flat battery (including cases of HEV/BEV immobilization on account of Traction Battery being out of energy), **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** and the **Insured Vehicle** has not reached a workshop/repairer.

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- 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 (specified in the **Policy Schedule**) 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** 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** 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**.
- f. **Urgent Message Relays:** In the event of the **Insured Vehicle** getting immobilized as a result of **Accident** and/or breakdown, **We** will arrange to 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 **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** 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** 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 arrange a hotel accommodation for occupants of the **Insured Vehicle** for one day provided the event has occurred beyond 100 kilometers from the center point of the **City** 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.  
 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 Period**. 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-imbusement to **Us**.
- k. **Legal Assistance:** 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
- l. **Helpline:** Breakdown support over phone: In the event of minor mechanical errors/ faults/ non-functioning of the **Insured's Vehicle** or any part thereof, the **Company** would provide the **Insured** with telephonic

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assistance to come up with solutions for such minor mechanical errors/ faults/ non-functioning of the **Insured's vehicle**.

**Definitions:**

- a) **Battery Electric Vehicle (BEV)** means 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.
- b) **Hybrid Electric Vehicle (HEV)** 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.
- c) **Traction Battery** A rechargeable battery used to power the electric motor(s) of a **Battery Electric Vehicle (BEV)** or **Hybrid Electric Vehicle (HEV)**. **Traction Battery** does not include (SLI) Battery used for starting, lighting, and ignition of the Vehicle
- d) **City** means a place as listed under "List of Cities" on the **Company Website**

**11. VEHICLE REPLACEMENT**

In the event of the **Insured Vehicle** meeting with a Total Loss (including theft)/ **Constructive Total Loss We**, at Our discretion, may settle the claim as specified under "**B. BASIS OF CLAIM SETTLEMENT (APPLICABLE TO THE INSURED VEHICLE)**"

**12. LOSS ARISING OUT OF ADULTERATED FUEL**

**We** shall indemnify **You** towards cost of repair/ replacement/ clean-up of the child parts of engine of the **Insured Vehicle** resulting from engine seizure following the use of intentionally adulterated fuel (petrol or diesel or any alternate fuel) by the fuel station operator or unintentional supply of wrong fuel by the fuel station attendant without the knowledge of the **Insured**.

Our Liability under this cover shall be limited to:

- a. Repair or replacement of the following internal child parts of the engine: Engine Block, Crank Shaft and its bearings, Connecting Rods, Piston Set, Piston Rings, Cylinder Head, Cam Shaft and its bearings, Inlet and Exhaust Valve, Oil Seals and Packing Kits, Oil Pump.
- b. Repair or replacement of the following child parts of the Fuel System: Fuel Pump, High Pressure Pump, and Injectors, Common rails (Low and High Pressure).
- c. Labour cost incurred by **You** to overhaul the damaged engine and or Fuel System.
- d. The cost the engine oil in case flushing of engine
- e. The cost incurred for testing of fuel to ascertain whether adulterated fuel has been used.

**13. CONSEQUENTIAL LOSSES**

It is hereby agreed and declared that:

- a. in event of any **Accident** or breakdown, if the vehicle be driven before the necessary repairs are effected, the **Company's** liability to indemnify **You** shall be limited to only the cost of the internal child parts and /or spare parts of the damaged component and the associated repair cost for replacement of the internal child part /spare part. It is further agreed and declared that the **Company** shall be liable to indemnify **You** for the cost of the whole component and its repair cost only in the event of the internal child part/ spare part of the damaged component not being available in the market due to non-production by the manufacturer.
- b. in the event of any **Accident** or breakdown if the **Insured Vehicle** was left unattended without proper precautions, the **Company** shall indemnify **You** against any loss due to theft of a part or an accessory of the Vehicle.
- c. the **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 indemnify **You** for the following:

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

**14. TYRE COVER**

**We** shall indemnify **You** for loss or damage to tyre(s) of the **Insured Vehicle** arising out of

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

**We** shall indemnify **You** against 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 for tyre mentioned elsewhere in this document.

The benefits under this 'Tyre Cover' can be utilized only for a maximum of four (4) tyre(s) of the **Insured Vehicle** during the **Policy Period**.

**15. RIM COVER**

**We** shall indemnify **You** against any loss or damage to rims of the **Insured Vehicle** arising out of physical damaged or being warped as a result of a blowout or as a result of it being driven over potholes, kerbs or other road debris.

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

Rim means the rim of the wheels on **Insured Vehicle**, excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.

**Specific Conditions**

1. This cover will be provided only to the vehicles fitted with Tubeless Tyres or Run Flat Tyres.
2. The benefits under this Cover can be utilized only for a maximum of four (4) wheel rim(s) of the **Insured Vehicle** during the **Policy Period**
3. If due to any reason whatsoever, **You** replace wheel rim(s) of the **Insured Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details of the new wheel rim(s) including but not limited to the identification number. It may be noted that the **Company** shall not be liable to any loss or damage to any wheel rim whose identification number has not been informed to us and not stated in the endorsement document.
4. No cover is provided for:
  - Non damaged rims for the purpose of matching a set of rims
  - Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation, of the **Insured Vehicle**
  - Any loss or damage arising out of ageing, normal wear and tear, corrosion and/or oxidation of the wheel rim(s) of the **Insured Vehicle**.

**16. PERSONAL BAGGAGE & KEY REPLACEMENT**

**We** will also indemnify **You** up to the **Sum Insured** specified in the **Policy Schedule** for:

- i) any loss or damage to **Your** personal baggage whilst kept in the **Insured Vehicle** caused by the insured perils.

Basis of Loss Settlement Criteria:

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- 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** of this cover, 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** of this cover.

**Specific Exclusions:**

1. 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**
  2. Any loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which **Your** personal baggage is subjected
  3. Any loss or damage caused by moth, mildew or vermin
  4. 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
  5. Any loss of or damage to **Valuables. Valuables** means
    - 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
  6. Any loss or destruction of or damage to personal baggage of a consumable nature
  7. 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
  8. Any loss or damage to goods or samples carried in connection with any trade or business
- ii) cost of replacement of keys of the **Insured Vehicle** in the event of irrecoverable loss of the keys. 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**.

**Special Conditions:**

1. **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.
2. 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
3. No coverage shall be provided for:
  - Where the replacement of keys is not carried out in manufacturer's authorized dealership or **Our** authorized workshops
  - 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

**17. CYBER RISK COVER**

The **Company** shall indemnify **You**, for:

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

incurred by the **Insured** as a consequence of a **Cyber Attack**

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Our maximum liability to indemnify **You** under this cover shall not exceed the **Sum Insured** specified in the **Policy Schedule**.

#### **EXCLUSIONS**

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

1. any **Loss** not directly resulting out of a **Cyber Attack**.
2. any claim arising out of or based upon or attributable to **Cyber Attack** in which all or any part of such **Cyber Attack** were committed, attempted, or allegedly committed or attempted, prior to the **Policy** inception date mentioned in the **Schedule**. In case of own renewal, **Policy** inception date shall mean the date of first issuance of the **Policy** subsequent to which the **Policy** is renewed without break.
3. any **Loss** resulting out of war and Cyber Terrorism
4. losses due to the outage/disturbance of external networks (e.g. power, internet, cable, cloud & telecommunications etc.)
5. Any unproven or unexplained losses
6. Any losses attributed to omission on account of **Insured/ Insured's** family members/employees

#### **DEFINITIONS:**

1. **Computer System** means an electronic device or collection of electronic devices (including input/output/programmable devices and any devices capable of connecting over wireless networks) fitted in the **Insured Vehicle**, which can be used in conjunction with computer programmes/software or electronic instructions, and which are essential for functioning of the **Insured Vehicle** in a manner as prescribed by the manufacturer;  
For avoidance of doubt, **Computer System** shall not include any removable devices that can be used independent of the **Insured Vehicle**.
2. **Cyber Attack** means an unauthorized intrusion into the **Insured Vehicle's Computer System** by a Third Party, that enables a Third Party to seize unlawful control of the **Insured Vehicle**.
3. **Cyber Extortion** means any credible and unlawful threat or series of threats by a **Third Party** extortionist against the **Insured** with the intention to cause harm or damage to the **Insured Vehicle** in order to extract an extortion ransom from **You** by use of coercion.
4. **Cyber Terrorism** means the politically motivated use of computers and information technology to cause severe disruption or widespread fear.
5. **OEM** means the **Insured Vehicles** manufacturers.
6. **Theft of Funds** means any unauthorized electronic transfer of money, assets or any other funds from **Insured's** bank account.

#### **18. RECALIBRATION**

**We** shall indemnify **You** against the costs incurred by **You** to **Recalibrate** and align digital sensing devices (including but not limited to ADAS) of the **Insured Vehicle** arising out of:

- a. damage to such digital sensing devices due to **Accidental** external means
- b. an operation of an insured peril due to which the **Insured Vehicle** is also damaged,
- c. breakdown of such digital sensing devices

to ensure optimal performance of the **Insured Vehicle** as per manufacturer's recommended standards on recommendation of the workshop authorized by **Us**.

Our maximum limit to indemnify **You** under this cover shall not exceed the **Sum Insured** specified in the **Policy Schedule** (through our Authorized Workshop/Service Provider) during the **Policy Period**.

For the purpose of this cover:

- a) **Recalibrate** shall mean optimizing the set of operational parameters (as prescribed by the manufacturer) for efficient functioning of the **Insured Vehicle** in the desired manner.



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- b) **ADAS or Advanced Driver Assistance System** are electronic systems in a vehicle that use advanced technologies (sensing devices) to assist the driver in driving/parking function.

**19. SMART REPAIR**

The **Policy** is extended to cover the repair costs incurred by **You**, in the event of the **Insured Vehicle** suffering minor Paint chipping and/or Scratches on external metal body panels due to operation of an insured peril.

**Special Conditions**

1. The **Insured** is not required to report minor Paint chipping and/or Scratches on external metal body panels immediately. He/she can intimate such loss anytime (not exceeding 12 months) within the **Policy Period**.
2. The **Company** shall cover all the losses including remote cause (accumulated losses)
3. The **Insured** shall be eligible for claims pertaining to repairs of up to a maximum of five panels during the **Policy Period**
4. Labour charges of painting to be paid based on proportion of damage

**Applicability**

This add-on cover shall be available only for Private registered vehicle used for private purpose and which are either

- a) new vehicles insured with Bajaj Allianz General Insurance **Company** or
- b) vehicles insured with Bajaj Allianz General Insurance **Company** as new, and without break-in for up to five consecutive years or
- c) break-in cases/ roll over cases where **Company** has agreed to issue this cover subject to the pre-inspection.

The odometer reading (running of the vehicles) specified in (a) and (b) above shall be less than and equal to \_\_\_\_\_ km each Year and maximum \_\_\_\_\_ km. Risk acceptance of this cover up to \_\_\_\_\_ km.

**Exclusions:**

- 1) Perforation of sheet metal parts and rusting of catalytic converter and silencer
- 2) Claim towards any repairs not carried out at an authorized dealer/service centre of the manufacturer.

**20. CONVEYANCE BENEFIT**

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 base **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 Period** subject to the limit specified in the **Policy Schedule**.

**Special Conditions:**

1. The benefit period will commence from the date of survey completion by the surveyor provided the Own Damage Claim is admissible
2. No indemnity shall be available:
  - Where the repairs are not carried out at Our authorized workshops
  - For Claims made for the period before the date of completion of the survey
  - For any consequential loss arising out of claims lodged under 'Conveyance Benefit'

**21. DEFENCE COST**

**We** will indemnify **You** in respect of the defence Costs incurred by **You**, as a result of any claim made by an affected Third Party or an entity in relation to legal liability arising out of

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

**Defence Cost** means fees of the Advocate for defending or providing legal assistance to **You** for police and court proceedings

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

**EXCLUSIONS:**

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

1. any incident(s) where there is no **Accident** caused by or arising out of use of the **Insured Vehicle**.
2. any legal action which is false, fraudulent, exaggerated or where **You** have made misrepresentations;
3. Deliberate, wilful or intentional non-compliance of any statutory provision by **You** which is proved/established in the court judgement.

**22. MECHANICAL ELECTRICAL BREAKDOWN**

**We** shall indemnify **You** for loss or damage to the **Insured Vehicle** caused due to Mechanical or Electrical Breakdown.

**Exclusions:**

- a. Our liability to indemnify **You** for any claim for loss or damage to **Insured Vehicle** under this cover shall not extend beyond completion of \_\_\_\_\_ kms. of odometer running of the **Insured Vehicle**.
- b. 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**
- c. Any expenses incurred on consumables unless resulting from loss or damage to vehicle arising out of operation of insured perils.
- d. 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
- e. Where reasonable care has not been taken by **You** to protect the loss or damage to the **Insured Vehicle**
- f. Any loss or damage arising out of intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies
- g. Any inconsequential losses that do not lead to any dismal performance of any insured components of the **Insured Vehicle** unless more specifically covered.
- h. Any loss to Spark/ glow plugs, axle/ drive shaft boots, shock absorbers, wheel bearings, horns, front struts, suspension, tie rod/ tie rod end, all types of filters/ hoses/cables, rubber seals/ tubes, brake pads/ linings/ disc, clutch and pressure plates, fly wheels, friction discs, battery, tyres and tubes, bulbs, fuses, tyres, oil seals, glasses, lenses, all mountings, drive chains, air cleaner elements, motor brushes, belts, wiper blades and other items as specified in the manufacturers maintenance schedule.

**B. BASIS OF CLAIM SETTLEMENT (APPLICABLE TO THE INSURED VEHICLE)**

**i. BASIS OF LOSS SETTLEMENT FOR PARTIAL LOSS SETTLEMENT**

In the event of an **Accidental** Partial Loss, the **Company** shall indemnify the **Insured** maximum of the manufacturer's listed selling price of the Parts (including reasonable labour cost for repair / replacement) belonging to the **Insured Vehicle** as on the date of loss.

**ii. BASIS OF LOSS SETTLEMENT FOR TOTAL LOSS / CONSTRUCTIVE TOTAL LOSS SETTLEMENT**

In the event of the **Insured Vehicle** meeting with **Accident** with a Total Loss (including theft)/ **Constructive Total Loss** the **Company** will settle the claim by:

- a) 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:
  1. Private Car Package Policy covering the new vehicle.

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2. The cost of registration, including road tax and goods and service tax ("GST") payable and any other similar taxes, 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/end.

b) 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 what-so-ever, **You** will be indemnified against actual original registration cost of damaged **Insured Vehicle** or prevailing cost of registration (whichever is less) in addition to the actual difference between the original ex- showroom price of the damaged **Insured Vehicle** and the **IDV**.

Upon settlement of a Total loss/ **Constructive Total Loss** claim, the **Policy** shall be cancelled with effect from the date of loss and the **Insured** will not be entitled for any refund of premium.

In case of change of ownership, Our liability to indemnify **You** shall be limited to **Your** cost of ownership including registration cost, road tax, GST and any other similar tax.

**iii. BASIS OF LOSS SETTLEMENT FOR TYRE(S)**

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
Up to 3mm	100% 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.

**C. GENERAL EXCLUSIONS APPLICABLE TO ALL COVERS**

The **Company** shall not be liable to make any payment in respect of:

- a. Any **Accidental** loss or damage suffered whilst the **Insured** or any person driving the **Insured Vehicle** with the knowledge and consent of the **Insured** is under the influence of intoxicating liquor or drugs.
- b. Any **Accidental** loss or damage to the **Insured Vehicle** if at the time of **Accident** the person driving the vehicle does not have a valid and effective driving licence, in accordance with the provisions of Rule 3 of Central Motor Vehicle Rules, 1989.
- c. Loss or damage to the **Insured Vehicle** caused by or arising out of the wilful act or wilful neglect or gross negligence of the **Insured** and/or **Insured's** Family Members and/or **Insured's** Employees
- d. Loss or damage to the **Insured Vehicle** due to damages existing at the time of commencement of this Insurance **Policy** and known to the **Insured** or his responsible representative but not disclosed to the **Company**.
- e. Any legal liability, damage to occupants or third parties, expenses related to personal injury or property damage.
- f. Voluntary deductible opted by **You** and specified in the **Policy Schedule**.
- g. Fraudulent act committed by **Yourself** or **Your** authorized representative.

**D. GENERAL CONDITIONS APPLICABLE TO ALL COVERS**

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V-Pay add-on cover can be opted only at inception of the **Motor Insurance Policy**, no cover shall be available during mid-term of the **Motor Insurance Policy**

**E. GENERAL DEFINITIONS APPLICABLE TO ALL COVERS:**

1. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Constructive Total Loss:** The **Insured Vehicle** shall be treated as a **Constructive Total Loss** if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the vehicle.
3. **IDV:** Insured's Declared Value (**Sum Insured**) of the **Insured Vehicle** under the **Motor Insurance Policy**
  4. **Motor Insurance Policy/ Policy** means the base Motor Policy (Standalone Own Damage Cover for Private Car Policy) under which this add-on cover is offered
5. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
6. **Policy Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of and the insurance cover in force, and other terms/conditions/details.
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 Period**
8. **You, Your, Yourself** means the **Insured** named in the **Policy Schedule**.
9. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited