

Bajaj Allianz General Insurance Company Limited

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

TWO WHEELER PACKAGE POLICY – 5 YEARS – ADD ON COVERS

LIBRARY OF ENDORSEMENTS

| Sr. No | Name of the Add on Cover | UIN |
|--------|--|--|
| 1 | 24X7 Spot Assistance | IRDAN113RPMT0018V01202425/A0019V01202425 |
| 2 | Accidental Shield | IRDAN113RPMT0018V01202425/A0020V01202425 |
| 3 | Accidental Hospitalization Cover | IRDAN113RPMT0018V01202425/A0021V01202425 |
| 4 | Consumable Expenses | IRDAN113RPMT0018V01202425/A0022V01202425 |
| 5 | Conveyance Benefit | IRDAN113RPMT0018V01202425/A0023V01202425 |
| 6 | Depreciation Shield | IRDAN113RPMT0018V01202425/A0024V01202425 |
| 7 | Electric Vehicle/ Hybrid System Protection Cover | IRDAN113RPMT0018V01202425/A0025V01202425 |
| 8 | Engine Protector | IRDAN113RPMT0018V01202425/A0026V01202425 |
| 9 | Rim Safeguard | IRDAN113RPMT0018V01202425/A0027V01202425 |
| 10 | Rodent Damage Cover | IRDAN113RPMT0018V01202425/A0028V01202425 |
| 11 | Tyre Safeguard | IRDAN113RPMT0018V01202425/A0029V01202425 |
| 12 | Vehicle Replacement Advantage (Exclusive Cover) | IRDAN113RPMT0018V01202425/A0030V01202425 |
| 13 | Vehicle Replacement Advantage (Standard Cover) | IRDAN113RPMT0018V01202425/A0031V01202425 |

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24 X 7 SPOT ASSISTANCE

IRDAN113RPMT0018V01202425/A0019V01202425

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 during each **Policy Year** stated in the plan as shown in the **Schedule**:

BENEFITS:

1. **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 a radius of 100 kilometres from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/ repairer.
2. **Spare Keys:** In the event of **You** losing the keys of the **Insured Vehicle**, **We** will arrange for the pickup and delivery of spare keys to the spot where the **Insured Vehicle** is located provided the event has occurred within 100 kilometres from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
3. **Flat Tyre:** In the event of the **Insured Vehicle** being immobilized due to flat tyre, **We** would assist **You** by:
 - i arranging for the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the **Insured Vehicle** at the location of immobilization.
 - ii In case the spare tyre is not available in the **Insured Vehicle**, the flat tyre will be taken to the nearest flat tyre shop for repairs and re-attachment to the vehicle. Any expenses on material, if required while carrying out the repairs, would be borne by **You**.Provided always that the immobilization has occurred within a radius of 100 kilometres from the centre of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/ repairer.
4. **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 breakdown has occurred within 100 kilometres from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/ repairer.
5. **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.
6. **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 assistance to come up with solutions for such minor mechanical errors/ faults/ non-functioning of the **Insured's vehicle**.
7. **Fuel Assistance:** In the event of the **Insured Vehicle** being immobilized due to an empty fuel tank and/or contaminated fuel, **We** shall arrange for supply of one litre of fuel on chargeable basis at the location of the immobilization and / or towing of the **Insured Vehicle** to **Our** nearest preferred workshop, provided the event has occurred within 100 kilometres from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
8. **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/ repairer provided the **Accident/** breakdown has occurred within 100 kilometres from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
9. **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 40 kilometres from

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the spot of immobilization through a taxi or any other transportation service provided the event has occurred within 100 kilometres from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has to be towed away to a workshop/ repairer.

The expenses for travel beyond 40 kilometres shall be borne by **you**.

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 agreed by **Us** and to be reimbursed by **Us**.

10. Accommodation Benefits: In the event of the **Insured Vehicle** meeting with an **Accident** /breakdown, **We** will provide the occupants of the **Insured Vehicle** with a hotel accommodation for one day provided the event has occurred beyond 100 kilometres from the center point of the city of your residence but within 100 kilometres from the center of the cities as listed in the attached annexure and the time to repair the **Insured Vehicle** will exceed 12 hours from the time of reporting the incident.

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 agreed by us and to be reimbursed by **Us**.

11. 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 per **Policy Year** of the **Policy**, **You** may continue with the same legal advisor on direct payment basis.

B. Conditions

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

- i Fuel Assistance - which shall be limited to 2 times per **Policy Year** of the **Policy** and One litre per event.
- ii Taxi Benefits- which shall be limited to 2 times per **Policy Year** of the **Policy** and Rs. 1500 per event
- iii Accommodation Benefits - which shall be provided only for 1 day only once during a **Policy Year** of the **Policy** and up to a maximum of Rs. 3000 per day.
- iv Legal Advice - which shall be provided only once during a **Policy Year** of the **Policy** for a maximum of 30 minutes duration.

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 **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. Replacement cost of any part or consumable

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12. Repair cost of tyre and or parts or replacement cost of any part or consumable at a third-party workshop repairer,
13. Any taxes, levy and expenses incurred in excess of the limit described under the plan opted by **You**
14. Loss of valuables and personal belongings kept in the **Insured Vehicle**
15. Any loss or damage to the **Insured Vehicle** arising out of participation in a motor racing competition or trial runs
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 owner's 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 nearest **Authorized Workshop**.
22. Services organized without **Our** prior consent for the various assistance services
23. No benefit shall be provided after the **Insured Vehicle** has been taken by **You** or **Your** representative to the garage or from the place of recovery in case of a stolen **Insured Vehicle**.
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. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
2. **Authorized workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
4. **Policy/ Motor Insurance Policy/ Base Policy:** Two-Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended
5. **Policy Period:** The period between and including the risk inception date and risk expiry date as shown in the **Motor Insurance Policy Schedule**
6. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
8. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited and/ or the Service Provider with whom Bajaj Allianz General Insurance Company Limited has entered into a contract to provide the benefits under this cover to **You**
9. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

E. Cancellation

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

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

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ACCIDENT SHIELD

IRDAN113RPMT0018V01202425/A0020V01202425

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 Sum Insured |
| 2 | Loss of two limbs or sight of both eyes or one limb and sight of one eye | 125% of specified Sum Insured |
| 3 | Loss of one limb or sight of one eye | 50% of specified Sum Insured |
| 4 | Permanent Total Disablement from injuries other than named above | 125% of specified Sum Insured |

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. **Free Look Period (Applicable Only for this Add On Cover)**

You have a period of 30 days from the date of receipt of the policy document to review the terms and conditions of this **Policy**. If **You** have any objections to any of the terms and conditions, **You** have the option of cancelling the **Policy** stating the reasons for cancellation.

If **You** have not made any claim during the Free look period, **You** shall be entitled to refund of premium subject to,

- a deduction of the expenses incurred by **Us** on **Your** medical examination, stamp duty charges and if the risk has not commenced
- ii. If the risk has commenced the stamp duty charges, medical examination charges & proportionate risk premium for period on cover would be deducted.
- iii. Where only a part of risk has commenced, such proportionate risk premium commensurate with the risk covered during such 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. **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/other** persons covered under 'Accident Shield' must immediately consult a **Doctor/ Medical Practitioner** and follow the advice and treatment that he recommends

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- c. **You**/other persons covered under 'Accident Shield' must take reasonable steps to lessen the consequences of **Bodily Injury**.
- d. **You**/other persons covered under 'Accident Shield' must have **Yourself** examined by **Our Medical Practitioner** if **We** ask for this.
- e. **You** or someone claiming on behalf must promptly give **Us** documentation and other information **We** ask for to verify the claim or **Our** obligation to make payment for it.
- f. In the event of death, someone on deceased's behalf must inform **Us** in writing immediately and send **Us** a copy of the post- mortem report (if performed) within 30 days

Note: Waiver of conditions (a) and (f) may be considered in extreme cases where it is proved to **Our** satisfaction that under the circumstances in which the **You**/other persons covered under 'Accident Shield' 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 **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:** An accident is a sudden unforeseen and involuntary event caused by external, visible and violent means.
2. **Bodily Injury/ Injury:** Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a **Medical Practitioner**.
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
4. **Medical Practitioner/ Doctor:** A Medical Practitioner is 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 the scope and jurisdiction of license.
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 claim raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under **Motor Insurance Policy**
7. **Policy/ Motor Insurance Policy/ Base Policy:** Two-Wheeler Package Policy – 5 years issued by **Us** to which this cover is extended
8. **Policy Period:** The period between and including the risk inception date and risk 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 during the **Policy Year**
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. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
13. **You, Your, Yourself, Insured:** The person **We** insure as set out in the **Schedule**

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F. Cancellation

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

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

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ACCIDENTAL HOSPITALISATION COVER

IRDAN113RPMT0018V01202425/A0021V01202425

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this **Policy** extends to cover the **Reasonable and Customary Medical Expenses** incurred by **Insured Person(s)**, up to a maximum of **Sum Insured** as shown in the **Schedule** for this cover towards **Hospitalisation** for a minimum period of 24 hours on the advice of a **Medical Practitioner/ Doctor** and caused due to an **Accidental Bodily Injury** sustained while traveling on the **Insured Vehicle** during the **Policy Year**.

Medical Expenses reimbursable will be reasonable charges that are necessarily incurred on the advice of a **Doctor** as an in-patient in a **Hospital** for medical treatment, accommodation, medicines, nursing, and care under attention of **Medical Practitioner**.

B. Conditions

1. Claims made by **You** against **Us** under 'Accidental Hospitalisation Cover' are subject to the conditions set forth under the **Motor Insurance Policy**
2. The maximum **Sum Insured** available for **You/ Insured Person(s)** would be as per the amount specified on the **Schedule**
3. Free Look Period (Applicable Only for this Add On Cover)

You have a period of 30 days from the date of receipt of the **Policy** document to review the terms and conditions of this **Policy**. If **You** have any objections to any of the terms and conditions, **You** have the option of cancelling the **Policy** stating the reasons for cancellation.

If **You** have not made any claim during the Free look period, **You** shall be entitled to refund of premium subject to,

- i. a deduction of the expenses incurred by **Us** on **Your** medical examination, stamp duty charges and if the risk has not commenced
- ii. If the risk has commenced the stamp duty charges, medical examination charges & proportionate risk premium for period on cover would be deducted.
- iii. Where only a part of risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

4. Renewal & Cancellation

- i. Under normal circumstances, subject to **Motor Insurance Policy** covering Two-Wheeler also being renewed, renewal will not be refused except on the grounds of **Insured's** moral hazard, misrepresentation or fraud.
- ii. The Add on cover can be renewed only if the **Motor Insurance Policy** covering Two-Wheeler, to which it is attached, is also renewed. This add on cover cannot be renewed on a standalone basis
- iii. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- iv. We may cancel this Add on cover by giving **You** at least 15 days written notice, and if no claim has been made then **We** shall refund a pro-rata premium for the unexpired **Policy Period**. Under normal circumstances, this Add on cover will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or **Your** non-cooperation. **You** may cancel this Add on cover by giving **Us** at least 15 days written notice, and if no claim has been made then **We** shall refund premium on short term rates for the unexpired **Policy Year** as per the rates detailed below.

| PERIOD | % of Annual Premium to be Retained |
|---|------------------------------------|
| Not exceeding 1 month | 20% |
| Exceeding 1 month but not exceeding 2 months | 30% |
| Exceeding 2 months but not exceeding 3 months | 40% |
| Exceeding 3 months but not exceeding 4 months | 50% |
| Exceeding 4 months but not exceeding 5 months | 60% |
| Exceeding 5 months but not exceeding 6 months | 70% |
| Exceeding 6 months but not exceeding 7 months | 80% |

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| | |
|---|---------------------|
| Exceeding 7 months but not exceeding 8 months | 90% |
| Exceeding 8 months | Full annual premium |

- v. If the request for cancellation is received in **First Policy Year**, the apportioned premium for subsequent years will be refunded in full and for refund of premium of **First Policy Year**, the above mentioned annual short period scale as mentioned in hereinabove will be applied on the apportioned **First Policy Year** premium.
- vi. If the request for cancellation is received in subsequent year(s)
 - a. the apportioned premium for the completed years of the **Policy Period** will be retained in full,
 - b. the annual short period scale as mentioned in hereinabove will be applicable for the apportioned premium of the ongoing **Policy Year**,
 - c. Apportioned premium for the remaining unutilized years of the **Policy Period** to be refunded in full.

Note: No premium refund shall be made in respect of **Policy** on which claim has been lodged by the **Insured** or a person on behalf of the **Insured**, whether such claim was admitted or repudiated.

5. Revision/ Modification of the Cover:

There is a possibility of revision/ modification of terms, conditions, coverages and/or premiums of this cover at any time in future, with appropriate approval from IRDA. In such an event of revision/ modification of the product, intimation shall be set out to all the existing **Insured Person(s)** at least 3 months prior to the date of such revision/modification comes into the effect

6. Sum Insured Enhancement:

The **Insured Person(s)** can apply for enhancement of Sum Insured under this add on cover at the time of renewal. **You** can apply for enhancement of Sum Insured by submitting a fresh proposal form to the company.

C. Exclusions

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

1. Any consequential loss arising out of claims lodged under 'Accidental Hospitalisation Cover'
2. **Accidental Bodily Injury** that **You/ Insured Person(s)** covered under 'Accidental Hospitalisation Cover' 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/ Insured Person(s)** covered under 'Accidental Hospitalisation Cover' 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
 - e. As a result of any curative treatments or interventions that have been carried out
 - f. 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. Any expenses incurred for treatment of pre-existing ailments
4. Complications arising out of pregnancy, resulting childbirth, miscarriage, abortion or any of these unless caused by Accident
5. 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
6. Nuclear energy, radiation

D. Claims Process

1. Making a Claim

If **You/Insured Person(s)** covered under 'Accidental Hospitalisation Cover' meet with any **Accidental Bodily Injury** that may result in a claim, then as a **Condition Precedent** to **Our** liability:

- a. **You/Insured Person(s)** or someone claiming on behalf must inform **Us** in writing immediately and in any event within 14 days
- b. **You/Insured Person(s)** must immediately consult a **Medical Practitioner/ Doctor** and follow the **Medical Advice** and treatment that he recommends
- c. **You/Insured Person(s)** must take reasonable steps to lessen the consequence of **Bodily injury**
- d. **You/Insured Person(s)** must have himself examined by **Our Medical Advisors** if **We** ask for this

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- e. **You/Insured Person(s)** 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 claiming on deceased's behalf must inform **Us** in writing immediately and send **Us** a copy of the post- mortem report (if available) within 30 days
- g. **You/ Insured Person(s)** shall arrange for submission of the following documents to the **Company**:
 - i Duly Completed Claim Form signed by **Insured/** Person Claiming on behalf of the **Insured**
 - ii Hospital Discharge Summary
 - iii Hospital Bill giving detailed break up of all expenses
 - iv Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the **Injury**;
 - v Doctor's Report;
 - vi Intimation given by **You/ Your** representative, regarding the **Insured Vehicle** meeting with an **Accident**
 - vii Police Report/ FIR (if available)
 - viii Policy Copy
 - ix NEFT details & cancelled cheque

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/Insured Person(s)** was placed, it was not possible for **You/Insured Person(s)** or any other person to give notice or file claim within the prescribed time limit.

2. Paying a Claim

- a) **You** agree that **We** need only make payment when **You** or someone claiming on **Your** behalf has provided **Us** with necessary documentation and information. **We** will make payment to **You** or **Your Nominee**. If there is no **Nominee** and **You** are incapacitated or deceased, **We** will pay **Your** heir, executor or validly appointed legal representative and any payment **We** make in this way will be a complete and final discharge of **Our** liability to make payment.
- b) On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per policy terms and conditions, **We** shall offer within a period of 30 days a settlement of the claim to **You**. Upon acceptance of an offer of settlement by **You**, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by **You**. In the cases of delay in the payment, **We** shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by **Us**.
- c) If **We**, for any reasons decide to reject the claim under the policy, the reasons regarding the rejection shall be communicated to **You** in writing within 30 days of the receipt of complete set of documents.
- d) **We** shall make payment in Indian Rupees only.

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:** An accident is a sudden unforeseen and involuntary event caused by external, visible and violent means.
2. **Bodily Injury/ Injury:** Injury means accidental physical bodily harm excluding **Illness** or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a **Medical Practitioner**.
3. **Condition Precedent:** Condition Precedent shall mean a **Policy** term or condition upon which the **Insurer's** liability under the **Policy** is conditional upon.
4. **Day care Treatment:** Day care treatment refers to medical treatment, and/or surgical procedure which is: undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and which would have otherwise required a **Hospitalisation** of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.
5. **Deductible:** A Deductible is a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/ hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A Deductible does not reduce the **Sum Insured**.

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6. **Grace Period:** Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a **Policy** in force without loss of continuity benefits such as waiting periods and coverage of **Pre-Existing Diseases**. Coverage is not available for the period for which no premium is received.
7. **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 the Clinical Establishment (Registration and Regulation) Act 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under: - has qualified nursing staff under its employment round the clock;
 - i. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - ii. has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - iii. maintains daily records of patients and makes these accessible to the **Our** authorized personnel.
8. **Hospitalisation:** Means admission in a **Hospital** for a minimum period of 24 in patient care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
9. **Illness:** Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the **Policy Period** and requires medical treatment.
 - i. Acute condition - Acute condition is a disease, illness or **Injury** that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/**Injury** which leads to full recovery.
 - ii. Chronic condition - A chronic condition is defined as a disease, illness, or **Injury** that has one or more of the following characteristics:—it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests- it needs ongoing or long-term control or relief of symptoms— it requires **Your** rehabilitation or for **You** to be specially trained to cope with it- it continues indefinitely—it comes back or is likely to come back.
10. **Inpatient care** means treatment for which the **Insured Person** has to stay in a hospital for more than 24 hours for a covered event.
11. **Insured Person(s)** shall mean the Registered Owner of the **Insured Vehicle** and the family members which includes **Your** spouse and **Your** dependent children and/or parents.
12. **Insured Vehicle:** The two-wheeler vehicle insured by **Us** under the **Motor Insurance Policy**.
13. **Medical Advice** means any consultation or advice from a **Medical Practitioner** including the issue of any prescription or repeat prescription.
14. **Medical Expenses** means those expenses that an **Insured Person** has necessarily and actually incurred for medical treatment on account of **Illness** or **Accident** on the advice of a **Medical Practitioner**, as long as these are no more than would have been payable if the **Insured Person** had not been insured and no more than other **Hospitals** or **Doctors** in the same locality would have charged for the same medical treatment.
15. **Medical Practitioner/ Medical Advisor/ Doctor:** A Medical Practitioner is 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 the scope and jurisdiction of license.
16. **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**.
17. **Notification of claim** is the process of notifying a claim to the **Insurer** or TPA by specifying the timelines as well as the address / telephone number to which it should be notified.
18. **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**.
19. **Policy/ Motor Insurance Policy/ Base Policy:** Two-Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended
20. **Policy Period:** The period between and including the risk inception date and risk expiry date as shown in the **Schedule**
21. **Policy Year:** means period of 12 months falling within the **Policy Period** (commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date) as specified in the **Schedule**

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22. **Pre-Existing Disease** means any condition, ailment or **Injury** or related condition(s) for which **You** had signs or symptoms, and / or were diagnosed, and / or received **Medical Advice** / treatment within 48 months to prior to the first policy issued by the **Insurer**.
23. **Reasonable and Customary Medical Expenses**: Reasonable charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the **Illness** / **Injury** involved
24. **Renewal** defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of **Grace Period** for treating the renewal continuous for the purpose of all waiting periods.
25. **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**
26. **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/Insured Person(s)** named in the **Schedule**
27. **We, Our, Us, Company**: Bajaj Allianz General Insurance Company Limited
28. **You/Your/Insured Person(s)**: The person or persons **We** insure as set out in the **Schedule**

F. Cancellation

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

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

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CONSUMABLE EXPENSES

IRDAN113RPMT0018V01202425/A0022V01202425

A. Endorsement Wordings

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

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

B. Conditions

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

C. Exclusions:

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

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

D. Definitions

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

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

E. Contribution Clause

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

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F. Cancellation

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

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

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CONVEYANCE BENEFIT

IRDAN113RPMT0018V01202425/A0023V01202425

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 each **Policy Year**

B. Conditions

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

C. Exclusions

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

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Where the repairs are not carried out at **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. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
2. **Authorized Workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
4. **Own Damage Claim:** The claim raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
5. **Policy/ Motor Insurance Policy/ Base Policy:** Two-Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended
6. **Policy Period:** The period between and including the risk inception date and risk expiry date as shown in the **Motor Insurance Policy Schedule**
7. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
8. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
9. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
10. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

E. Cancellation

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

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

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DEPRECIATION SHIELD

IRDAN113RPMT0018V01202425/A0024V01202425

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

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

C. Exclusions

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

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

D. Definitions

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

1. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
2. **Authorized Workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the **Schedule**.
4. **Own Damage Claim:** The claim raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**.
5. **Policy/ Motor Insurance Policy:** Two-Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended.
6. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
7. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
8. **Partial Loss:** Any loss falling into a category other than
 - (a) the loss mentioned under S. No.10 Total Loss / Constructive Total Loss above and
 - (b) theft of the **Insured Vehicle**
9. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the insurance cover in force.
10. **Total Loss/ Constructive Total Loss:** A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/ or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the IDV of the **Insured Vehicle**.

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

E. Cancellation

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

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

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ELECTRIC VEHICLE/ HYBRID SYSTEM PROTECTION COVER

IRDAN113RPMT0018V01202425/A0025V01202425

A. ENDORSEMENT WORDINGS

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

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

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

Admissibility of Claim:

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

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

B. 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.

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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.
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

C. GENERAL CONDITIONS

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

D. DEFINITIONS

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

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 **Insured Vehicle**.
6. **Health of Traction Battery (HOTB):** Means the measurement of condition of the Battery compared with that of the manufacturer's specification for the said Battery Type. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive):
 - Internal Resistance or conductance

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- Battery Capacity
 - Voltage
 - Self-discharge
 - Age of the battery
7. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
 8. **Policy/ Motor Insurance Policy/ Base Policy:** Two-Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended.
 9. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
 10. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
 11. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
 12. **Traction Battery:** A rechargeable battery used to power the electric motor(s) of a **Battery Electric Vehicle (BEV)** or **Hybrid Electric Vehicle (HEV)**. Traction Battery does not include (SLI) Battery used for starting, lighting, and ignition of the **Insured Vehicle**
 13. **We, Our, Us, Company:** Bajaj Allianz General Insurance **Company** Limited
 14. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

E. Cancellation

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

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

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ENGINE PROTECTOR

IRDAN113RPMT0018V01202425/A0026V01202425

A. Endorsement Wordings

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

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

B. Conditions

1. Claims made by **You** against **Us** under 'Engine Protector' are subject to the conditions set forth under the **Motor Insurance Policy**
2. **Claims** made by **You** against **Us** under 'Engine Protector' would be admissible if:
 - i. There is evidence that the **Insured Vehicle** stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress
 - ii. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box
 - iii. The loss or damage is not payable under **Motor Insurance Policy**

C. Your Obligations

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

D. Exclusions

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

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

E. Definitions

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

1. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
2. **Authorized workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
4. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**
5. **Policy/ Motor Insurance Policy/ Base Policy:** Two-Wheeler Package Policy - 5 Years issued by **Us** to which this cover is extended

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6. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
7. **Total Loss/ Constructive Total Loss:** A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/ or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
8. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
9. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

F. Cancellation

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

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

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RIM SAFEGUARD

IRDAN113RPMT0018V01202425/A0027V01202425

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that the **Base Policy** is extended to cover loss or damage to the **Rim(s)** and/or Alloy(s) of the **Insured Vehicle** by **Accidental** external means. The **Company** will indemnify **You** for the cost of replacing the damaged **Rim(s)** or Alloy(s) with a new equivalent or near equivalent **Rim(s)** or alloy(s) of similar make, model and specification, subject to the Basis of Loss Settlement Criteria as specified herein below.

| Age of Vehicle | % Admissible Claim Amount for Rim(s) and/or Alloy(s) |
|---|--|
| 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

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' cover can be utilized only for a maximum of two (2) **Rim(s)** or alloy(s) of the **Insured Vehicle** during the **Policy Year**
3. If due to any reason whatsoever, **You** replace **Rim(s)** and/or alloy(s) of the **Insured Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details of the new **Rim(s)** and/or alloy(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** and/or alloy whose identification number has not been informed to **Us** and not stated in the endorsement document.
4. Mid-term inclusion of this Add on cover shall not be allowed

C. Specific Exclusions

We do not cover losses or expenses, or any loss, damage to the **Rim(s)** and/or Alloy(s), directly or indirectly, as a result of or if caused by or arising from events, stated below:

1. For any excess mentioned in **Schedule**
2. Loss or damage during waiting period as stated in **Schedule**.
3. Any loss or damage occurred prior to inception of the **Policy**
4. Any damage to **Rim(s)** and/or alloys(s) of the **Insured Vehicle** fitted with tyres other than Tubeless Tyres or **Run Flat Tyres**;
5. any loss or damage resulting as a consequence of tyre pressure being lesser than the limit prescribed by the **Insured Vehicle** Manufacturer.
6. Any form of damage resulting from a collision or any **Accidental** fire or theft damage to the **Insured Vehicle**
7. Non damaged **Rim(s)** and/or alloys for the purpose of matching a set of **Rim(s)** and/or alloys
8. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time
9. **Rim(s)** and/or Alloy(s) with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature.
10. 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**.
11. Any loss or damage arising due to theft of **Rim(s)** and/or alloy(s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally.

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12. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation, of the **Insured Vehicle**
13. Expenses related to personal injury or property damage arising due to damage of the **Rim(s)** or alloy(s) of the **Insured Vehicle**
14. Any expenses incurred on towing, safe guarding and/or repair and replacement labour charges, consumables arising out of damage to the **Rim(s)** or Alloy(s) of the **Insured Vehicle**
15. 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)** or alloy(s) of the **Insured Vehicle**
16. Any loss or damage arising as a result of poor workmanship at the time of manufacturing/ assembling/ disassembling and/or repair and / or due to improper storage and/or transportation
17. Any loss or damage arising out of ageing, normal wear and tear, corrosion and/or oxidation of the **Rim(s)** and/or Alloy(s) of the **Insured Vehicle**.

D. Definitions

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

1. **Accident, Accidental:** A sudden, unforeseen and involuntary event caused by external and visible means.
2. **Insured Vehicle:** The vehicle insured by **Us** under the **Base Policy**
3. **Policy/Base Policy/Motor Insurance Policy:** Two Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended
4. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
5. **Policy Year:** means period of 12 months (falling within the **Policy Period**) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the **Schedule**
6. **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 or bearings
7. **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.
8. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
9. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
10. **You, Your, Yourself, Insured:** The person **We** insure as set out in the **Schedule**

E. Cancellation

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

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

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RODENT DAMAGE

IRDAN113RPMT0018V01202425/A0028V01202425

A. ENDORSEMENT WORDINGS

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

B. CONDITIONS

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

C. EXCLUSIONS

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

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

D. DEFINITIONS

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

1. **Insured Vehicle**: The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the **Schedule**.
2. **Policy/ Base Policy/ Motor Insurance Policy**: Two-Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended
3. **Policy Period**: The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Schedule**
4. **Schedule**: The Schedule and any Annexure or Endorsement to it, within the **Base Policy** which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of insurance cover in force, and other terms/conditions/details.

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

E. CANCELLATION

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

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

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TYRE SAFEGUARD

IRDAN113RPMT0018V01202425/A0029V01202425

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that the **Base Policy** is extended to cover loss or damage to Tyre(s) of the **Insured Vehicle** as specified in the **Schedule** arising out of

1. **Accidental** external means,
2. an operation of an insured peril due to which the **Insured Vehicle** is also damaged,

the **Company** will indemnify **You** for the

1. 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 below in B.1.
2. labour charges toward replacement of the Tyre(s).

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 admissible claim amount as per residual tread depth of the Tyre(s) at the time of loss as shown in the below table:

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

2. 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.

3. 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 this 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 as stated under the “Own Damage” section of **Motor Insurance Policy**.

In consequence whereof the exclusion appearing in the **Motor Insurance Policy** Terms and Conditions which reads as “damage to Tyre(s) unless the **Insured Vehicle** is damaged at the same time when the liability of the **Company** is limited to 50% of cost of replacement” stands deleted

C. Specific Conditions

1. If due to any reason whatsoever, **You** replace Tyre(s) of the **Insured Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details of the new Tyre(s) including but not limited to the make, model and batch number
2. The benefits under ‘Tyre Safeguard’ can be utilized only for a maximum of two (2) Tyre(s) of the **Insured Vehicle** during the **Policy Year**
3. Mid-term inclusion of this Add on shall not be allowed.

D. Specific Exclusions

We do not cover losses or expenses, or any loss, damage to the Tyre(s), directly or indirectly, as a result of or if caused by or connected to or arising from events, stated below:

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1. For any excess mentioned in **Schedule**
2. Loss or damage during waiting period as stated in **Schedule**.
3. Any loss or damage occurred prior to inception of the **Policy**.
4. Cost of restoring punctured Tyre(s)
5. Where a loss is covered under manufacturer's warranty or recall campaign or under any other such packages at the same time.
6. Where the batch number of damaged Tyre(s) is different than the make, model or batch number specified in the **Schedule**
7. Tyre(s) with scratches, noise and vibrations that do not affect product function or performance and/ or damages which are consequential in nature.
8. 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**
9. 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**.
10. Any loss or damage arising due to theft of tyre(s) and/ or illegal activities and are fraudulent in nature.
11. Any loss or damage resulting from driving in race or rally
12. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and Tyre rotation of the **Insured Vehicle**
13. Expenses related to personal injury or property damage arising out of damage to the Tyre(s) of the **Insured Vehicle**
14. 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**
15. 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**
16. If the Tyre(s) is not replaced at **Our Authorized Garage**.

E. Definitions

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

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

F. Cancellation

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

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

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VEHICLE REPLACEMENT ADVANTAGE (EXCLUSIVE COVER)

IRDAN113RPMT0018V01202425/A0030V01202425

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that, under the **Motor Insurance Policy** issued by the **Company**, in the event of the **Insured Vehicle** meeting with a **Total Loss** (including theft)/ **Constructive Total Loss**, **We** may use, one of the following two options, at **Our** discretion, to settle a claim under 'Vehicle Replacement Advantage':

1. **New Vehicle: We** will replace the **Insured Vehicle** with a new equivalent or near equivalent vehicle of similar make, model, features, specifications and color subject to the availability in the open market. Any disbursement under this option will be regarded as full and final settlement of **Our** liability under **Motor Insurance Policy**. Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.
2. **Cash Settlement:** In the event of new equivalent or near equivalent vehicle not being available in the market due to non-production or short supply, **You** will be paid the actual difference between the latest ex- showroom price of the damaged **Insured Vehicle** and the **IDV**. Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.

B. Conditions

1. **Claims** made by **You** against **Us** under 'Vehicle Replacement Advantage' are subject to the conditions set forth under the **Motor Insurance Policy**
2. In order to declare the **Insured Vehicle** a **Total Loss/ Constructive Loss**, the estimates for the aggregate cost of retrieval and/or repair have to be approved by **Our Authorized Workshops**

C. Exclusions

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

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
3. Any consequential loss arising out of claims lodged under 'Vehicle Replacement Advantage'
4. Any claims pertaining to accessories, unless the same are additionally insured and endorsed into the **Motor Insurance Policy**
5. The cost of Insurance **Policy** covering the new vehicle
6. The cost of registration, including Government notified taxes, for the new vehicle

D. Definitions

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

1. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external, visible and violent means
2. **Authorized workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
3. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**
4. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
5. **Own Damage Claim:** The claim raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
6. **Policy/ Motor Insurance Policy/ Base Policy:** Two Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended
7. **Policy Period:** The period between and including the Risk Inception Date and Risk Expiry Date as shown in the **Motor Insurance Policy Schedule**
8. **Policy Schedule:** The Schedule and any Annexure or Endorsement/s to it which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of insurance cover in force, and other terms/conditions/details.

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

E. **Cancellation**

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

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

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VEHICLE REPLACEMENT ADVANTAGE (STANDARD COVER)

IRDAN113RPMT0018V01202425/A0031V01202425

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the **Insured Vehicle** meeting with a **Total Loss** (excluding theft)/ **Constructive Total Loss**, **We** may use one of the following two options to settle a claim under 'Vehicle Replacement Advantage':

1. **New Vehicle: We** will replace the **Insured Vehicle** with a new equivalent or near equivalent vehicle of similar make, model, features, specifications and color subject to the availability in the open market.
Any disbursement under this option will be regarded as full and final settlement of **Our** liability under **Motor Insurance Policy**. Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.
2. **Cash Settlement:** In the event of new equivalent or near equivalent vehicle not being available in the market due to non-production or short supply, **You** will be paid the actual difference between the latest ex- showroom price of the damaged **Insured Vehicle** and the **IDV**. Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.

B. Conditions

1. Claims made by **You** against **Us** under 'Vehicle Replacement Advantage' are subject to the conditions set forth under the **Motor Insurance Policy**.
2. In order to declare the **Insured Vehicle** a **Total Loss/ Constructive Loss**, the estimates for the aggregate cost of retrieval and/or repair have to be approved by **Our Authorized Workshops**

C. Exclusions

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

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
3. Any consequential loss arising out of claims lodged under 'Vehicle Replacement Advantage'
4. Any claims pertaining to accessories, unless the same are additionally insured and endorsed into the **Motor Insurance Policy**
5. The cost of **Motor Insurance Policy** covering the new vehicle
6. The cost of registration, including road tax and Octroi payable, for the new vehicle

D. Definitions

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

1. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
2. **Authorized workshop / Garage / Service Station** – A motor vehicle repair workshop / garage / service station authorized by **Us**.
3. **Own Damage Claim:** The claim raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**
4. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
5. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**
6. **Policy/ Motor Insurance Policy/ Base Policy:** Two-Wheeler Package Policy – 5 Years issued by **Us** to which this cover is extended
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
8. **Total Loss/ Constructive Total Loss:** A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
9. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
10. **You, Your, Yourself, Insured:** The person or persons **We** insure as set out in the **Schedule**

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

E. Cancellation

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

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