

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

STANDALONE OWN DAMAGE COVER FOR TWO WHEELER - ADD ON COVERS
LIBRARY OF ENDORSEMENTS WORDINGS

Sr. No	Name of Add-On	UIN No
1	Depreciation Shield	IRDAN113RP0002V01201920/A0019V01201920
2	Vehicle Replacement Advantage (Standard Cover)	IRDAN113RP0002V01201920/A0021V01201920
3	Vehicle Replacement Advantage (Exclusive Cover)	IRDAN113RP0002V01201920/A0023V01201920
4	Conveyance Benefit	IRDAN113RP0002V01201920/A0020V01201920
5	No Claim Bonus Protector	IRDAN113RP0002V01201920/A0017V01201920
6	Engine Protector	IRDAN113RP0002V01201920/A0022V01201920
7	Consumable Expenses	IRDAN113RP0002V01201920/A0026V01201920
8	24X7 Spot Assistance	IRDAN113RP0002V01201920/A0025V01201920
9	Accident Shield	IRDAN113RP0002V01201920/A0018V01201920
10	Accidental Hospitalization Cover	IRDAN113RP0002V01201920/A0024V01201920
11	EMI Protect – Add on Cover under Standalone Own Damage Cover for Two Wheeler	IRDAN113RP0002V01201920/A0007V01202021
12	Rodent Damage Cover	IRDAN113RP0002V01201920/A0030V01202223
13	Electric Vehicle/ Hybrid System Protection Cover	IRDAN113RP0002V01201920/A0031V01202223
14	Cyber Risk Cover	IRDAN113RP0002V01201920/A0032V01202223
15	Defence Cost Cover	IRDAN113RP0002V01201920/A0033V01202223
16	Named Driver Cover	IRDAN113RP0002V01201920/A0034V01202223
17	Keys and Locks Replacement Cover	IRDAN113RP0002V01201920/A0014V01202324
18	Rim Safeguard	IRDAN113RP0002V01201920/A0004V01202425
19	Tyre Safeguard	IRDAN113RP0002V01201920/A0008V01202425

Bajaj Allianz General Insurance Company Limited
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DEPRECIATION SHIELD

UIN: IRDAN113RP0002V01201920/A0019V01201920

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.

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. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Depreciation Shield' shall expire
3. The benefits under 'Depreciation Shield' can be utilized for a maximum of two times during the **Policy Period**

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

Definitions

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

1. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Two Wheeler issued by **Us** to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the **Schedule**
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the insurance cover in force
8. **Own Damage Claim:** The 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**
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**

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10. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Sr. No. 9 above and (b) theft of the **Insured Vehicle**

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VEHICLE REPLACEMENT ADVANTAGE (STANDARD COVER)

UIN: IRDAN113RP0002V01201920/A0021V01201920

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':

- a) **New Vehicle:** **We** will replace the **Insured Vehicle** with a new equivalent or near equivalent vehicle of similar make, model, features, specifications and color subject to the availability in the open market. Any disbursement under this option will be regarded as full and final settlement of **Our** liability under **Motor Insurance Policy**. Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.
- b) **Cash Settlement:** In the event of new equivalent or near equivalent vehicle not being available in the market due to non-production 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.

Conditions

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

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 Two Wheeler Package Policy covering the new vehicle
6. The cost of registration, including road tax and Octroi payable, for the new vehicle

Definitions

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

1. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**
7. **Total Loss/ Constructive Total Loss:** A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**

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

8. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Two Wheeler issued by **Us** to which this cover is extended
9. **Policy Period:** The period between and including the start and end dates as shown in the **Motor Insurance Policy Schedule**
10. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
11. **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**

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

VEHICLE REPLACEMENT ADVANTAGE (EXCLUSIVE COVER)

UIN: IRDAN113RP0002V01201920/A0023V01201920

Endorsement Wordings

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

- a) **New Vehicle:** **We** will replace the **Insured Vehicle** with a new equivalent or near equivalent vehicle of similar make, model, features, specifications and color subject to the availability in the open market. Any disbursement under this option will be regarded as full and final settlement of **Our** liability under **Motor Insurance Policy**. Upon settlement of the claim under this cover, **Motor Insurance Policy** shall expire.
- b) **Cash Settlement:** In the event of new equivalent or near equivalent vehicle not being available in the market due to non-production 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.

Conditions

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

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 Two Wheeler Package Policy covering the new vehicle
6. The cost of registration, including road tax and Octroi payable, for the new vehicle

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4. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **IDV:** Insured's Declared Value (Sum Insured) of the **Insured Vehicle** under the **Motor Insurance Policy**
7. **Total Loss/ Constructive Total Loss:** A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**

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8. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Two Wheeler issued by **Us** to which this cover is extended
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11. **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**

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CONVEYANCE BENEFIT

UIN: IRDAN113RP0002V01201920/A0020V01201920

Endorsement Wordings

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

Conditions

1. Claims made by **You** against **Us** under 'Conveyance Benefit' are subject to the conditions set forth under the **Motor Insurance Policy**
2. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Conveyance Benefit' shall expire
3. The benefit period will commence from the date of survey completion by the surveyor provided the **Own Damage Claim** is admissible

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

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5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
8. **Own Damage Claim:** The 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**

Bajaj Allianz General Insurance Company Limited
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NO CLAIM BONUS PROTECTOR
UIN: IRDAN113RP0002V01201920/A0017V01201920

Endorsement Wordings

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

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

Conditions

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

Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for losses that are covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.

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7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured**
8. **Total Loss/ Constructive Total Loss:** A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/ or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
9. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Sr. No. 8 above and (b) theft of the **Insured Vehicle**
10. **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**
11. **NCB:** The discount earned by **You** on the Own Damage section of the **Motor Insurance**

Bajaj Allianz General Insurance Company Limited
Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
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ENGINE PROTECTOR

UIN: IRDAN113RP0002V01201920/A0022V01201920

Endorsement Wordings

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

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

Conditions

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

Your Obligations

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

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**

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10. **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**

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CONSUMABLE EXPENSES

UIN: IRDAN113RP0002V01201920/A0025V01201920

Endorsement Wordings

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

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

Conditions

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

Exclusions:

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

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

Definitions

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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:** Motor Package Policy issued by Us to which this cover is extended.
5. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the insurance cover in force
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Contribution Clause

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

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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Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
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24X7 SPOT ASSISTANCE

UIN: IRDAN113RP0002V01201920/A0025V01201920

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 stated in the plan as shown in the **Policy Schedule**:

BENEFITS:

- a) Flat Battery: In the event of the **Insured Vehicle** being immobilized due to a flat battery, **We** will make alternative arrangements to make the **Insured Vehicle** mobile again provided the event has occurred within a radius of 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/ repairer.
- b) 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 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
- c) Flat Tyre: In the event of the **Insured Vehicle** being immobilized due to flat 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 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.
- d) Minor Repairs: In the event of the **Insured Vehicle** being immobilized due to mechanical and/or electrical breakdown, **We** will arrange for minor mechanical and/or electrical repairs to make the **Insured Vehicle** mobile again provided the breakdown has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/ repairer.
- e) 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.
- f) 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**.
- g) 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 liter 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 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
- h) 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

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

kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.

- i) **Taxi Benefits:** In the event of the **Insured Vehicle** meeting with an accident /breakdown, **We** will arrange for a free travel of the occupants of the **Insured Vehicle** to a single destination within a vicinity of 40 kilometers from the spot of immobilization through a taxi or any other transportation service provided the event has occurred within 100 kilometers from the center 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 kilometers 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**.
- j) **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 kilometers from the center point of the city of your residence but within 100 kilometers 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**.
- k) **Legal Advice:** In the event of the **Insured Vehicle** meeting with an **Accident**, **You** shall be entitled for a free legal advice from a legal advisor over the phone for a maximum duration of 30 minutes. Subsequent to the expiry of the specified period of 30 minutes per year of the policy, **You** may continue with the same legal advisor on direct payment basis.

Conditions

1. In case of transfer of ownership of the **Insured Vehicle**, the cover under '24x7 Spot Assistance' shall expire
2. The benefits under '24x7 Spot Assistance' can be utilized for a maximum of 4 times per year of the policy except for following:
 - i. Fuel Assistance - which shall be limited to 2 times per year of the policy and One litre per event.
 - ii. Taxi Benefits- which shall be limited to 2 times per year of the policy and Rs. 1500 per event
 - iii. Accommodation Benefits - which shall be provided only for 1 day only once during a 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 year of the policy for a maximum of 30 minutes duration.

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

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

5. Any loss or damage caused due to riots, strikes and Act of God perils like flood, earthquake etc.
6. Claims pertaining to theft losses
7. Any consequential loss arising out of claims lodged under '24x7 Spot Assistance'
8. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time
9. Replacement cost of battery and/or any associated repair cost
10. Cost of supply of parts or replacements elements or consumables
11. Replacement cost of any part or consumable
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 owners manual and/or manufacturer's manual
19. Any loss resulting from **Your** deliberate or intentional and/or unlawful or criminal act
20. Benefits under 'Taxi Benefits' and 'Accommodation Benefits' for occupants in excess of the seating capacity as per the registration certificate of the **Insured Vehicle**
21. Additional cost incurred in towing the **Insured Vehicle** to a dealer/workshop as specified by **You** instead to 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

Definitions

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

1. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Schedule**
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited and/ or the Service Provider with whom Bajaj Allianz General Insurance Company Limited has entered into a contract to provide the benefits under this cover to **You**
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Two Wheeler issued by **Us** to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
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

CANCELLATION

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

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

ACCIDENT SHIELD
 UIN: IRDAN113RP0002V01201920/A0018V01201920

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

Conditions

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

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

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
- 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 advisors if **We** ask for this.
- e) **You** or some one claiming on behalf must promptly give **Us** documentation and other information **We** ask for to verify the claim or **Our** obligation to make payment for it.

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

- 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.

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

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**

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:** Standalone Own Damage Cover for Two Wheeler issued by **Us** to which this cover is extended
8. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
9. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured**
10. **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period**
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:** Bajaj Allianz General Insurance Company Limited
13. **You, Your, Yourself:** The person **We** insure as set out in the **Schedule**

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

ACCIDENTAL HOSPITALIZATION COVER

UIN: IRDAN113RP0002V01201920/A0024V01201920

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 **Hospitalization** 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 period.

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**.

Conditions

1. Claims made by **You** against **Us** under 'Accidental Hospitalization Cover' are subject to the conditions set forth under the **Motor Insurance Policy**
2. In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Accidental Hospitalization Cover' shall expire
3. The maximum **Sum Insured** available for **You/ Insured Person(s)** would be as per the amount specified on the **Schedule**
4. **Free Look Period (Applicable Only for this Add On Cover)**
You have a period of 15 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.
5. **Other Insurance (Applicable only for this Add on Cover)**
If two or more policies are taken by **You** during a period from one or more insurers to indemnify treatment costs, **We** shall not apply the contribution clause, but **You** shall have the right to require a settlement of **your** claim in terms of any of your policies.
 - i. In all such cases the insurer who has issued the chosen policy shall be obliged to settle the claim without insisting on the contribution clause as long as the claim is within the limits of and according to the terms of the chosen policy.
 - ii. If the amount to be claimed exceeds the sum insured under a single policy after considering the deductibles or co pay, you shall have the right to choose insurers by whom the claim to be settled. In such cases, the insurer may settle the claim with contribution clause.
 - iii. Except in benefit policies, in cases where You have policies from more than one insurer to cover the same risk on indemnity basis, You shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the policy
6. **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.

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

- 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 insurance 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, Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or **Your** non-cooperation. **You** may cancel this insurance 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 Period 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%
Exceeding 7 months but not exceeding 8 months	90%
Exceeding 8 months	Full annual premium

7. Portability Conditions (Applicable only for this Add On Cover)

- i. Retail Policies: As per the Portability Guidelines issued by IRDA, applicable benefits shall be passed on to insured persons who were holding similar retail health insurance policies of other non-life insurers. The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.
- ii. Group Policies: As per the Portability Guidelines issued by IRDA, applicable benefits shall be passed on to insured persons who were insured under Our Group Health Policy and are availing Our Health Policy. However, such benefits shall be applicable only in the event of discontinuation/ non-renewal of the Group Health Policy (applicable for both employer-employee relationships and non-employer-employee relationships) and/or the particular insured person leaving the group on account of resignation/ retirement (applicable for employer-employee relationships) or termination of relationship with the Group Administrator (applicable for non-employer-employee relationships). The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases.

8. 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 members at least 3 months prior to the date of such revision/modification comes into the effect

9. Withdrawal of Cover: (Applicable only for this Add on Cover)

There is a possibility of withdrawal of this cover at any time in future, with appropriate approval from IRDA, as We reserve Our right to so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this cover, at the time of Your seeking renewal of this cover, You canchoose, among Our available similar and closely similar Health insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

Provided however, if You do not respond to Our intimation regarding the withdrawal of the cover/ product under which this Policy is issued, then this cover shall be withdrawn and shall not be available to You for renewal on the renewal date and accordingly upon Your seeking renewal of this Policy, You shall have to

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

take a Policy under available new products of Us subject to Your paying the Premium as per Our Underwriting Policy for such available new product chosen by You and also subject to Portability condition.

10. Sum Insured Enhancement:

The Insured member 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.

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 Hospitalization Cover'
2. **Accidental Bodily Injury** that **You/ Insured Person(s)** covered under 'Accidental Hospitalization 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 Hospitalization 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

Claims Process

1. Making a Claim

If **You/Insured Person(s)** covered under 'Accidental Hospitalization 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 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
- 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;

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

- 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.

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) **Co- Payment:** A **Co- payment** is a cost sharing requirement under a health insurance policy that provides that the policyholder/ insured will bear a specified percentage of the admissible claim amount. A **Co-payment** does not reduce the **Sum Insured**.
- 5) **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. This clause shall not apply to any Benefit offered on fixed benefit basis.
- 6) **Day care Treatment:** Day care treatment refers to medical treatment, and/or surgical procedure which is:
 - i. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
 - ii. which would have otherwise required a hospitalization of more than 24 hours.
 Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- 7) **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**.

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

- 8) **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.
- 9) **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 Insurance company's authorized personnel.
- 10) **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**.
- 11) **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.
 - a. 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.
 - b. 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.
- 12) **Inpatient care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
- 13) **Insured Person(s)** shall mean the Registered Owner of the vehicle and the family members which includes your spouse and your dependent children and/or parents.
- 14) **Insured Vehicle:** The two wheeler vehicle insured by **Us** under the **Motor Insurance Policy**.
- 15) **Medical Advise** means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
- 16) **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.
- 17) **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.
- 18) **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.
- 19) **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.
- 20) **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.
- 21) **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Two Wheeler issued by **Us** to which this cover is extended

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

- 22) **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
- 23) **Portability:** **Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time- bound exclusions if he/ she chooses to switch from one insurer to another.
- 24) **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.
- 25) **Qualified nurse** is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
- 26) **Reasonable and customary Charges:** 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
- 27) **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.
- 28) **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**
- 29) **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**
- 30) **You/Your/Insured Person(s):** The person or persons **We** insure as set out in the **Schedule**
- 31) **We, Our, Us :** Bajaj Allianz General Insurance Company Limited

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

EMI PROTECT – ADD ON COVER UNDER TWO WHEELER POLICY

UIN: IRDAN113RP0002V01201920/A0007V01202021

A. Endorsement Wordings

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

i. In Case of Partial Loss

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

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

ii. In case of Constructive Total Loss / Total Loss

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

B. Conditions

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

C. Exclusions

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

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

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

D. CLAIM SETTLEMENT PROCESS

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

E. Definitions

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

1. **Accident, Accidental** means sudden, unforeseen and involuntary event caused by external, visible and violent means
2. **Constructive Total Loss / Total Loss:** The Insured Vehicle shall be treated as a Total Loss if the aggregate cost of retrieval and/or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle.
3. **Insured Vehicle:** The Insured Vehicle insured by Us under Motor Insurance Policy and as shown on the Policy Schedule
4. **Own Damage Claim:** The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1- Loss of or Damage to the under Vehicle Insured of Motor Insurance Policy

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

5. **Policy/ Base Policy/ Motor Insurance Policy:** Two Wheeler Package Policy / Long Term Two Wheeler Package Policy / Two Wheeler Policy – Bundled/ Standalone Own Damage Cover for Two Wheeler [which Policy number is mentioned in the beginning of this add on cover] issued by Us to insure the Insured Vehicle to which this cover is extended
6. **Policy Period:** The period between and including the Risk Inception Date [RID] and Risk Expiry Date [RED] as shown in the Policy Schedule
7. **Policy Schedule:** The Policy Schedule and any Annexure or Endorsement to it which sets out Your personal details, Insured Vehicle details, Policy Period, the type of and the insurance cover in force, and other terms/conditions/details.
8. **Policy Year:** means period of (i) 12 months from the Risk Inception Date in Policy Period and (ii) subsequent 12 months each till Risk Expiry Date of Policy Period.
9. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
10. **You, Your, Yourself:** The person or persons We insure as set out in the Policy Schedule.

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

F. CANCELLATION

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

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

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

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

RODENT DAMAGE COVER

UIN: IRDAN113RP0002V01201920/A0030V01202223

ENDORSEMENT WORDINGS

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

CONDITIONS

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

EXCLUSIONS

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

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

DEFINITIONS

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

1. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the Schedule.
2. **Policy/ Base Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Two Wheeler issued by **Us** to which this cover is extended
3. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Policy Schedule**

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

4. **Policy Schedule:** The Schedule and any Annexure or Endorsement to it, within the **Base Policy** which sets out **Your** personal details, **Insured Vehicle** details, **Policy Period**, the type of insurance cover in force, and other terms/conditions/details.
5. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
6. **You, Your, Yourself:** The person or persons **We** insure as set out in the **Policy Schedule**

CANCELLATION

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

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

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

ADDITIONAL THIRD PARTY PROPERTY DAMAGE COVER

UIN: IRDAN113RP0008V01201819/A0041V01202223

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

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

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

DEFINITIONS:

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

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

Note:

This third party property damage liability will be only for accidents caused by or arising out of use of the **Insured Vehicle**. It excludes third party property damage liability arising out of pollution or falling goods where the **Insured Vehicle** has not met with an accident.

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

ELECTRIC VEHICLE/ HYBRID SYSTEM PROTECTION COVER

UIN: IRDAN113RP0008V01201819/A0042V01202223

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

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

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

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

Admissibility of Claim:

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

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

EXCLUSIONS:

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

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

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

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

GENERAL CONDITIONS

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

DEFINITIONS

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

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

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

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

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

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

CYBER RISK COVER

UIN: IRDAN113RP0008V01201819/A0043V01202223

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

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

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

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

EXCLUSIONS

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

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

DEFINITIONS

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

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

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

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

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

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

DEFENCE COST COVER

UIN: IRDAN113RP0002V01201920/A0033V01202223

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

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

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

CONDITIONS:

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

EXCLUSIONS: -

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

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

DEFINITIONS

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

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

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

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

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

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

NAMED DRIVER COVER

UIN: IRDAN113RP0002V01201920/A0034V01202223

INSURING CLAUSE

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

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

EXCLUSIONS

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

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

CONDITIONS

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

DEFINITIONS

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

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

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

KEYS AND LOCKS REPLACEMENT COVER

IRDAN113RP0002V01201920/A0014V01202324

A. Endorsement Wordings

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

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

B. Conditions

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

C. Exclusions

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

1. The first 10% of the claim amount or Rs. 500, whichever is higher
2. Where the replacement of keys is not carried out in manufacturer's authorized dealership or **Our** authorized workshops
3. Any pre-existing damages
4. Where the replaced keys or locks are of higher standards or specifications as compared to the original keys or locks of the **Insured Vehicle**
5. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever

D. Definitions

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

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

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

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

E. CANCELLATION

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

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

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

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

RIM SAFEGUARD
 IRDAN113RP0002V01201920/A0004V01202425

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 Period**
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

Subject otherwise to the terms, conditions, exceptions, exclusions and limitations of this **Policy**.

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 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 rims/and/or alloys for the purpose of matching a set of rims 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.

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

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 Rims(s)/alloy(s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to 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 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. **Company:** Company shall mean Bajaj Allianz General Insurance Company Limited.
3. **Insured Vehicle:** The vehicle insured by Us under the **Base Policy**
4. **Policy/Base Policy/Motor Insurance Policy:** Two Wheeler Package Policy/Standalone Own Damage Cover for Two Wheeler/ Long Term Two Wheeler Package Policy/ Two Wheeler Policy – Bundled issued by Us to which this cover is extended
5. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Base Policy Schedule**
6. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
7. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
8. **You, Your, Yourself:** The person **We** insure as set out in the **Schedule**

E. CANCELLATION

Cancellation conditions of the add-on cover will be identical to the 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**.

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

TYRE SAFEGUARD
 IRDAN113RP0002V01201920/A0008V01202425

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

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

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

- a) 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.
- b) 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 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 Period**
- 3. Mid-term inclusion of this Add on shall not be allowed.

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

Subject otherwise to the terms exceptions conditions and limitations of this **Policy**.

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:

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. **Company:** Shall mean Bajaj Allianz General Insurance Company Limited.
3. **Insured Vehicle:** The vehicle insured by **Us** under the **Base Policy**
4. **Policy/ Base Policy/Motor Insurance Policy:** Two Wheeler Package Policy/Standalone Own Damage Cover for Two Wheeler/ Long Term Two Wheeler Package Policy/ Two Wheeler Policy – Bundled issued to You by **Us** to which this cover is extended
5. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Base Policy Schedule**
6. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force
7. **We, Our, Us, Company:** Bajaj Allianz General Insurance Company Limited
8. **You, Your, Yourself:** The person **We** insure as set out in the **Schedule**

F. Cancellation

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

Cancellation conditions of the add-on cover will be identical to the 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**.