

A large, stylized illustration of a hand holding a red car. The hand is rendered in a light orange color, and the car is a small red sedan. The background is a light blue gradient with faint, repeating text in Hindi and English, including 'भारतीय रिज़र्व' and 'RESERVE BANK'.

Policy Holder's Manual - Private Car Package

Help Line No. :

1-800-22-5858 -(Toll Free) - BSNL / MTNL Land Line

1-800-102-5858 -(Toll Free) - Bharti / Airtel

30305858

OR SMS US AT 9860685858 " MOTOR CLAIM" YOU WILL GET A CALL

Insurance is subject matter of solicitation

Bajaj Allianz General Insurance Company Ltd.

Regd. Off. : GE Plaza, Airport Road, Yerwada, Pune - 411 006. Tel. (91-20) 66026666, Fax (91-20) 66026667

Website : www.bajajallianz.co.in

CONTENTS

1.	Contact Details for Claim Intimation	02
2.	Basic 24 X 7 Spot Assistance	03
3.	Chapter 1 - Prevention is Better than cure	04
4.	Chapter 2 - Claim Guidelines	12
5.	Chapter 3 - Terms and Condition	16
6.	Chapter 4 - Renewal of Insurance Policy	18
7.	Annexure I - Motor Insurance Claim Form	
8.	Annexure II - Private Car Insurance - Proposal Form	
9.	Annexure III - Private Car Insurance - Policy Schedule	37
10.	Annexure IV - India Motor Tariff - Endorsements Private Car	45
11.	Annexure V - List of Insurance Ombudsmen	55
12.	Annexure VI - For Status of your claim or any other help call your nearest office	58

Important Details

Period of Insurance From _____ To _____

Complete Policy Number _____

Name of the Insured _____

Contact number of Insured _____

Vehicle type & Model _____

Engine No. _____

Chassis No. _____

Dear Customer

Seasons Greeting !!!

At the outset, please accept our sincere thanks for choosing of Bajaj Allianz General Insurance Co. Ltd. as your insurer. It has been our constant endeavor to bring the best products and services in the industry to our valued customers backed by the highest claim settlement rate. As a result Bajaj Allianz have been rated IAAA by ICRA Ltd on claim payability 2006. Therefore you can be rest assured of an unmatched Bajaj Allianz care & protection at all times in your motoring.

Policy Holder's Manual is one such proactive effort in this direction to provide valuable inputs in order to minimize incidents affecting your personal as well as vehicle safety. The manual also covers the process and requirements needed to speed up the settlement of claims in the event an unfortunate accident or loss.

*Our call center is accessible round the clock and throughout the year for an early help and support to our customers. Should you require any assistance or guidance on the spot of accident even during odd hours e.g. towing, medical etc. , please do not hesitate to ask call center for unique **Bajaj Allianz 24 X 7 Spot Assistance** .*

*Our unique **PRE-PAID Claim Settlement** facility will provide you freedom to choose your own garage and get the vehicle repaired at your own convenient time without getting in to the usual long process. All you have to do is contact, our call center or local office and ask for **Bajaj Allianz Drive In Centre***

*Vehicle thefts are on the rise in many part of country particularly in major cities. As per Police reports, thefts usually happen out of misuse of original keys after the same is misplaced or copied. We therefore, suggest you to take extra care in protecting your vehicle keys and avoid handing over keys to strangers including unscrupulous parking lot attendants valets in valet parking and garages. Also it is advisable to fit **antitheft device / engine immobilizer**, over and above the Original Equipment supplied locking system. We at Bajaj Allianz have made special arrangement with the suppliers of such antitheft devices in the major cities to supply and fit these devices with lucrative discounted price. You may contact our local office for the same.*

Happy Motoring.

Vijay Kumar
VP Motor

DISCLAIMER : Contents of this manual shall not alter, amend, modify or any other way affect the terms and conditions of the insurance policy issued. In case of any discrepancy or conflict between the contents in the manual and terms & conditions of the policy issued, the terms & conditions of the said in the policy shall prevail

Contact Details for Claim Intimation

Claim intimation & registration

Call us at
1-800-22-5858 -(Toll Free) - BSNL / MTNL Land Line only

OR

1-800-102-5858 -(Toll Free) - Bharti / Airtel

OR

30305858

OR

Or SMS at 9860685858 " MOTOR CLAIM" We will call you back

OR

Send a e-mail to "callcentrepune@bajajallianz.co.in"

Please obtain claim registration number (It is useful for future reference)

Claim Status Information

Please make sure to provide your mobile number to Bajaj Allianz Call Centre while registering claim for follow up reasons.

- On allotment of surveyor you will receive SMS giving details of surveyor.
- On approval of claim you will receive SMS giving approved amount
- For all any query contact nearest Bajaj Allianz office (refer list of BAGIC offices)

BAGIC 24 X 7 SPOT ASSISTANCE

Bajaj Allianz had ensured that its customers are guided and supported at every stage in case any unfortunate accident takes place, Our BAGIC 24 X 7 Spot assistance is always there round the clock to assist and guide in following areas

- Medical assistance.
- Drop to nearest taxi/bus/ railway station.
- Legal assistance.
- Towing to workshop/shifting to a safe location.
- Spot surveying.
- Providing claim form and guidance

Please note : The above assistance is limited to providing necessary guidance and advice in selected cities only . Bajaj Allianz will not be responsible or involved in monetary assistance or transactions what so ever and bills needs to be settled by you.

PREPAID SETTLEMENT AT BAJAJ ALLIANZ DRIVE IN CENTRES

Incase of minor losses / damages e.g. windshield damage, bumper damage,fender damage etc. special arrangements made for valued customers at 53 cities.

You just need to drive in any of these Bajaj Allianz Drive in Centres .Loss survey , settlement etc. will be done with in no time and payment can be made before you choose repairer. You are at your liberty to shop & repair vehicle at your convenience. After repair you should show the vehicle for reinspection.

For more details and appointment you may contact call centre or nearest Bajaj Allianz office.

Chapter 1

Prevention is Better than Cure

Protect Your Car From Theft

- **Always Keep Your Vehicle Locked and Keys at Safe Place**
The majority of vehicles stealing takes place while vehicles are left unlocked and ignition. Even if you leave vehicle for a moment or more, make sure that the vehicle keys are with you. NEVER leave your vehicle with the engine running. This is an open
- **Do not Hand Over Keys Strangers**
Please remember that keys can be duplicated in no time. Therefore refrain from parking lot attend / garaging person / valet parking. These instances are mis-utilized by vehicle lifters. Many such links are unearthed.
- **Put Anti Theft Device in Addition to Original Equipment supplied Lock**
Most of the cars carry mechanical steering cum ignition lock as standard fitment. Over the period the keys and key barrel were out and keys become ineffective. In addition there is always possibility of duplication of keys, therefore it is safer to put additional anti theft device which cuts off fuel and electrical circuit. In certain cities we have made a special provision with the suppliers of such devices at a special rate. You may contact nearest office for more information.
- **Key Misplacement**
Sufficient care must be taken to replace key and lock set or put additional safety measures.
- **Park in Well-Lit and Busy Areas**



Studies suggest the most of the theft take place when vehicle is parked in unprotected areas in night time. Make sure your vehicle is parked in safe and protected area, this reduces the chance of vehicle lifting.

○ **Fit a suitable Anti theft device / Engine immobilizer**

Suitable Immobilizer/ secret Ignition or fuel cut off switch in your car saves it from theft menace. Contact Bajaj Allianz staff at the nearest office for Identifying anti-theft devices suitable for your car, assistance fitment and for information on available discounts under promotional schemes, our staff at the nearest office.

Check your vehicle's safety features:

Crumple zones protect the occupants in case of frontal impact.

Side impact bars in doors protect side impact.

Three stage protective bumpers protect the vehicle from impacts.

Non-jamming doors facilitate easy evacuation of occupants from vehicle in emergency.

ABS – braking system provide stability and direction control even in hard braking in slippery surfaces.

Traction system provide optimum gripping and stability on all kinds of road surfaces.

Air bag prevent occupant dash against vehicle interiors and avoid serious injuries. If used along with seat belts.

Seat belts with pre-tensioners provide secured position even in case of accident.

Head restraints are extensions of the car's seats that limit head movement during impact from rear side and reduce the probability of neck injury.

Collapsible steering to absorb impact and protects the driver from being trapped between the steering wheel and seat, during a collision.

Laminate / shatter proof glass avoid injuries generated by broken sharp glass pieces.

Automatic dimming rear view mirrors facilitate night driving.

Tyres provide directional control and provide effective braking, make sure that the tyres with enough tread depth are fitted in the vehicle

Safe Driving:

Fasten your seat belts:

Buckling up your safety belt may be the single most dramatic move you can make to reduce your health risks by 50% as seat belt restrain body movement in the event of front collision. Please ensure that seat belts are in proper condition and seat back rest is in upright condition for effectiveness.

**Head Restraints:**

Head restraints are extensions of the car seats that limit head movement during impact to reduce the probability of neck injury. Ensure height of head restraint is appropriately adjusted with height and position of your head before.

Air Bags:

Airbags are meant to protect face and upper part of the body during major impacts from hitting any object e.g. windshiled , steering wheel car interior directly. Ensure that seat belts are fastened.

Brakes:

Check braking system effectiveness of your vehicle before you start your journey by few repeat brake applications. Generally braking is less effective on wet roads and loose soil.

Tyres:

Check tyre pressure and condition before going for drive. Ensure these are in good condition as per manufacturer's recommendations. Excessive tyre pressure reduce tyre-road contact area and hence reduce braking efficiency. Similarly worn out tyres substantially reduces road grip at endanger while negotiating sharp turns and high speed manouvouring.

Windshield Glass:

While driving on road with loose pebbles do not follow closely any other vehicle , as chances of loose stones or

pebbles caught in tyres of other vehicle can hit the windshield.

Never Drink and Drive:

Young people in particular are at high risk for auto accidents. Alcohol is the major cause of human error. People are killed on the road every day because they are impaired by judgment or reflexes. Drunk driving results in hundreds of thousands of injuries from brain damage, paralysis, blindness, amputated or deformed limbs. If you are taking any medications, be sure to read and obey the warning labels. If they cause drowsiness or not to drive-heed the warning and don't drive. The warning label says "Consult with your doctor or pharmacist if you have any questions or to ask a condition that don't cause drowsiness."

**Freshen Up & recharge Yourself:**

Make sure you that you are fresh and charged enough after good last night sleep before you go for drive.

Avoid Driving Alone:

Avoid driving alone especially for long drives

Plan in Advance

Plan sufficiently in advance to avoid excessive speeding and stress driving.

Keep Your Eyes On The Road

Avoid taking your eyes off the road by eliminating any possible distractions ahead of time. Before setting out on a drive, be sure that important items are within easy reach, i.e. directions and maps, sunglasses, etc. Reduce to a minimum possibly

diversions of dangerous diversions of

your attention from the tasks of safe driving such as compact discs and always pull over to a safe place to use your

Maintain Distance

Maintain adequate gap with vehicles ahead and running behind your vehicle to should vary the speed of the vehicle

Precautions While Turning

Put on turning indicators sufficiently in advance to enable vehicles approaching reduce their speed. Decision to take turn must be mirrors.

Driving Etiquettes

Courteous driving is a key to reducing traffic crashes.

Yield the right-of-way at intersections.

Do not weave in and out of traffic.

A yellow light means to SLOW DOWN and be prepared to STOP.

Many crashes occur due to people rushing to "beat" the yellow light.

ALWAYS obey school zone speed limits and stop for school buses with flashing lights

Avoid driving while speaking on cell phone..

Give the right of way to emergency vehicles.

Night Driving

Prepare yourself for night driving

Traffic death rates are three times greater at night than during the day, yet many of us are unaware of night driving's special hazards or don't know effective ways to deal with them.



Driving at night is more dangerous than during the day. One of the obvious reasons is reduced visibility resulting into excessive fatigue and stress

As per government statistics, people returning from long hour part extra care has to be taken for own and other's driving as well.

Make frequent stops for light snacks and exercise. If you're too tired to d Effective planning and check up of vehicle is necessary it minimizes risk i Most of the accident occur due to poor intensity and incorrect directio the vehicle head lamp reflectors become dull and reduced reflex maintenance checks and replacement required if necessary.

Keep your headlights on low beams when following another vehicle so you don't blind the driver ahead of you or light reflecting in the mirror of the vehicle ahead.



Tips for Driving in Rain and Water logged Area

Never venture to **drive** through **water** when flow above tyre centerline. The engine, electrical and electronics components may get **seriously damaged** if attempts are made to cross through deep waters.

while passing though low level water logged area use lowest gear and high acceleration to prevent blocking of exhaust gases coming out of engine.

In case the vehicle is flooded while it is parked e.g. basement parking, do not try to crank/ push start the engine. Even one attempt can cause serious damage to engine. Consult the expert technician for check and necessary rectifications.

While traveling in rain – Check wiper motor & blade, brakes, windshield glass, steering, tyres etc. most effected items for proper functioning. Avoid rash driving with harsh braking.

Save Your Vehicle from fire

Generally modern days vehicles are considered to be safe, However chances of fire cannot be ruled out due to various reasons . Few important tips are mentioned below:

- ⦿ Avoid any contact of electrical appliance and mobile phone in case there is any fuel / fumes leakage.
- ⦿ Ensure that fuel lines are properly maintained and not tampered. All MPFI vehicle run with high fuel pressure thus any attempt to remove fuel by cutting or removing pipe can be dangerous.
- ⦿ Ensure high tension cords are well maintained and free from cracks and spark leakage.
- ⦿ Ensure that the vehicle is parked at a properly clean and paved place and free from attack of rats and insects. Rats has tendency to damage fuel pipes and high tension cord as well. Donot ever park running vehicle on the flammable materials e.g papers, wood, plastics etc. as catalytic converter is very hot for some time even after engine is switched off.
- ⦿ Do not run the vehicle in idle for long time e.g. waiting with AC on for incomming passengers. This can result overheating of catalytic converter.
- ⦿ Do not fit any electrical and electronics accessories without proper guidance of an expert.
- ⦿ Ensure recommended size battery is fitted in your vehicle. Abnormal sized battery can cause short circuit with hood and other parts.
- ⦿ Do not keep any flammable substance e.g gas cylinder , perfume bottle , air freshner while vehicle is parked in Sun as the temperature raises steeply can cause fire hazard.

Emergency Kit

Emergency handling kit:

Your Policy holder manual.
 Owner's Manual of the vehicle manufacturer.
 First Aid Kit with Duct Tape.
 Flash Light, Reflective Triangles, Portable radio and spare batteries.

Spare tyre in good condition

Tool Kit with screw drivers, recommended wrenches, pliers, tire pressure gauge , jack & jack rod, jumper cables

Documents as per government regulations:

Proof of valid certificate of registration

Proof of valid certificate of insurance

Proof of payment of tax .

Permit - P.U.C certificate

Driving license

any other document as notified by Government from time to time.

Chapter 2

Claim Guidelines

A. In case of an accident

1 Park the vehicle safely -

Shift the vehicle safely to the side of the road to avoid further damage or and intimate Bajaj Allianz General Insurance call centre for further advice. Please donot remove the damaged vehicle without recommendations from the spot. As we may carry out spot inspection to verify the cause , circumstances , responsibility and admissible loss.

2a. Intimate Us -

Intimate the call centre for seek advice

1-800-22-5858 -(Toll Free) - BSNL / MTNL Land Line, 1-800-102-5858 -(Toll Free) - Bharti / Airtel

020 - 30305858 Or SMS at 9860685858 " MOTOR CLAIM " We will call you.

Send a e-mail to "callcentre@bajajallianz.co.in"

You get a claim registration number (It is useful for future reference)

2b. Inform Following details to Call Centre -

Complete policy number

Name of the insured (vehicle owner)

Name of the driver

Insured's (vehicle owner's) contact number

Place of accident

Vehicle registration Number

Vehicle type & Model

Brief description of the accident

Date and time of the accident

Where the vehicle is lying currently.

Other details asked by call centre

3 Shift the vehicle to Repair Shop

- a Avail special services (limited cities only) - Ask call centre for details Complementary towing / pick up of the damaged vehicle by towing agency
Preferred / tie up garages for timely quality repair , cash less facility and value added services
- b. It is advantageous to repair your vehicle at Bajaj allianz Preferred Workshops (Refer page No.14)

4 Hand over documents to surveyor / garage.

Filled claim form with contact numbers, mobile number and e mail id.(given in booklet).

Proof of insurance - policy / cover note

Copy of registration book, tax receipt (please furnish original for verification)

Copy of motor driving licence with original of the person driving the vehicle at the time of accident.

Police panchanama / FIR (in case of third party property damage / death / bodily injury)

Estimate of repair from the repairer.

5 Cooperate with Bajaj Allianz during following activities carried out

Surveyor will inspect the vehicle at workshop. It is advisable to be present in workshop during surveyor's visit.

Provide requisite documents to surveyor as above Information about the approved claim amount and deductions through CAC sheet (Claim amount confirmation) will be made available to the garage before delivery date of the vehicle. You may ask for the same from the repairer.

In case of vehicle is being repaired at Bajaj Allianz Preferred workshop, the payment will be made directly to the garage and you are required to pay only the difference as per bill if any.

For all garages other than preferred garages, you are required to settle the bill with the workshop and submit bills along with the documents to the nearest Bajaj Allianz office for reimbursement as per surveyor's report.

You are advised to contact nearest Bajaj Allianz office in case of any claim related query not call centre. List of offices with address , contact person name and telephone numbers are provided at annexure - 1

6 Submit bill to the surveyor or nearest Bajaj allianz office

7 Reimbursement will take approximately 7 days / 30 days (for net of loss) from the date of submit of final bill - provided all documents are in order and with in policy purview.

Advantages of Bajaj Allianz Preferred Workshop (BAPW)

S.N.	Features	Bajaj Allianz Preferred Workshop	Other Garages
1	Repair Cost	Low	High : Due to unnecessary part replacement.
2	Repair Quality	Good quality 6 months warranty on repair	No warranty Depend on contractors.
3	Time taken for repair	Low: Due to low volume & better supervision by owner himself	High: Due to poor supervision.
4	Response to query / Follow up	No follow up required ,prompt response.	Poor Accountability.
5	Survey	Fast Survey ,no follow up needed	Delay in survey , Customer to follow up
6	Cost difference to be borne customer.	Low: little difference between billed amount and claim amount	High : Large difference between bill amount and claim amount, due to higher depreciation component.
7	Depreciation	Low : Due high labour content than parts	High : due to higher part content
8	Tow in facility	Free of cost within municipal limits	Customer to pay
9	Free pick up & drop	Available free of cost *	Charged to Customer
10	Value added services	For Periodical Maintenance jobs 1. 30% discount on labour charges. 2. 5% discount on parts (Maruti vehicles) 3. Free pick up & drop.* For Accidental Repairs 1. Cashless settlement. 2. Free of Cost fuel additives. 3. Complementary washing, cleaning & polishing	1. No discount offered. 2. No discount offered. 3. Not guaranteed 1. Not guaranteed 2. Not guaranteed 3. Not guaranteed

B. In case of injury to third party / damage to property

Assist the injured person and shift to the nearest hospital.
Report the matter to the nearest police station and obtain a copy of FIR.
Do not make any promises or offer compensation to any third party who may be involved in the accident on behalf of Bajaj Allianz. Such promises are not binding on Bajaj Allianz
Inform third party injury or damage to Bajaj Allianz General Insurance Company Limited.

C. In case of theft

Report the claim to call centre with in 24 hours of the theft.
File FIR with in 24 hours and obtain a copy.
Bajaj Allianz may depute an investigator to verify facts and collect necessary documents as mentioned in the claim form.
If the claim is admissible then Bajaj Allianz office may require documents for transferring the rights of the vehicle in the name of the company. You may get in touch with nearest office for details.
The process may take a minimum of 3 months if all the requirements are met and documents are in order including not traceable report from court / police.

Chapter 3

Terms and Conditions

A. What is not covered

- Loss or damage where the premium has not been credited to Bajaj Allianz General Insurance Company Ltd. account due to any reason whatsoever.
- Loss or damage caused due to mechanical and electrical breakdown, including manufacturing defect.
- Loss or damage as a result of improper usage or operational error by the driver.
- Depreciation on the repair bill as per age of vehicle as stated in the policy.
- Loss due to deductions on account of depreciation on parts made of plastic / nylon / rubber etc. under 50% / 30% category as per guidelines of the IRDA.
- All deductibles as mentioned in the policy schedule, including the excess clause.
- Loss or damage which is not intimated in time i.e maximum within 72 hours of loss.
- Towing charges if service is provided or offered by Bajaj Allianz but not accepted by customer due to any reason whatsoever.
- Loss or damaged where an opportunity is not given to our representative to survey or investigate, including spot inspection.
- Loss or damage in case the vehicle is not registered permanently.
- Minor scratches, fading, wear and tear requiring touch up or minor repair under routine maintenance.
- Loss or damage to the vehicle when driven by a person without valid permanent driving licence.
- Loss or damage to vehicle when used in violation of Motor Vehicle Act 1988 of India.
- Loss or damaged to vehicle which has been altered / modified without approval of RTO / manufacturer's recommendations.
- Loss or damage to vehicle when driven in violation of manufacturer's guidelines such as, number of occupants / over loading and other guidelines stated in the user manual.

- Extension of loss / addition of damage over and above the initial damage as a result of negligence on the part of owner while towing / transportation / loading-unloading / handling of damaged vehicle.
- Loss of damage to engine unit due to hydrostatic lock, oil leakage and oil starvation, leakage of coolant. Any other charges over and above the recommendation of the surveyor, including damages not related to the cause of loss.
- Loss to vehicle when used for any other purpose other than specified in the policy "Limitation as to use" Loss or damage in case of non disclosure of actual facts and circumstances related to accident, including the clause of details of the third party vehicle.
- Amount deductible under the excess clause as specified in the policy.
- Deduction of salvage / scrap value up to 5% of total value of parts.

B. Important Things to Remember:

- In case you prefer the workshop of your choice then Bajaj Allianz General Insurance Company Limited cannot assure special benefits such as cash less settlement, quality repair, maximising compensation and other benefits decided by company or the preferred garages from time to time.
- Make sure to register FIR with the local police station in case of theft loss, major loss, damage to third party property, third party physical injury.
- Any changes in the vehicle particulars mentioned in the policy schedule including ownership, chassis, engine, other particulars, purpose of usage, modification / alternation in the machine involving change in risk must be immediately intimated to the nearest Bajaj Allianz Office. Make sure that the changes are endorsed in the policy schedule at the office.
- In case you have migrated to any other city in India, you may contact the nearest office for change in address other service (list of offices attached.)
- In case of the payment of premium is paid by cheque, please make sure that the amount has been credited to Bajaj Allianz General Insurance Company Limited bank account.

Chapter 4

Renewal of Insurance Policy

- Every motor policy should be renewed before expiry date and time. Failure to do so can lead to unnecessarily burden in case any mishap takes place. You may lose no claim bonus.
- Bajaj Allianz has made necessary arrangements to send automatic reminders to all its policy holders to remind renewal of policy.
- Bajaj Allianz office or its agent may also contact you in person, by telephonic reminder or by renewal notice before one month of expiry of policy.
- You may send demand draft / cheque along with the renewal notice received from our company or agent. If the notice is not received contact our call center or agent for the same.
- You may log into our web site <https://www.bajajallianz.co>
Select Buy Online – Motor / Bike
- Feed the inputs for computation of premium.
Pay the premium online by credit card.
- Visit / Call any of Bajaj Allianz insurance agent / office for detailed discussion and renew.
- You must fill up fresh proposal form in case of the following:
 - In case there is a gap in renewal of policy with respect to previous policy pre-inspection by designated Bajaj Allianz officers is required
 - In case ownership of vehicle is transferred.
 - In case vehicle configuration is altered / modified e.g. fitment of CNG / LPG kit and / or any modification done in vehicle or vehicle systems.
 - In case any changes in vehicle usage pattern changed e.g. person driving, used by employees, used by family members, paid driver.
 - In case alteration required in optional personal accidental coverage.
 - In case fitment/removal of accessories, anti-theft devices etc.

MOTOR INSURANCE CLAIM FORM

THE ISSUE OF THIS FORM IS NOT TO BE TAKEN AS AN ADMISSION OF LIABILITY

1. Important Instructions:

- Claim form is to be filled in capital letter & signed by the insured.
- Please do not leave any column unanswered.
- All facts and Statements must be factual not influenced or biased in any form.
- The damaged vehicle must be parked at safe place to avoid any subsequent loss/theft. Company will not be responsible for the same.
- Please read carefully the attached list of documents required to speed up processing of your claim.

2. Policy Holder Details

Policy No. : _____ Cover Note No. : _____

Period of Insurance : From _____ To: _____

Name of the Insured : _____ Phone Off. : _____

Gender : Male / Female _____ Date of Birth : _____

Address (Please note - If the Claim is approved, the Claim payment Cheque shall be dispatched at the address mentioned herein)

_____ PIN : _____ E mail : _____

Phone Res. : _____ Mobile _____

3. Vehicle Details

Registration No. : _____ Make : _____ Date of 1st Registration : _____

Chassis No. : _____ Engine No. : _____ Date of Transfer (if applicable) : _____

Type of Fuel : _____ Colour of Vehicle : _____

4. Loss Details (Accident / Theft)

Date : _____ Time : _____ Speed : _____

Exact Place Where loss occurred : _____

Place to which the vehicle was heading for before accident : _____

Purpose for which vehicle was being used at the time of accident : _____

Nature of goods carried at the time of accident (Commercial Vehicle) _____

Number of people travelling and in what capacity at time of accident : _____

Is it reported to the Police? YES/NO

Name of the Police Station : _____ Gen. Diary/Crime No/FIR No. : _____

Location of Accident

Yes / No

Express Way	<input type="checkbox"/>	<input type="checkbox"/>
National Highway	<input type="checkbox"/>	<input type="checkbox"/>
State Highways	<input type="checkbox"/>	<input type="checkbox"/>
City roads	<input type="checkbox"/>	<input type="checkbox"/>
Town/Village roads	<input type="checkbox"/>	<input type="checkbox"/>
Private roads	<input type="checkbox"/>	<input type="checkbox"/>

Purpose of travel at the time of accident

Yes / No

Business/office	<input type="checkbox"/>	<input type="checkbox"/>
Pleasure	<input type="checkbox"/>	<input type="checkbox"/>
Domestic	<input type="checkbox"/>	<input type="checkbox"/>
Social	<input type="checkbox"/>	<input type="checkbox"/>
MILEAGE at the time of accident.	_____	

5. Statement of how the Accident / Theft Occured :

6. Give a rough sketch describing the road map & position of the vehicle at the time of accident.

7. Driver Details

Name : _____ Relation with Insured : _____
 Address : _____ Contact Number : _____
 _____ Date of Birth as shown on the License
 _____ Gender : Male/Female D D M M Y Y
 Driving License No : _____ License Effective From : _____
 Issuing RTO : _____ License Expiry Date : _____
 Class : MCycle/LMV/HGV/Transport/Non-Transport Type : Permanent/Learners

8. Occupant/ Passenger / Third Party Injury Details

Sr. No.	Name	Address	Phone No.	In What	Capacity	Nature of Injury

9. Third Party Property Damage (include other vehicle involved)

Declaration

1. I/We the above named, do hereby, to the best of my/our knowledge and belief, warrant the truth of the foregoing statements in every respect and agree that if I have made any false or fraudulent statement of there be any suppression or concealment, the policy shall be cancelled and the claim shall be forfeited.
2. I/We have received a list of documents with this claim Form and have understood all the requirement to be fulfilled for administration of this claim and the Company shall not be held responsible for any delay in settlement of claim due to non-fulfilment of requirements including the documents as mentioned above.
3. I/We agree to provide additional information to the Company, if required.

Name:

Signature of insured:

Date:

List of Documents required for claim settlement

(To be submitted to the nearby Bajaj Allianz office)

Claim for accidental damages:

1. Proof of insurance - Policy / Covernote copy
2. Copy of Registration Book, Tax Receipt [Please furnish original for verification]
3. Copy of Motor Driving Licence [with original] of the person driving the vehicle at the material time
4. Police Panchanama/FIR (In case of Third Party property damage /Death / Body Injury)
5. Estimate for repairs from the repairer where the vehicle is to be repaired
6. Repair Bills and payment receipts after the job is completed
7. Claims Discharge Cum Satisfaction Voucher signed across a Revenue Stamp [format attached below]

Claim for theft cases:

1. Original Policy document
2. Original Registration Book/Certificate and Tax Payment Receipt
3. Previous insurance details - Policy No, insuring Office/Company, period of insurance
4. All the sets of keys/Service Booklet/Warranty Card
5. Police Panchanama/ FIR and Final Investigation Report
6. Acknowledged copy of letter addressed to RTO intimating theft and making vehicle "NON-USE"
7. Form 28, 29 and 30 signed by the insured and Form 35 signed by the Financer, as the case may be, undated and blank
8. Letter of Subrogation
9. Consent towards agreed claim settlement value from you and Financer
10. NOC of the Financer if claim is to be settled in your favour
11. Blank and undated "Vakalatnama"
12. Claim Discharge Voucher signed across a Revenue Stamp [format attached below]
13. Additional documents in specific claims shall be intimated separately.

Bajaj Allianz General Insurance Company Limited
CLAIM DISCHARGE CUM SATISFACTION VOUCHER

Claim No. : _____

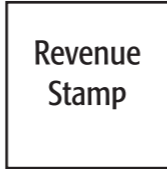
Received from BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED the sum of

Rs. _____ towards FULL &

FINAL SETTLEMENT OF CLAIM under Policy Number _____ in respect of damage

to / loss of _____ on _____ I am fully

satisfied with the Full & Final settlement with respect to my claim.



Rs. _____

Signature of Insured

Phone Number / Address of Issuance office (Seal) _____

PRIVATE CAR INSURANCE – PROPOSAL FORM

1. Please answer all the questions in BLOCK letters.
2. If you require additional space please use space for additional information on reverse.
3. Failure to disclose material facts which an insurer would regard as likely to influence the acceptance and assessment of your proposal can lead to your policy being rendered void. If in doubt as to whether certain facts are relevant, please include the same.

ABOUT YOU

1. Name in Full
[Grid for name entry]

2. Date of Birth [Grid] 3. Sex Male [] / Female []

4. Telephone No.: [Grid] Mobile: [Grid]

Office: [Grid] Residence: [Grid]

5. Address
[Grid for address entry]

PIN Code: [Grid]

6. E-mail address

ABOUT THE MOTOR VEHICLE TO BE INSURED

1. Registration no. and date of registration of the vehicle

Date of Regn:

2. Registering authority & Location
If the vehicle is generally used in a place other than the place of registration, please indicate the place where it is generally used.

3. Is the vehicle registered as Private Car / Commercial Vehicle

4. Year of Manufacture

5. Engine No. & Chasis No.

6. Registration No.

7. Make

8. Model

9. Type of Body

10. Cubic Capacity

11. Colour

12. Seating capacity including driver

13. Fuel used Petrol / Diesel / CNG / LPG / Electric / Any other (Please give details)

14. Kilometer reading as on date

15. Average Monthly use km

16. Will the vehicle be let out on hire?

17. Whether use of vehicle limited to own premises?

18. Will the vehicle generally used on	Yes	No
Express Way	<input type="checkbox"/>	<input type="checkbox"/>
National Highways	<input type="checkbox"/>	<input type="checkbox"/>
State Highways	<input type="checkbox"/>	<input type="checkbox"/>
City Roads	<input type="checkbox"/>	<input type="checkbox"/>
Town/Village Roads	<input type="checkbox"/>	<input type="checkbox"/>
Private Roads	<input type="checkbox"/>	<input type="checkbox"/>
Please indicate more than one above also if used		

19. Is the vehicle in good state of repair? Yes / No

20. If NO, give details

21. Do you use tubeless tyres? Yes / No
22. Is the vehicle Company maintained? Yes / No
23. Is the vehicle fitted with anti-theft device? Yes / No
24. If Yes, please give:
- Manufacturer & type of device
 - Whether approved by Automobile Research Institute, Pune? Yes / No
25. Where the vehicle will be parked during the night? Inside locked garage Inside covered, unlocked garage
 Inside compound, in open On Public Road
 Others (please give details)
26. Whether any modification or conversion has been done in the vehicle from the maker's standard specification and/or does it have any extras?
 If Yes, please give details Yes / No
27. Do You have a second family car available? If Yes, please give details
-
-

ABOUT THE INSURANCE COVER REQUIRED

1. Type of cover required? Package cover
 Third Party Liability only
 Any other – Please explain
2. Do you wish to limit Third Party Property Damage cover to the statutory limit of Rs.6000/-? Yes / No
3. Do you wish to opt for legal liability to:
- a. Paid Driver Yes / No
 - b. Other employees Yes / No
(If Yes, No. of persons.....)
4. Do you wish to opt for Personal accident cover for named persons? If Yes please give the name of the person (other than insured or paid driver/cleaner)
5. Do you wish to cover Personal Accident cover for unnamed passengers? Yes / No
 If Yes, sum insured per person: Rs.....
6. What is the deductible you wish to opt for? Minimum (as per tariff)
 Rs.2,500/- + Minimum Deductible
 Rs.5,000/- + Minimum Deductible
 Rs.7,500/- + Minimum Deductible
 Rs.15,000/- + Minimum Deductible

7. Insured Declared Value (IDV)

IDV of the vehicle to be fixed on the basis of manufacturer's listed selling price of the brand and model as the vehicle proposed for insurance at the time of taking policy adjusted for depreciation as per table below:

Age of the vehicle	% of depreciation for fixing IDV	(a) For the vehicle:
Not Exceeding 6 months	5%	(b) *Non-Electrical accessories:
Exceeding 6 months but not exceeding 1 year	15%	(c) *Electrical Accessories
Exceeding 1 year but not exceeding 2 years	20%	(d) CNG/LPG kit
Exceeding 2 year but not exceeding 3 years	30%	
Exceeding 3 year but not exceeding 4 years	40%	
Exceeding 4 year but not exceeding 5 years	50%	

**Please give details of the accessories*

For vehicles more than 5 years old, please talk to the insurer for fixing IDV

8. Is there any Hypothecation / Hire Purchase /

Lease interest to be noted in the policy?

If Yes, give the details of the party.

9. Whether geographical area extension to the following countries required?

Bangladesh, Bhutan, Maldives, Nepal, Pakistan, Sri Lanka

If Yes, indicate which countries?

10. Period of Insurance required

From _____ to _____

PREVIOUS INSURANCE HISTORY FOR THE VEHICLE

1. Date of purchase of the vehicle by the Proposer _____

2. Was it new at the time of purchase? _____

3. Past insurance history of the vehicle

(i) Name of the insurer _____

(ii) Policy No. _____

(iii) Period of insurance _____

(iv) Type of cover _____

(v) *NCB if earning _____

(vi) Details of claims for last 3 years _____

**For granting NCB, appropriate documentary evidence to be submitted.*

I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information which is relevant to my application for insurance that has not been disclosed to you. I agree that this proposal and the declarations shall be the basis of the contract between me and Bajaj Allianz and I/We agree to accept a policy, subject to the conditions prescribed by Bajaj Allianz.

Place :

Date :

Signature of the Proposer

SECTION 41 OF INSURANCE ACT, 1938

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Five Hundred Rupees.

Important notice*

1. In the event of a claim, please make sure to call our 24 hours Call Center directly
 - to get your claim registered in our records and the claim number issued for future reference.
 - to know about the claim process and the necessary requirements for faster settlement of claim.
 - to know the approved garage where vehicle is to be taken for quality repair, cashless settlement and other value added servicesImproper communication can lead to delay in settlement or repudiation of claim:
2. Please refer to the Claim Guide copy supplied by your agent for more details on claim settlement process, requirements and the Bajaj Allianz Preferred Workshops list. In case you have not received, please contact our nearest office or the agent.
3. Should you decide on garage of your choice, company cannot assure the services such as cashless settlement facility, quality of job, avoid excess or wrong billing by the garage.
To contact please dial toll free number: 1-800-22-5858 - (Toll Free) - BSNL / MTNL Land Line only or 1-800-102-5858 - (Toll Free) - Bharti / Airtel or 30305858 or email at: callcentrepune@bajajallianz.co.in
*Conditions apply

PRIVATE CAR PACKAGE POLICY

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Bajaj Allianz General Insurance Company Limited (hereinafter referred to as "Company") for the Insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental, loss or damage occurring during the Period of Insurance.

NOW THIS POLICY WITNESSETH that subject to the Terms, Exceptions, and Conditions contained herein or endorsed or expressed hereon.

SECTION I - LOSS OR DAMAGE TO THE VEHICLE INSURED

1. The Company will indemnify the Insured against loss or damage to the Motor Car insured hereunder and/or its accessories whilst thereon;
 - i. by fire explosion self ignition or lightning;
 - ii. by burglary housebreaking or theft;
 - iii. by Riot and Strike;
 - iv. by Earthquake (Fire and Shock Damage);
 - v. by Flood Typhoon Hurricane Storm Tempest Inundation Cyclone hailstorm Frost;
 - vi. by accidental external means;
 - vii. by malicious act;
 - viii. by terrorist activity;
 - ix. whilst in transit by road rail inland waterway lift elevator or air
 - x. by landslide/rockslide

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber, nylon, plastic parts, tyre, battery & air bags 50%
2. For fibre glass components 30%
3. For all parts made of glass Nil

4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months.....	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years....	10%

Exceeding 2 years but not exceeding 3 years...	15%
Exceeding 3 years but not exceeding 4 years..	25%
Exceeding 4 years but not exceeding 5 years.....	35%
Exceeding 5 years but not exceeding 10 years...	40%
Exceeding 10 years.....	50%

2. The Company shall not be liable to make any payment in respect of:
 - a. consequential loss depreciation wear and tear mechanical or electrical breakdown failures or breakages
 - b. damage to tyres and tubes unless the vehicle is damaged at the same time when the liability of the Company is limited to 50% of cost of replacement; and
 - c. Any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.
3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the Insured but not exceeding in all Rs. 1500/- in respect of any one accident.
The Insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:
 - a. the estimated cost of such repair including replacements does not exceed Rs. 500/-
 - b. the Company is furnished forthwith a detailed estimate of the cost of repairs and
 - c. the Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The insured declared value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed to the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted in the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance / renewal and adjusted for depreciation (as per schedule below).

The schedule of age wise depreciation as shown below is applicable for the purpose of Total loss / Constructive Total Loss (TL / CTL) claims only.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months.....	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years.....	20%
Exceeding 2 years but not exceeding 3 years.....	30%
Exceeding 3 years but not exceeding 4 years.....	40%

Exceeding 4 years but not exceeding 5 years.....50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. Models which the manufacturers have discontinued to manufacture) is to be determined on the basis of understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

SECTION II - LIABILITY TO THIRD PARTIES

1. Subject to the Limits of Liability as laid down in the Schedule hereto, the Company, will indemnify the Insured in the event of an accident caused by or arising out of the vehicle, against all sums which the Insured shall become legally liable to pay in respect of:
 - i) death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
 - ii) damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the Insured the Company will indemnify any driver who is driving the vehicle on the insured's order or with insured's permission provided that such driver shall as though he were the Insured observe fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply.
4. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representatives in the terms of and subject to the limitations of this Policy provided that such personal representatives shall as though he/she was the Insured observe fulfil and be subject to the terms exceptions and conditions of this Policy in so far as they can apply.
5. The Company may at its own option (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this policy and (B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject to the indemnity under this Section.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provision of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company, which the Company would not have been liable to pay, but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION III - PERSONAL ACCIDENT COVER

FOR OWNER - DRIVER

- 1 The Company undertakes to pay compensation as per the following scale for bodily injury / death sustained by the owner - driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into / dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(I) Death	100%
(II) Loss of two limbs or sight of two eyes or one limb and sight of one eye.....	100%
(III) Loss of one limb or sight of one eye.....	50%
(IV) Permanent total disablement from injuries other than named above.....	100%

Provided always that

- A) compensation shall be payable under only one of the items(i) to (iv) above in respect of the owner - driver arising out of any occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs 2. Lakhs during any one period of insurance.
 - B) no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) Intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
- 2) This cover is subject to
 - (a) the owner-driver is the registered owner of the vehicle insured herein;
 - (b) The owner driver is the insured named in this policy.
 - (c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of:

1. Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
2. Any claim arising out of any contractual liability.
3. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - a. being used otherwise than in accordance with the limitations as to Use or
 - b. being driven by or is for the purpose of being driven by him/her in the charge of any person other than a driver as stated in the drivers clause.

4.
 - a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
 - b. 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.
5. Any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. Any accidental 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 and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

The Company shall not be liable for each and every under Section -I (loss of damage to vehicle insured) of this policy in respect of the deductible stated in the schedule.

CONDITIONS

This policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or a copy thereof shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending Prosecution Inquest or Fatal Inquiry in respect of any occurrence, which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2. No admission, offer, promise, payment, or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed
 - a) For total loss / Constructive total loss of the vehicle the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the schedule as the value of the wreck
 - b) For partial losses i.e. Losses other than total loss / constructive total loss of the vehicle - actual and reasonable cost of repair and / or replacement of parts lost or damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.

5. The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at the insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the company's Short Period rates for the period the policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs. 25/- in respect of vehicles specifically designed / modified for use by blind / handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

6. If at the time any claim arises under this Policy there is any other existing insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of the loss damage compensation cost or expenses.

7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the company shall disclaim liability to the insured for any claim hereunder, and such claim shall not within 12 calendar months from the date of such disclaimer have been the subject matter of a suit in a court of law then the claims shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the terms conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this policy (whichever is earlier). During the said period legal heirs of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to his / her / their names or obtain a new insurance policy for the Motor Vehicle.

Where such legal heirs wish to apply for a transfer of this policy or obtain a new policy for the Vehicle such heir(s) should make an application to the company accordingly within the aforesaid period. All such applications should be accompanied by:

- a. Death certificate in relation to the insured
- b. Proof of title to the Vehicle
- c. Original Policy

The Company reserves its rights to abide by any order of the court in regard to declaration about the legal heir / heirress and ownership of the vehicle and the nominee will not have any right to dispute such order of the Court.

INDIA MOTOR TARIFF - ENDORSEMENTS PRIVATE CAR

IMT. 1. Extension of Geographical Area

In consideration of the payment of an additional premium of Rs 500/- it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the .../.../... to the.../.../... (both days inclusive) be deemed to include*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

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

NOTE:- Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/ Bangladesh as the case may be.

IMT.2. AGREED VALUE CLAUSE (APPLICABLE ONLY TO VINTAGE CARS)

It is hereby declared and agreed that in case of TOTAL LOSS/CONSTRUCTIVE TOTAL LOSS of the Vintage Car insured hereunder due to a peril insured against, the amount payable will be the Insured's Declared Value (IDV) of the vehicle as mentioned in the Policy without deduction of any depreciation.

It is further declared and agreed that in case of partial loss to the vehicle, depreciation on parts replaced will be as stated in Section I of the Policy.

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

IMT.5 HIRE PURCHASE AGREEMENT

It is hereby understood and agreed that (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

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

IMT.6. LEASE AGREEMENT

It is hereby understood and agreed that (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such

loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

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

IMT.7. Vehicles subject to Hypothecation Agreement

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

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

IMT. 8. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS

It is hereby understood and agreed that in consideration of insured's membership of** a discount in premium of Rs.* is allowed to the insured hereunder from .../.../.....

It is further understood and agreed that if the insured ceases to be a member of the above mentioned association during the currency of this Policy the insured shall immediately notify the insurer accordingly and refund to the insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms exceptions conditions and limitations of the policy

* For full policy period, the full tariff discount to be inserted. For mid-term membership, prorata proportion of the tariff discount for the unexpired policy period is to be inserted.

** Insert name of the concerned Automobile Association.

IMT.9. DISCOUNT FOR VINTAGE CARS (Applicable to Private Cars only)

It is hereby understood and agreed that in consideration of the insured car having been certified as a Vintage Car by the Vintage and Classic Car Club of India, a discount of Rs.* is allowed to the insured from .../.../.....

Subject otherwise to the terms exceptions conditions and limitations of the policy

*Amount calculated as per tariff provision is to be inserted. For mid-term certification as Vintage Car pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT.10. INSTALLATION OF ANTI-THEFT DEVICE (Not applicable to Motor Trade Policies)

In consideration of certification by* that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle insured herein a premium discount of Rs.** is hereby allowed to the insured.

It is hereby understood and agreed that the insured shall ensure at all times that this Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the policy

* The name of the certifying Automobile Association is to be inserted.

** Premium discount calculated as per tariff provision is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of tariff discount for the unexpired period is to be inserted.

IMT.12. DISCOUNT FOR SPECIALLY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS.

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the vehicle insured being specially designed /modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the insured.

Subject otherwise to the terms exceptions conditions and limitations of the policy.

IMT.13. USE OF VEHICLE WITHIN INSURED'S OWN PREMISES
(Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on insured's premises to which public have no general right of access.

IMT 15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the insured person in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.....	100%
iii) Loss of one limb or sight of one eye.....	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

* The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT. 16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER AND CLEANER

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employ of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car 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:

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that:-

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s)

- (4) whose receipt shall be a full discharge in respect of the injury of such person. not more than 4 " the number of persons stated in the schedule" are in the vehicle insured at the time of occurrence of such injury.

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

*The Capital Sum Insured (CSI) per passenger is to be inserted.

**The registered sitting capacity of the vehicle insured is to be inserted.

IMT 17. PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND CONDUCTORS: (Applicable to all classes of vehicles)

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the insured in direct connection with the vehicle insured 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 six calendar months of the occurrence of such injury result in:-

Details of Injury	Scale of Compensation
i) Death	100%
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
iii) Loss of one limb or sight of one eye	50%
iv) Permanent Total Disablement from injuries other than named above	100%

Provided always that

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

*The Capital Sum Insured (CSI) per person is to be inserted.

IMT. 19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY

Notwithstanding anything to the contrary contained in this policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the insurer exercising the option under 500/1000 * to pay in cash the amount of the loss or damage the liability of the insurer in respect of any such part shall be limited to :-

- (a) (i) the price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle insured is held for repair

less depreciation applicable;

OR

- (ii) if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and
- (b) the reasonable cost of fitting such parts.
Subject otherwise to the terms conditions limitations and exceptions of this Policy.

* Insert 'Condition 3' in the case of the Private Car and Motorised Two Wheeler Policies and 'Condition 4' in the case of Commercial Vehicles Policy.

IMT.20. REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the policy the insurers liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the insured or held in trust or in custody or control of the insured

In consideration of this reduction in the limit of liability a reduction in premium of Rs 100/- is hereby made to the insured .

Subject otherwise to the terms conditions limitations and exceptions of the policy.

IMT.22. COMPULSORY DEDUCTIBLE

Notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.500/1000* (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no 3** of this policy .

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

- * (i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.
(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

IMT.22A. VOLUNTARY DEDUCTIBLE (For private cars/motorized two wheelers other than for hire or reward)

It is by declared and agreed that the insured having opted a voluntary deductible of Rs.** a reduction in premium of Rs.** under Section 1 of the policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the insured shall bear under Section 1 of the policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs.....*** (or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the insurer in the exercise of his discretion under Condition no 3 of this policy .

If the expenditure incurred by the insurer shall include any amount for which the insured is responsible hereunder such amount shall be repaid by the insured to the insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this policy.

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

* To insert voluntary deductible amount opted by the insured under tariff for Private car / tariff for motorised two wheeler.

** To insert appropriate amount relating to the voluntary deductible opted as per the provision of tariff for Private car / tariff for motorised two wheelers.

*** To insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in G.R. 40.

To insert policy condition No. 3 of the tariff for private car / tariff for motorised two wheelers.

**IMT.24. ELECTRICAL / ELECTRONIC FITTINGS
(Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle – Package Policy only)**

In consideration of the payment of additional premium of Rs., notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the policy.

The insurer shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the insurer hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

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

IMT.25. CNG/LPG KIT IN BI-FUEL SYSTEM (Own Damage cover for the kit)

In consideration of the payment of premium of Rs.* notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured in terms conditions limitations and exceptions of Section 1 of the policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the policy.

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

* To insert sum arrived at in terms of G.R.42.

**IMT. 28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE
(For all Classes of vehicles.)**

In consideration of an additional premium of Rs. 25/- notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that

the insurer shall indemnify the insured against the insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that

- (1) this Endorsement does not indemnify the insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;
- (2) the insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
- (3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the insurer to inspect such records on demand. (This condition does not apply for Private Cars/ Motorised two wheelers not used for hire or reward.)
- (4) in the event of the Policy being cancelled at the request of the insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

IMT. 29. LEGAL LIABILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR

In consideration of the payment of an additional premium @ Rs.25/- per employee insured notwithstanding anything to the contrary contained in the policy it is hereby understood and agreed that the insurer will indemnify the insured against the insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than* employees of the insured (including the driver) the insured shall repay to the insurer a rateable proportion of the total amount payable by the insurer by the reason of this endorsement in respect of accident in connection with such vehicle insured.

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

NB. * To insert the number of employees for which the premium has been paid.

IMT. 30. TRAILERS.

In consideration of the payment of an additional premium it is hereby understood and agreed that the indemnity granted by this policy shall extend to apply to the Trailer (Registration No.....)"

Provided always that -

* (a) the IDV of such Trailer shall be deemed not to exceed**

(b) the term "Trailer" shall not include its contents or anything contained thereon.

(c) such indemnity shall not apply in respect of death or bodily injury to any person being conveyed by the said Trailer otherwise than by reason of or in pursuance of a contractof employment.

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

* Delete in the case of Liability to the public Risks only policies.

** Insert value of trailer as declared at inception of insurance or any renewal thereof.

IMT.32. ACCIDENTS TO SOLDIERS/SAILORS/AIRMEN EMPLOYED AS DRIVERS

In consideration of the payment of an additional premium of Rs 100/-* it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the insured to drive the vehicle insured being injured or killed whilst so employed, this policy will extend to relieve the insured of his liability to indemnify Ministry of Defence under the respective Regulations.

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

* This additional premium is flat and irrespective of period of insurance but not. (This condition does not apply for Private Cars/ Motorised two wheelers not used for hire or reward.) exceeding 12 months. Any extension of the policy period beyond 12 months will call for payment of further additional premium under this endorsement.

List of Insurance Ombudsmen

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD 2nd Flr., Shree Jayshree Ambica Chambers, Near C.U.Shah College, 5, Nayvug Colony, Ashram Road, AHMEDABAD - 380 014	(O) 7546150 Fax:079-7546142 E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL 1 st Floor, 117, Zone-II, (Above D.M. Motors Pvt. Ltd.) Maharana Pratap Nagar, BHOPAL - 462 011	(O) 2578100, 2578102, 2578103 Fax:0755-2578103 E-mail: insombmp@satyam.net.in	Madhya Pradesh & Chhattisgarh
BHUBANESWAR 62, Forest Park, BHUBANESWAR - 751 009	(O) 2535220 Fax:0674-2531607 Email :susantamishra@yahoo.com; ioobbsr@vsnl.net	Orissa
CHANDIGARH S.C.O. No. 101,102&103, 2nd Floor, Batra Building Sector 17-D, CHANDIGARH - 160 017	(O) 706196 EPBX: 0172-706468 Fax: 0172-708274	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI ## Fatima Akhtar Court, 4th Flr., 453 (old 312) Anna Salai, Teynampet, CHENNAI -600 018	(O) 24333678, 24333668, 24335284 Fax: 044-24333664 E-mail ad: insombud@md4.vsnl.net.in	Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)

DELHI 2/2A, 1 st Floor, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI – 110 002	(O) 23239611 Fax: 011-23230858 insombudsmandel@netcracker.com	Delhi & Rajashthan
GUWAHATI Aquarius, Bhaskar Nagar, R. G. Baruah Rd. GUWAHATI - 781 021	(O) 2413525 EPBX: 0361-2415430 Fax: 0361-2414051	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD Door No. 6-2-46, 'Moin Court', Flat No. 101, 1st Floor, Lane Opp. Saleem Function A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004.	(O) 5504122, 5504123 Fax: 040/23376599 E-mail : insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
KOCHI 2 nd Flr., CC27/2603 Pulinat Building Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015	(O) 2373334, 2350959 Fax: 0484-2373336 E-mail: insuranceombudsmankochi@hclinfinet.com	Kerala, UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry
KOLKATA North British Bldg. 29, N. S. Road, 3rd Flr., KOLKATA - 700 001.	(O) 22212666 / 22212669 Fax: 033-22212668	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim

LUCKNOW Chintel's House, 1st Flr., 16, Station Road, LUCKNOW - 226 001	(O) 2635486, 2635490, 2635489 Fax: 0522-2636755 E-mail: insombloko@sify.com	Uttar Pradesh and Uttaranchal
MUMBAI 3rd Flr., Jeevan Seva Annexe (Above MTNL) S. V. Rd., Santa Cruz (W) MUMBAI - 400 054	(O) 26106928 EPBX: 022-6106889 Fax: 022-26106052, 26106980 Email: ombudsman.i@hclinfinet.com / inscoun@vsnl.net	Maharashtra, Goa

Note : Address and contact number of Governing Body of Insurance Council:

Secretary General
Governing Body of Insurance Council
Jeevan Seva Annexe
3rd Floor (Above MTNL)
S.V. Road, Santacruz (W)
Mumbai - 400 054
Tel. No. : 022 - 610 6889
Fax No. : 022 - 6106980, 610 6052
E-mail ID: inscoun@vsnl.net

The address, phone numbers, fax numbers are subject to change without prior notice

For Status of your claim or any other help call your nearest office :

WEST

Ahmedabad Region

204 & 206, 2nd Flr, Time Square Building, Nr. Prisma Complex,
C.G. Road, Ellisbridge, Ahmedabad - 380006
Tel. No. 079 - 26408006 / 8305
Fax No. 079 - 26408009, 26561263

Baroda Region

2nd Flr., Gokulesh 2, B/H Standard Chartered Bank
R.C. Dutt Road, Alkapur, Vadodara - 390007
Tel. 0265 - 2310471, 6617800, 2310320
Fax No. 0265 - 6621984

Bhopal Branch

41-G - 10, 1st Floor, Shivaji Nagar,
Opp. Shivaji Petrol Pump, Bhopal
Tel. No. 0755 - 4203388, 4203399, 4271796
Fax No. 0755 - 2556801

Prabhadevi Branch

952 / 954, Appasaheb Marathe Marg,
Prabhadevi, Mumbai - 400025
Tel. No. 9522 - 56628666 Fax No. 9522 - 56628621

Mumbai Prabhadevi Branch

DGP House, 88 - C, Old Prabhadevi - Mumbai - 25
Tel. No. 9522 - 55527777 Fax No. 9522 - 5552788 / 99

Mumbai Ghatkopar East

Unit No. 401, 4th Floor, Nr. Shopper's Stop,
M.G. Road, Ghatkopar (East) Mumbai - 89
Tel. No. 9522 - 55031856 / 57 / 59 / 60
Fax No. 9522 - 55031858

Andheri (East) Branch

Jaisingh Business Centre, 4th Floor,
Sahar Road, Andheri East, Mumbai - 400099
Tel. No. 022 - 56480175 / 76 / 77 / 78
Fax No. 022 - 56480179

Thane Branch

Suraj Arcade, 1st Flr., Next to Deodhar Hospital
Gokhale Road, Thane (W) - 400602
Tel. No. 022 - 56208265 / 6 / 67 / 68 / 69
Fax No. 022 - 67921515

Vashi Branch

Office No. 101 & 116, Persipolis Premises,
Plot No. 74, Sector 17, Vashi, Navi Mumbai - 3
Tel. No. 022 - 55910224 / 25 / 27 / 28 / 29, 56733661
Fax No. 022 - 55910226

Nagpur Branch

219 - 221, 3rd Floor, Sriram Tower,
Kingsway, Sadar - Nagpur - 440001
Tel. No. 0712 - 6630152 / 53 / 54 / 55 / 56
Fax No. 0712 - 6616700

Rajkot Branch

601 - 2, 606 Prasham, 6th Floor, Beside Dharam Cinema,
Kasturba Gandhi Rd., Rajkot - 1
Tel. No. 0281 - 5526163 / 64 / 60 Fax No. 0281 - 5526162

Surat Branch

25 - 28, upper Ground Floor, Megh Mayur Plaza,
Athwalines, Parlepoint, Surat Dumas Road, Surat - 395007
Tel. No. 0261 - 2256682, 2210663, 2210754
Fax No. 0261 - 2256681

CENTRAL

Aurangabad Branch

2nd Flr., Rajendra Bhavan, Next to LIC Bldg.
Adalat Road, Aurangabad - 55
Tel. No. 0240 - 6623990 / 6624416 Fax No. 0240 - 2324254

Panji - Goa Branch

3 C & D, Sesa Ghor, 20, Patto Plaza
EDC, Complex, Panji - Goa - 403001
Tel. No. 0832 - 2438710 / 711 Fax No. 0832 - 2437810

Indore Branch

4th Floor, Commerce House, 7 Race Course Road,
Opp. Gangur Sweets, Indore
Tel. No. 0731 - 4065790 / 4266000 / 4068734
Fax No. 0731 - 4068626

Nasik Branch

Office No: 9, 1st Floor, Unity Plaza, Mumbai Naka,
(Suryojit Circle) above AT & T World, Nasik - 422006
Tel. No. 0253 - 2504014 / 2502115 Fax No. 0253 - 2504074

Pune Region

4th Floor, Vardhman Complex, 7, Loves Chowk,
Shankar Sheth Road, Pune 411042
Tel. No. 020 26400100 Fax No. 020 - 26400111

Raipur Branch

Shiv Mohan, Vidhan Sabha Road, Pandri Raipur- 492001
Tel. No. 0771 - 4061470 Fax. No. 0771 - 4061471

NORTH

Chandigarh Branch

SCO - 139- 140, 1st Floor, Sector - 8-C, Chandigarh - 18
Tel. No. 0172 - 5072964 / 65 Fax No. 0172 - 5079493

Delhi Region

C- 31/32, 1st & 2nd Flr. Connaught Place, New Delhi - 110011
Tel. No. 011 - 55308800, 23415422 Fax No. 011 - 41490511

Delhi West

201 - 201A, 2nd Flr., Itl Twin Tower
Netaji Subhash Place, Pitampura - 110088
Tel. No. 011 - 42470810 / 16, 42470818
Fax No. 011 - 27351068

Noida Region

A-3, 3rd Floor, Sector 4, Noida - Uttar Pradesh
Tel. No.- 0120 - 4322971 / 2 / 4 / 5 / 6
Fax No. 0120 - 4322976

Gurgaon Region

3rd Floor, JMD Regent Plaza, Sikanderpur
Mehrauli, Gurgaon (Haryana) - 122002
Tel. No. 0124 - 4064501 / 4 / 5, 4064931 / 32 / 33
Fax No. 0124 - 4064503

Ludhiana Branch

SCO - 147, Feroz Gandhi Market,
Ludhiana - 141001
Tel. No. 0161 - 5019129, 5026488, 5057509
Fax No. 0161 - 5057508

Jaipur Branch

O-12-A, 2nd Floor, Ashoka Marg,
C-Scheme - Jaipur - 302001
Tel. No. 0141 - 5104609 / 2375429 Fax No. 0141 - 2375648

Jaladhar Branch

2nd Floor, Satnam Complex, BMC Chowk,
G.T. Road, Jalandhar 144001
Tel. No. 0181 - 5089590 / 2231873 / 8 Fax No. 0181 - 5089589

Jammu Branch

C/o Jammu & Kashmir Bank, Zonal Office,
Railhead Complex, Panama Chowk, Jammu Tawi - 1800012
Tel. No. 0191 - 2471663, 2477653, 2471424
Fax No. 0191 - 2471554

Srinagar Branch

C/o Jammu & Kashmir Bank Ltd.,
Corporate Head Quarters M.A Road, Srinagar 190001.
Tel. No. 0194 - 2471025 / 2482897

Kanpur Branch

11/9, Silver Line, Opp. Elgin Mills Retail Shop,
Civil Lines, Kanpur - 208001
Tel. No. 0512- 2530780 / 81 Fax No. 0512 - 2530529

Lucknow Branch

4, Shanajaf Road, Hazratjang, Lucknow - 226001
Tel. No. 0522 - 2200553 / 4 Fax No. 0522 - 2200552

EAST**Kolkata Region**

Macmet House, 10-BOC, Ganguli Sarani,
Lee Road, Kolkata - 700020
Tel. No. 033 - 30580688 / 689 Fax No. 033 - 22817500

Kolkata Region

57, Chowrange Road, Horizon Bldg, 2nd Floor, Kolkata - 71.
Tel. No. 033 - 40034298, 20034299

Guwahati Branch

2 B, 2nd Floor, Centre Point, G.S. road,
Opp. Bora Service Station - Guwahati - 781007
Tel. No. 0361 - 2463330/1, 2460088 Fax No. 0361 - 2460089

Hyderabad Region

608 & 609, 6th Floor, 2nd Block,
White House, Begumpet, Hyderabad
Tel. No. 040 - 55680002 / 3, 6888 Fax No. 040 - 55680001

Ranchi Branch

504, Mahabir Towers, Opp. Church Complex,
Main Road - Ranchi 1
Tel. No. 0651 - 2331886, 2330722 Fax No. 0651 - 2331709

Vishakapatnam Branch

3-B, Balajii Mangalgiri Chambers,
VIP Road, CBM Compound, Vishakapatnam - 16
Tel. No. 0891- 2740570, 5563434, 5564767/ 662

Fax No. 0891- 5563828

Siliguri Branch

City Plaza, 4th Floor, 2nd Mile Sevoke Road, Siliguri - 734401
Tel. No. 0353 - 2640342 / 43 Fax No. 0353 - 2216574

Bangalore Region

105 - A, 1st Floor, 136, Residency Road,
Cears Plaza, Bangalore- 25
Tel. No. 080 - 22075156 / 7/ 8 , 22297612 / 3

Fax No. 080 - 22075166, 22075188

Mysore Branch

No. 363, Sri Hari Complex, Seetha Vilas Road, Mysore - 570024
Tel. No. 0821 - 2424370 / 2424390 Fax No. 0821 - 2424380

Bhubaneshwar Branch

Ground Floor, Prasanti, 168 - B, Bapujinagar,
Janpath - Bhubaneshwar - 751009
Tel. No. 0674- 2535316/ 2535391 Fax No. 0674 - 2535316

Chennai Branch

No. 25/26, Prince Towes, 4th Floor,
College Road, Nangambakkam, Chennai - 6
Tel. No. 044 - 283311115/ 8, 28311822 / 4, 43904400

Fax No. 044 - 28311826

Cochin Branch

3rd Flr. Finance Tower, Kaloor, Ernakulam - 682017, Cochin.
Tel. No. 0484 - 5533176 / 186, 2400267 / 68
Fax No. 0484 - 2401001

Coimbatore Branch

Door No. 11, Office No. 6, People's Park
3rd Flr., Govt's Art College Road, Coimbatore
Tel. No. 0422 - 5537557 / 4392345 (3 lines)

Fax. No. 0422 - 4392195

Hubli Branch

Vivekanand Corner, Desai Cross Club Rd., Hubli - 580029
Tel. No. 0836 - 4253333 / 666 , 2357120 / 6120

Fax No. 0836 - 2357121

Madurai Branch

1st Floor, KMA - Complex 12-G, Ram Nagar
By Pass Road, Madurai - 625010
Tel. No. 0452 - 4352442 / 4352443 Fax No. 0452 - 4352444

Mangalore Branch

107 Crystal Arc, Balmatta Road
Mangalore 575 001
Ph:0824-4266733/44

Fax:0824-4266755

Trivandrum Branch

TC 28 / 2222 (5), Anugraha, 2nd Floor, M.G. Road,
Pazhavangadi, Trivandrum - 695023
Tel. No. 0471- 2467790 / 91 / 98 Fax No. 0471 - 2467793

Calicut Branch

5th Floor, M'sons Arcade, Cheeroty Road, Calicut - 673001.
Tel. No. 495 - 5570288

Agra Branch

38/4, Shop No. 4, 3rd Floor, Friend's Centre,
Sanjay Place, Agra - 282004

Dehradun Branch

Shop No. 204, 2nd Floor, Chanakya Towers
52, Dila Ram Bazar, Raipur Road, Dehradun - 248001

**Prevention is better than cure. Act before it is late to
protect your vehicle from theft.**

Most cars are stolen by duplicating the original key, while they are left with unknown / unscrupulous car mechanics, parking lot attendants, cleaners and drivers, in good faith. It takes little time for these thieves to duplicate the keys and steal the cars as they have access to the car identity, your address, place of parking in connivance with the unscrupulous elements. Therefore take adequate precautions and get additional anti theft device fitted. For more information get in touch with the nearest Bajaj Allianz General Insurance Company Limited Office or Call Centre.