

Bajaj Allianz General Insurance Company Ltd.

Registered and Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune

Transcript of Proposal for Private Car Policy - Bundled

Dear PRATYUSHA ADDULA.

We wish to inform you that the contract under policy number 'OG-21-1103-1825-00000021' has been finalized based on the information and declaration given by you, the transcript whereof is mentioned below. You are requested to reconfirm the same. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of your receipt of this, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Kindly note that as the contents and declarations contained in this transcript is the basis on which we have issued the policy to you, we advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab initio if material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

Details provided by you:

A. Proposer details

1. Proposer Name : PRATYUSHA ADDULA

2. Proposer Address : 303, WING B, NOORANI APARTMENTREBELLO ROAD, BANDRA WEST

MUMBAI

, BANDRA WEST, MUMBAI, MAHARASHTRA-400050

3. Proposer Mobile Number : 9311817840

4. Proposer Residential Number : NA

5. Proposer e-mail id : PUSHPENDERSINGH@SMCINSURANCE.COM

6. Proposer Profession : NA

B.Vehicle Details

Registration Number	Month / Year of Regn	Vehicle Make	Vehicle Model		Cubic Capa- city/Kilowatt	7 I	Year of Man- ufacture	Seating Capacity
NEW	JUN/2020	TATA	NEXON	1.2 PETROL	1198	Petrol	2020	5
				XZA PLUS				

Engine Number	Chassis Number	Vehicle IDV (in	Electrical	Non-Electrical	CNG/LPG Unit	Total IDV (in
		Rs.)	Accessories	Accessories	(Extra fitted)	Rs.)
			IDV (in Rs.)	IDV (in Rs.)	IDV (in Rs.)	
ZXK18441	MAT627130LLB	959500	0	6250	0	965750
	07019					

C. Coverage opted

1. Period of Insurance For Own Damage Section

For Third Party Liability Section	From 24-JUN-2020 19:29(Hrs)	To 23-JUN-2023 Midnight
2. Is your vehicle fitted with exte	: No.	
3. Electrical Accessories cover C	opted (If Applicable)	: No.
4. Non - Electrical Accessories c	over Opted (If Applicable):	: Yes.
5. Is Voluntary Excess opted Amount of voluntary excess of	: No. : Rs.NA.	
6. Whether PA cover is opted for	: Yes.	
7. Is any additional compulsory of Amount of additional compuls	: No. : NA.	
8. Whether geographical area ext Details of Countries to which	: No. s given : NA.	
9. Is LL to person for Paid driver	/Operation/Maintenance opted	: Yes.
10. Whether PA cover is opted for Sum Insured for Paid Driver	or paid driver other than owner driv	er : No. : Rs.NA.
11. Whether PA cover is opted for Sum Insured per Passenger	or passengers	: Yes. : Rs.200000.
12. Is TPPD restricted to statutor	y limit of Rs.6000?	: No.

From 24-JUN-2020 19:29(Hrs)

To 23-JUN-2021 Midnight

: NA.

: NA

- 17. Do you have valid Fitness certificate of the vehicle : NA 18. Total Premium (excluding Goods and Service Tax (GST)) for Liability and OD coverages, quoted and agreed upon is
- 19. NCB (No Claim Bonus) claimed by you and granted by us based on your declaration of no claim during your previous previous policy: 0 %.
- 20. About the last insurance company

13. Pre Existing damages in the vehicle

- (i) Insurance Provider: NA.
- (ii) Previous Policy No: NA, Previous Policy Expiry Date: NA

14. 1 Premium for Liability coverage, quoted and agreed upon is 15. 1 Premium for OD coverage, quoted and agreed upon is

16. Do you have valid PUC certificate of the vehicle

- 21. Whether your vehicle is Hypothecated and if so the details of Pledgee whose name is registered by us: No. Name of Pledgee: NA.
- 22. Add on Cover(s) opted: Yes, Plan Name: Drive Assure# Drivesmart Prestige Plan Description: consumable expenses, 24x7 spot assistance, depreciation shield, engine protector, conveyance benefit with max no days benefit: 7 and per days benefit: 1000, accident sheild with sum insured Rs.500000 per passenger, keys and locks replacement cover with sum insured Rs.30000 ,personal baggage cover with sum insured Rs.60000

Please call us on 1800 103 5858 for any emergency.

Please note Cover Note No. / issued to you basing on the above information. In case of Disagreement or objection or any changes with respect to information and contents mentioned hereinabove, please contact our toll free number & register your objections/changes/disagreement to the contents of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along with Policy:

I/We hereby unconditionally allow the Company to share all my / our information being collected in this proposal form or through telephonic / email / web-inputs means or other means, as updated from time to time within group entities.

Toll free Number : 1800-22-5858,1800-102-5858,1800-209-5858 Email address : Bagichelp@bajajallianz.co.in Website : www.bajajallianz.com

Contact our policy servicing branch at: C-31,, Sector-2,, 2nd floor, Near Nirulas, Noida-201301 PH:0120-4125524-25.





BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

Regd. Office & Head Office: GE Plaza, Airport Road, Yerwada, Pune-411006(India)
IRDAI Registration No. 113

Corporate Identity Number: U66010PN2000PLC015329

Certificate of Insurance (PRIVATE CAR POLICY - BUNDLED)

UIN: IRDAN113RP0007V01201819

<u>Policy Number:</u> OG-21-1103-1825-00000021 <u>Customer ID:</u> 185122963

Particulars of Vehicle Insured:

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model
NEW	MUMBAI	ZXK18441	MAT627130LLB0701	TATA - NEXON
			9	

Sub Type	Year of Mfg	NCB %	CC	Seating Capacity
1.2 PETROL XZA PLUS	2020	0	1198	5

Name of Registration Authority : MUMBAI

Name and Address of Insured : PRATYUSHA ADDULA

: 303, WING B, NOORANI APARTMENTREBELLO ROAD, BANDRA WEST MUMBAI, BANDRA WEST, MUMBAI, MAHARASHTRA-400050

Geographical Area : India
Business or Profession : NA

Effective date of commencement of Insurance for the purpose of act:

For Own Damage Section	From 24-JUN-2020 19:29(Hrs)	To: 23-JUN-2021 Midnight
For Third Party Liability Section	From 24-JUN-2020 19:29(Hrs)	To: 23-JUN-2023 Midnight

Persons or Class of Persons entitled to drive:

Any person including the insured:

a) Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license.

b) Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

IMT-Endorsements/Add on Package

6, 16, 22, 28, & Plan Name: Drive Assure# Drivesmart Prestige & Plan Description: consumable expenses, 24x7 spot assistance, depreciation shield, engine protector, conveyance benefit with max no days benefit: 7 and per days benefit: 1000, accident sheild with sum insured Rs.500000 per passenger, keys and locks replacement cover with sum insured Rs.30000, personal baggage cover with sum insured Rs.60000

Limitations as to Use:

The Policy covers use for any purpose other than

a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace Making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade

I/We hereby certify that the Policy to which this certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.

Policy issuing office and correspondence address for communication by holder of Certificate of Insurance for claim, service request, notice, summons, etc:

C-31,, Sector-2,, 2nd floor, Near Nirulas, Noida-201301 PH:0120-4125524-25

Date of issue :24-JUN-2020

For & On Behalf of

Bajaj Allianz General Insurance Company Ltd.

Now carry your m-policy on your mobile. Click here to download. https://bagic.page.link/KNj2yr

For help and more information:

Contact our 24 Hour Call Centre at 1800-102-5858, 1800-209-5858, 1800-22-5858, Toll Free: 30305858(chargeable, add area code before this number in case of mobile call) Email us at Bagichelp@bajajallianz.co.in or Visit our Website www.bajajallianz.com

Corporate Identification Number U66010PN2000PLC015329

Authorized Signatory





BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED (A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDA] vide Reg No.113)

Regd. Office: Bajaj Allianz House, Airport Road, Yerwada, Pune-411006(India)

PRIVATE CAR POLICY - BUNDLED SCHEDULE

UIN: IRDAN113RP0007V01201819

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc: C-31,, Sector-2,, 2nd floor, Near Nirulas, Noida-201301 PH:0120-4125524-25

	INSURED DETAILS
Insured Name	PRATYUSHA ADDULA
Insured Address	303, WING B, NOORANI APARTMENTREBELLO ROAD, BANDRA WEST MUMBAI , BANDRA WEST, MUMBAI, MAHARASHTRA-400050
Geographical Area	India
Customer ID	185122963
Bank Reference No 1	
GSTIN / UIN	NA
Place of Supply/ State Code/Name	27 - Maharashtra

PC	DLICY DETAILS
Policy Number	OG-21-1103-1825-00000021
Policy Issued on	24-JUN-2020 19:29 PM
	For Own Damage Section
	From: 24-JUN-2020 19:29 (Hrs)
	To: 23-JUN-2021 Midnight
Policy Period	For Third Party Liability Section
	From: 24-JUN-2020 19:29 (Hrs)
	To: 23-JUN-2023 Midnight
Cover Note	/
Details	'
Previous Policy No	0
Invoice No	185535522/1
Company GST No	09AABCB5730G1ZV
Company PAN	AABCB5730G

Registratio	n Number	Place of Registration	n Engine Number		Chassis Number	Make & Mod- el	SubType	
NEW		MUMBAI	ZXK18441		MAT627130LLB0 7019	TATA - NEXON	1.2 PETROL XZA PLUS	
NCB %	CC/KW	Seating Capacity	Year Of Manufactur- ing		Trailer Registra- tion Number	Hypothecation Details		
0	1198	5	2020		-,-	LEASE PLAN		
Vehicle IDV Value For Trailers		on electric accessorie		Electrical/Electronic accessories	Value of CNG/ LPG kit	Total Value		
9595	500	0		6250		0	0	965750
	Own l	Damage Premium(Rs.)				Liability I	Premium(Rs.)	
Own Damag	ge Premium			31859	Basic '	Third Party Liability		9534
Special Disc	Special Discount				PA Co	over for Owner-Drive	r - SI - Rs.15000	909
Total OD Premium - A			31859	Period: From 24-Jun-2020 To 23-JUN-2023				
Total Premium (Net Premium) (A+B)				53 LL to person for Paid driver/Opera-			150	
Integrated GST (18%)			7912	tion/Maintenance				
Final Premium (Rupees Fifty One Thousand Eight			51865	PA Co	over For 5 Passenger	Of Rs. 200000 ea	ach 1500	
Hundred Six	ty Five Only	<i>I</i>)			Total A	Act Premium - B		12093

Contact our 24 Hour Call Centre at 1800-102-5858, 1800-209-5858, 1800-22-5858, Toll Free: 30305858(chargeable, add area code before this number in case of mobile call) Email us at Ba $gichelp@\,bajajallianz.co.in\,\,or\,\,Visit\,\,our\,\,Website\,\,www.bajajallianz.com$





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L. C.	

**Note: The above Total OD Premium is inclusive of all applicable Loading /Discounts viz (Automobile association membership, Voluntary Excess, Anti Theft, Handicap Person, Driver Tuition, Fiber Glass, CNG/LPG Unit, Geographical Extension, Imported Vehicle Etc. wherever Applicable)

Broker Code	29391003	Contact No.	0000000000/00000000000
Broker Name	SMC INSURANCE B	LTD	
E-Mail ID.			

Limitation as to Use	The Policy covers use of the vehicle for any purpose other than: Hire or reward, Carriage of			
	goods(other than samples or personal luggage), Organised racing, Pace making, Speed testing,			
	Reliability trials. Any purpose in connection with Motor Trade.			
Driver	Any person including the insured provided that a person driving holds an effective driving li-			
211,01	cense at the time of the accident and is not disqualified from holding or obtaining such a license.			
	Provided also that the person holding an effective Learner's license may also drive the vehicle			
	when not used for the transport of goods/passengers at the time of the accident and that such a			
	person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.			
Limits of Liability	Under section II-I(i) of the policy -> Death of or bodily injury: Such amount is necessary to meet			
	there requirements of the Motor Vehicles Act, 1988. Under section II-I(ii) of the policy -> Dam-			
	age to Third Party Property: Rs. 750000			
No Claim Bonus				
Existing Damage Details	NTA .			
Existing Damage Details				
Nominee Details	Name :NA - Relationship :NA			
Subject to Warranties/	6, 16, 22, 28, & Plan Name: Drive Assure# Drivesmart Prestige & Plan Description: consumable			
IMŤ-Endorsements/	expenses, 24x7 spot assistance, depreciation shield, engine protector, conveyance benefit with			
Add on Package	max no days benefit: 7 and per days benefit: 1000, accident sheild with sum insured Rs.500000			
	per passenger ,keys and locks replacement cover with sum insured Rs.30000 ,personal baggage			
	cover with sum insured Rs.60000			
Additional Details	Coinsurance Details: Transaction Id: -			
Premium Details	Receipt No. 1103-00386913,1103-00386841, Date ** If Premium paid through Cheque, the			
	Policy is void ab-initio in case of dishonour of Cheque.			
Excess Details	Compulsory Excess: Rs.1000 Additional Excess: Rs.0 Voluntary Excess: Rs.0			

IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY.

For & On Behalf of

Bajaj Allianz General Insurance Company Ltd.



Authorized Signatory

This document is digitally signed, hence counter signature / stamp is not required.

 $Consolidated \ Stamp\ Duty\ of\ Rs. 0.5/-\ paid\ towards\ Insurance\ Stamps\ vide\ Challan\ No.\ MH011254450201920M\ Defaced\ No.\ 0006230296201920\ ORDER\ NO.CSD/322/2020/740/2020\ NO.CSD/322/2020/740/2020/740/2020\ NO.CSD/322/2020/740/2020/740/2020/740/2020/740/2020/740/2020/740/2020/740/2020/740/20$ ORDER DATED 15.02.2020DEFACED DATE dated 15-FEB-20 timing 12:17:16 of General Stamp Office, Mumbai, India.

Stamp **Duty Rs**





Principal Location: Bajaj Allianz General Insurance Co.Ltd, 15/54 B 2nd Floor, Virendra Smriti Complex, Civil Lines, KANPUR NAGAR - 208001 PH:0512-2338277 | Services Accounting Code: 997134 - Motor vehicle insurance services. No reverse charge is payable on these services.

Bajaj Allianz General Insurance Company Ltd.

C-31, Sector-2, 2nd floor, Near Nirulas, Noida - 201301 Contact No: 0120-4125524-25,0120-4125524-25; Fax No: 0120-4322976

RECEIPT

Receipt Number 1103-00386841

Receipt Date 23/06/2020

Business Channel DI

Received with thanks from LEASE PLAN INDIA PVT LTD

(Customer ID: 180733754) a total sum of Rupees Two Lakh Thirteen Thousand Three Hundred Ten Only by,

Instrument Type	Inst./Ref No	Instrument Date	Bank Name	Branch Name	Amount
Bank Advice/Direct Credit	6205174D1L19	22/06/2020	Bank Of America_Direct Credits	Mumbai	213,310

Total Amount Rs. 213,310.00

Note: /REF-6205174D1L19 /ENTRY-22 JUN POSTED=17:35 TRSF BOOK TRANSFER CREDIT SND=NOREF ORG=LEASE PLAN INDIA PRIVATE LIMITED ECTOR 27 GURUGRAM HR INDIA 122002 1 OBI=1103C0180733754 547424 /ACC/RTGS/REC/SENDREF:462117-BAJA J ALL BANK ADVICE Loader Issuance of this receipt does not amount to acceptance of the risk by Bajaj Allianz General Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued.

For & on behalf of

Bajaj Allianz General Insurance Company Ltd.

Authorised Signatory

Regd.Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411006

CIN:U66010PN2000PLC015329; E-mail: Bagichelp@bajajallianz.co.in; Website:www.bajajallianz.com

^{*} Cheque/DD/PO receipt is valid subject to realisation of the instrument.

Bajaj Allianz General Insurance Company Ltd.

C-31, Sector-2, 2nd floor, Near Nirulas, Noida - 201301 Contact No: 0120-4125524-25,0120-4125524-25; Fax No: 0120-4322976

RECEIPT

Receipt Number 1103-00386913

Receipt Date 24/06/2020

Business Channel DI

Received with thanks from LEASE PLAN INDIA PVT LTD

(Customer ID: 180733754) a total sum of Rupees One Lakh Eight Thousand Three Hundred Nine Only by,

Instrument Type	Inst./Ref No	Instrument Date	Bank Name	Branch Name	Amount
Bank Advice/Direct Credit	6205175D1K19	23/06/2020	Bank Of America_Direct Credits	Mumbai	108,309

Total Amount Rs. 108,309.00

Note: /REF-6205175D1K19 /ENTRY-23 JUN POSTED=18:01 TRSF BOOK TRANSFER CREDIT SND=NOREF ORG=LEASE PLAN INDIA PRIVATE LIMITED ECTOR 27 GURUGRAM HR INDIA 122002 1 OBI=1103C0180733754 /ACC/NEFT/REC/SENDREF:462273-BAJAJ ALL BANK ADVICE Loader

Issuance of this receipt does not amount to acceptance of the risk by Bajaj Allianz General Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued.

For & on behalf of

Bajaj Allianz General Insurance Company Ltd.

Authorised Signatory

Regd.Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411006

CIN:U66010PN2000PLC015329; E-mail: Bagichelp@bajajallianz.co.in; Website:www.bajajallianz.com

^{*} Cheque/DD/PO receipt is valid subject to realisation of the instrument.



S1 - 24x7 SPOT ASSISTANCE

A. Endorsement Wordings

In consideration of the payment of additional premium, it is hereby agreed and declared that You shall be entitled to one or more of the below mentioned benefits depending on the plan opted by You and as shown on the Schedule:

(A) Flat Battery: In the event of the Insured Vehicle being immobilized due to a flat battery, We will make alternative arrangements to make the Insured Vehicle mobile again provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle, We will arrange for the pick up and delivery of spare keys: In the event of You losing keys of the Insured Vehicle, We will arrange for the pick up and delivery of spare keys to the spot where the Insured Vehicle is located provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle has not reached a workshop/repairer. (C) Flat Tyre: In the event of the Insured Vehicle eing immobilized due to flat tyres, We will arrange for the refill of the flat tyres and/or replacement of the flat tyres with a usable spare tyre to make the Insured Vehicle mobile again provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle has not reached a workshop/repairer. (D) Minor Repairs: In the event of the Insured Vehicle being immobilized due to mechanical and/or electrical breakdown, We will arrange for minor mechanical and/or electrical repairs to make the Insured Vehicle mobile again provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle as a result of Accident and/or breakdown. We shall arrange for towing away of the Insured Vehicle from the spot of immobilization to Our nearest preferred workshop provided the event has occurred within 100 kilometers from the center point of the city of Your residence. (F) Urgent Message Relays: In the event of the Insured Vehicle getting immobilized as a result of Accident and/or breakdown, We will send urgent message on Your request to the specified persons through available means of communication (G) Medical Co-ordination: In the event of the Insured Vehicle meeting with an Accid

The accommodation benefits would be offered subject to a per day limit of Rs. 2000 per occupant and a maximum total limit of Rs. 16000 for all the occupants of the **Insured Vehicle** through out the Policy Period. In the unlikely event of **We** being unable to arrange for this service, **We** may request **You** to arrange for a hotel accommodation for the occupants of the **Insured Vehicle** on **Your** own and submit the bills for a pre-communicated amount for re-imbursement to Us. (K)Legal Advice: In the event of the **Insured Vehicle** meeting with an Accident, **You** shall be entitled for a free legal advice from a legal advisor over the phone for a maximum duration of 30 minutes. Subsequent to the expiry of the specified period of 30 minutes, **You** may continue with the same legal advisor on direct payment basis

B. Conditions

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

C. Exclusions

(1) Where the **Insured Vehicle** can be safely transferred on its own power to nearest dealer/workshop. (2) Any Accident, loss, damage and/or liability caused, sustained or incurred whilst the **Insured Vehicle** is being used otherwise than in accordance with the limitations as to use. (3) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission. (4) Any Accident, loss, damage and/or liability directly or indirectly or remotely occasioned by contributed to/by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences. (5) Any loss or damage caused due to riots, strikes and Act of God perils like flood, earthquake etc. (6) Claims pertaining to theft losses. (7) Any consequential loss arising out of claims lodged under '24x7 Spot Assistance' .(8) Where a loss is covered under **Motor Insurance Policy** or any



other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time. (9) Replacement cost of battery and/or any associated repair cost. (10) Cost of supply of parts or replacements elements or consumables. (11)Repair cost of tyre and/or parts or replacement cost of any part of consumable at a third party workshop/repairer. (12)Any taxes, levy and expenses incurred in excess of the limit described under the plan opted by You. (13)Loss of valuables and personal belongings kept in the Insured Vehicle. (14) Any loss or damage to the Insured Vehicle arising out of participation in a motor racing competition or trial runs. (15)Where it is proved that You have abused the benefits under '24x7 Spot Assistance'. (16)Any loss or damage caused due to pre- existing damages. (17)Any loss or damage arising out of intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies. (18)Any loss or damage resulting from the use of Insured Vehicle against the recommendations of the owners manual and/or manufacturer's manual. (19)Any loss resulting from Your deliberate or intentional and/or unlawful or criminal act (20)Benefits under 'Taxi Benefits' and 'Accommodation Benefits' for occupants in excess of the seating capacity as per the registration certificate of the Insured Vehicle. (21)Additional cost incurred in towing the Insured Vehicle to a dealer/workshop as specified by You instead to Our specified nearest authorized workshop. (22)Services organized without Our prior consent for the various assistance services. (23)If You or Your personal representative is already at a garage for delivery of the Insured Vehicle or at the place of recovery in case of theft (24)Mechanical and/or electrical breakdowns that require replacement of spare parts and/or specialized tools/equipments that are usually available only in automotive workshops

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

D. Definitions

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

(1) You, Your, Yourself: The person or persons We insure as set out in the Schedule. (2) We, Our, Us: Bajaj Alianz General Insurance Company Limited and/or the Service Provider with whom Bajaj Allianz General Insurance Company Limited has entered into a contract to provide the benefits under this cover to You. (3) Accident, Accidental: A sudden, unintended and fortuitous external and visible event. (4) Policy/Motor Insurance Policy: Private Car Package Policy issued by Us to which this cover is extended. (5) Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy. (6) Policy Period: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule. (7) Schedule: The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force

S3 - DEPRECIATION SHIELD

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover the depreciation amount, partly or fully, on assessed damaged parts allowed for replacement during repairs in the event of a Partial Loss to the **Insured Vehicle**.

In the event **You** have opted for co-payment, **Your** contribution shall be to the extent agreed by **You** as shown in the **Schedule** for the depreciation amount on the assessed parts for each and every Partial Loss claim.

The benefits under 'Depreciation Shield' would be available only if the **Insured Vehicle** is repaired at Our authorized workshops. In case **You** have opted to repair the **Insured Vehicle** at a non-authorized workshop, Our liability will be restricted to 90% of the assessed total claim amount under this cover.

B. Conditions

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

C. Exclusions

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

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

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

D. Definitions

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



(1) You, Your, Yourself: The person or persons We insure as set out in the Schedule .(2) We, Our, Us: Bajaj Allianz General Insurance Company Limited. (3) Accident, Accidental: A sudden, unintended and fortuitous external and visible event. (4) Policy/Motor Insurance Policy: Private Car Package Policy issued by Us to which this cover is extended (5) Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy and as shown on the Schedule .(6) Policy Period: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule . (7) Schedule: The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the insurance cover in force. (8) Own Damage Claim: The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1 of Motor Insurance Policy. (9) Total Loss/ Constructive Total Loss: A loss under the Motor Insurance Policy where the aggregate cost of retrieval and/ or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle . (10) Partial Loss: Any loss falling into a category other than (A) the loss mentioned under Sr. No. 9 above and (B) theft of the Insured Vehicle

S4 - ENGINE PROTECTOR

A. Endorsement Wordings

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

(A) Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head. (B) Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing. (C) Labour cost incurred by You to overhaul the damaged engine and gear box

B. Conditions

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

C. Your Obligations

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

D. Exclusions

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

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

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

E. Definitions

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

(1) You, Your, Yourself: The person or persons We insure as set out in the Schedule . (2) We, Our, Us: Bajaj Allianz General Insurance Company Limited. (3) Accident, Accidental: A sudden, unintended and fortuitous external and visible event. (4) Policy/Motor Insurance Policy: Private Car Package Policy issued by Us to which this cover is extended. (5) Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy. (6) IDV: Insured's Declared Value (Sum Insured) of the Insured Vehicle under the Motor Insurance Policy. (7) Total Loss/ Constructive Total Loss: A loss under the Motor Insurance Policy where the aggregate cost of retrieval and/ or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle. (8) Policy Period: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule. (9) Schedule: The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force. (10)Own Damage Claim: The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1 of Motor Insurance Policy



S7 - ACCIDENT SHIELD

A. Endorsement Wordings

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

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

B. Conditions

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

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

(1) Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable (2) Accidental Bodily Injurythat Youor other members covered under 'Accident Shield' meet with: (a)Through suicide, attempted suicide or self-inflicted injury or illness(b)While under the influence of liquor or drugs(c) Arising or resulting from the insured person committing any breach of law with criminal intent (d) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs 1. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority

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

D.Claims Process

1.Making a claim

If You/ other persons covered under 'Accident Shield' meet with any Accidental Bodily Injury that may result in a claim, then as a condition precedent to **Our**liability: (a) You or someone claiming on behalf must inform **Us** in writing immediately and in any event within 14 days (b) You must immediately consult a Doctor and follow the advice and treatment that he recommends (c) You must take reasonable steps to lessen the consequences of **Bodily Injury** (d) You must have Yourself examined by **Our**medical advisors if We ask for this (e) You or some one claiming on behalf must promptly give **Us** documentation and other information We ask for to verify the claim or **Our**obligation to make payment for it (f) In the event of death, someone on deceased's behalf must inform **Us** in writing immediately and send **Us** a copy of the post-mortem report within 30 days Note: Waiver of conditions (a) and (f) may be considered in extreme cases where it is proved to **Our**satisfaction that under the circumstances in which the You were placed it was not possible for You or any other person to give notice or file claim within the prescribed time limit.

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

C. Definitions

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

(1)You, Your, Yourself: The person or persons We insure as set out in the Schedule (2) We, Our, Us: Bajaj Allianz General Insurance Company Limited (3) Accident, Accidental: A sudden, unintended and fortuito Us external and visible event (4) Policy/ Motor Insurance Policy: Private Car Package Policy issued by Us to which this cover is extended (5) Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy (6) Bodily Injury: Physical bodily harm or injury but not any mental sickness, disease or illness (7) Doctor: A qualified medical practitioner holding a valid and subsisting license granted by the appropriate licensing authority, and acting within the scope of his license (8) Assignee: The person named in the proposal or Schedule to whom the benefits under the cover are assigned by You (9) Policy Period: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule (10) Schedule: The Schedule and any Annexure or Endorsement to it which sets out Your person-



al details, the type of insurance cover in force and the Sum Insured (11) Sum Insured: The amount stated in the Schedule, which is the maximum amount We will pay for claims made by You irrespective of the number of claims You make in respect of Yourself/ other persons covered under Additional Personal Accident Cover. (12) Total Loss/ Constructive Total Loss: A loss under the Motor Insurance Policy where the aggregate cost of retrieval and/ or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle(13) Own Damage Claim: The claims raised by You against Us for loss or damage to the Insured Vehicle us to the perils mentioned under Section 1 of Motor Insurance Policy

S13: KEYS AND LOCKS REPLACEMENT COVER

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of irrecoverable loss of keys of the **Insured Vehicle**, we will indemnify You for the cost of replacement of keys of the **Insured Vehicle**, subject to the **Sum Insured** specified in the **Schedule**. In the event of a security risk arising out of the incidence of lost keys of the Insured Vehicle, We will indemnify You for the cost of installing new locks in the Insured Vehicle.

B. Conditions

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

C. Exclusions

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

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

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

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate. (1) Insured Vehicle: The vehicle insured by Us under the **Motor Insurance Policy** (2) **Policy/Motor Insurance Policy:** Private Car Package Policy issued by **Us** to which this cover is extended (3) **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule** (4) **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured** (5) **Sum Insured:** The amount stated in the **Schedule**, which is the maximum amount **We** will pay for claims made by **You**, irrespective of the number of claims **You** make during the **Policy Period** (6) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited (7) **You, Your, Yourself:** The person **We** insure as set out in the **Schedule**

S6: CONVEYANCE BENEFIT

A. Endorsement Wordings

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

B. Conditions

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

In addition to the exclusions mentioned under Motor Insurance Policy, We will not be liable to indemnify You for the following events: (1) Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable (2) Where the repairs are not carried out at Our authorized workshops (3) Claims pertaining to theft losses (4) Claims made for the period before the date of completion of the survey (5) Any consequential loss arising out of claims



lodged under #Conveyance Benefit# 61) Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer#s warranty or recall campaign or under any other such packages at the same time If You do not agree whether any of these exclusions apply to Your claim, You agree to accept the burden of proving that they do not apply.

D. Definitions

The words and phrases listed have special meanings We have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate. (1)You, Your, Yourself: The person or persons We insure as set out in the Schedule (2) We, Our, Us: Bajaj Allianz General Insurance Company Limited and/or the Service Provider with whom Bajaj Allianz General Insurance Company Limited has entered into a contract to provide the benefits under this cover to You (3) Accident, Accidental: A sudden, unintended and fortuitous external and visible event (4)Policy/ Motor Insurance Policy: Private Car Package Policy issued by Us to which this cover is extended (5) Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy (6) Policy Period: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule (7) Schedule: The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force (8) Own Damage Claim: The claims raised by You against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1 of Motor Insurance Policy.

S14: PERSONAL BAGGAGE COVER

A. Endorsement Wordings

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

B. Conditions

(1) In case of transfer of ownership of the **Insured Vehicle**, , the cover under 'Personal Baggage Cover' shall expire .(2)Basis of Loss Settlement Criteria: (i) Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost, then **We** will indemnify **You** up to the **Sum Insured** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event (ii) In the case of a total loss, **We** will indemnify **You** in respect of the restoration or replacement costs up to the **Sum Insured** (3)In the event of a loss or damage due to burglary, housebreaking and/or theft, **You** shall immediately lodge a complaint with the police detailing the lost insured items and provide Us with a copy of the F.I.R. (4)**You** shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to Us

C. Exclusions

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

(1)Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable (2) The first 10% of the claim amount or Rs. 500, whichever is higher, in respect of each and every claim (3) Any loss or damage due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an accident to Insured Vehicle in which such personal baggage is conveyed by **You** (4) Any loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which Your personal baggage is subjected (5) Any loss or damage caused by moth, mildew or vermin (6) Any loss or damage caused by mechanical derangement or over winding of watches and clocks (7) Theft of Your personal baggage from the **Insured Vehicle** unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied (8) Any loss of or damage to **Valuables** (9) Any loss or destruction of or damage to personal baggage of a consumable nature (10) Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature (11)Any loss or damage to goods or samples carried in connection with any trade or business

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

D. Definitions

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate. (1) **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy(2) Own Damage Claim:** The claims raised by **You** against Us for loss or damage to the Insured Vehicle due to the perils mentioned under Section 1 of **Motor Insurance Policy** (3) Policy/Motor Insurance Policy: Private Car Package Policy issued by Us to which this cover is extended (4)Policy Period: The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule** (5) Schedule: The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured**: The amount stated in the **Schedule**, which is the maximum amount We will pay for claims made by **You**, irrespective of the number of claims **You** make during the Policy Period (7)**Valuables**: Mean: (a) gold or silver or any precious metals or articles made from any precious metals (b) watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles (c) deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or



promissory notes, cheques, money, securities, or any other negotiable instrument (8)We, Our, Us: Bajaj Allianz General Insurance Company Limited (9) You, Your, Yourself: The person We insure as set out in the Policy Period

S17:CONSUMABLE EXPENSES

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that if the **Insured Vehicle** is damaged by a covered peril mentioned under the own damage section of the **Motor Insurance Policy** and needs to be repaired, We will cover cost of consumables required to be replaced/ replenished during the repair of the damaged vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, nut & bolt, screw, oil filter, fuel filter, bearings, washers, clip, wheel balancing weights, and items of similar nature excluding fuel.

B. Conditions

(a) This cover is applicable if it is shown on Your schedule. (b) Claims made by You against Usunder 'CONSUM-ABLE EXPENSES' are subject to the terms and conditions set forth under the Motor Insurance Policy. (c)In case of transfer of ownership of the Insured Vehicle, the cover under 'CONSUMABLE EXPENSES' shall expire. (d) The benefits under under 'CONSUMABLE EXPENSES' would be available only if the Insured Vehicle is repaired at Our authorized workshops.

C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify You for the following events: (1)Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable. (2) Consumables pertaining to any part/ sub part/ accessories not approved for replacement by Us under Motor Insurance Policy. (3)Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.

D. Definitions

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

(1)Authorized workshop / garage / service station - A motor vehicle repair workshop / garage / service station authorized by us. (2)Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy and as shown on the Schedule. (3)Policy/ Motor Insurance Policy: Motor Package Policy issued by Us to which this cover is extended. (4)Schedule: The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the insurance cover in force. (5)We, Our, Us: Bajaj Allianz General Insurance Company Limited. (6)You, Your, Yourself: The person or persons We insure as set out in the Schedule.