

Bajaj Allianz General Insurance Company Ltd.

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

Transcript of Proposal for Private Car Package Policy - 3 years

Dear PRATAP KUMAR KALE,

We wish to inform you that the contract under policy number 'OG-20-9910-1827-00015336' 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 : PRATAP KUMAR KALE

2. Proposer Address : FLAT NO 104 SR NO 88/1/1 TIRUMALA RESIDENCY PAWAR, LOHEGAON PUNE

411047,

, , , -411047

3. Proposer Mobile Number : 8888480994

4. Proposer Residential Number : NA

5. Proposer e-mail id : pratapkale@gmail.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	OCT/2019	MARUTI	XL6	1.5 ALPHA	1462	Petrol	2019	6
				AUTOMAT-				
				IC				

Ī	Engine Number	Chassis Number	Vehicle IDV (in	Electrical Non-Electrical		CNG/LPG Unit	Total IDV (in
١			Rs.)	Accessories	Accessories (Extra fitted)		Rs.)
				IDV (in Rs.)	IDV (in Rs.)	IDV (in Rs.)	
	9004581	MA3CNC32SKK	10,88,880.00	0	0	0	10,88,880.00
		208344					

C. Coverage opted

1. Period of Insurance : From 24-OCT-2019 17:02(Hrs)

To 23-OCT-2022 Midnight

2. Is your vehicle fitted with external LPG/CNG kit 3. Electrical Accessories cover Opted (If Applicable) : No. : No. 4. Non - Electrical Accessories cover Opted (If Applicable):

5. Is Voluntary Excess opted : No.

Amount of voluntary excess opted : Rs.NA. 6. Whether PA cover is opted for owner-driver : Yes.

7. Is any additional compulsory deductible imposed and agreed upon : No. Amount of additional compulsory deductible imposed : NA.

8. Whether geographical area extension is opted : No. Details of Countries to which geographical area extension cover is given : NA.

9. Is LL to person for Paid driver/Operation/Maintenance opted : Yes. : No. 10. Whether PA cover is opted for paid driver other than owner driver

Sum Insured for Paid Driver : Rs.NA.

11. Whether PA cover is opted for passengers : Yes.

Sum Insured per Passenger : Rs.1,00,000

12. Is TPPD restricted to statutory limit of Rs.6,000? : No. 13. Pre Existing damages in the vehicle : 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 : 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
- (i) Insurance Provider: NA.
- (ii) Previous Policy No: NA, Previous Policy Expiry Date: NA
- 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) optedm2: Yes, Plan Name:, Depreciation Shield, Engine Protector, S5-Vehicle Replacement Advantage Plan Description:

Please call us on 1800 103 5858 for any emergency.

23. To support our Go Green initiative, send policy copy link on registered mobile number / email id:

Please note Cover Note No. N94680743/ 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.

 $:\ 1800\hbox{-}22\hbox{-}5858,1800\hbox{-}102\hbox{-}5858,1800\hbox{-}209\hbox{-}5858$ Toll free Number

Email address : Bagichelp@bajajallianz.co.in Website : www.bajajallianz.com

Contact our policy servicing branch at: Commerzone,, Tower-I,, First Floor,, Samrat Ashok Path, Yerwada,, PUNE-411006

PH:020-66240100.





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 PACKAGE POLICY - 3 YEARS)

UIN: IRDAN113RP0005V01201819

Policy Number: OG-20-9910-1827-00015336 **Customer ID:** 165791899

Particulars of Vehicle Insured:

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model	
NEW	null	9004581	MA3CNC32SKK2083 44	MARUTI - XL6	

Sub Type	Year of Mfg	NCB %	CC	Seating Capacity	
1.5 ALPHA AUTOMATIC	2019	0	1462	6	

Name of Registration Authority

Name and Address of Insured : PRATAP KUMAR KALE

: FLAT NO 104 SR NO 88/1/1 TIRUMALA RESIDENCY PAWAR, LOHEGAON PUNE 411047, , , -411047

: null

Geographical Area : India **Business or Profession** : NA

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

Policy Inception Date: From 17:02 O' Clock on 24-OCT-2019

Policy Expiry Date: Midnight on 23-OCT-2022

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

22, 16, 28 & Plan Name:, Depreciation Shield, Engine Protector, S5-Vehicle Replacement Advantage & Plan Description:

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) f) Reliability Trials, g) Any purpose in connection with Motor Trade Speed testing,

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:

Commerzone,, Tower-I., First Floor,, Samrat Ashok Path, Yerwada,, PUNE-411006 PH:020-66240100

Date of issue :08-OCT-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/Nsdihx

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 PACKAGE POLICY - 3 YEARS SCHEDULE

UIN: IRDAN113RP0005V01201819

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc: Commerzone,, Tower-I., First Floor,, Samrat Ashok Path, Yerwada,, PUNE-411006 PH:020-66240100

	INSURED DETAILS							
Insured Name	PRATAP KUMAR KALE							
Insured Address	FLAT NO 104 SR NO 88/1/1 TIRU- MALA RESIDENCY PAWAR,LOHEGAON PUNE 411047, , , , -411047							
Geographical Area	India							
Customer ID	165791899							
Bank Reference No 1								
GSTIN / UIN	NA							
Place of Supply/ State Code/Name	27 - Maharashtra							

PC	OLICY DETAILS
Policy Number	OG-20-9910-1827-00015336
Policy Issued on	08-OCT-2020 16:59 PM
	From: 24-OCT-2019 17:02 (Hrs)
Policy Period	To: 23-OCT-2022 Midnight
Cover Note Details	N94680743/
Previous Policy No	0
Invoice No	133546814/2
Company GST No	27AABCB5730G1ZX
Company PAN	AABCB5730G

Registration Number		Place of Registration	En	gine Num	ber	Chassis Number	Make & Mod- el	S	ubType	
NEW		null	9004581			MA3CNC32SKK2 08344			ALPHA FOMATIC	
NCB % CC/KW S		Seating Capacity	Year	Of Manufaing	actur-	Trailer Registra- tion Number	Hypothecat	ion I	Details	
0	1462	6		2019		-,-	CANARA	A BA	NK	
Vehic	Vehicle IDV Value For Trailers		Non electrical accessories		Electrical/Electronic accessories Value of CN		Total Value			
10,88,880.00 0				0	0 0 10,			10,8	88,880.00	
	Own I	Damage Premium(Rs.)			Liability Premium(Rs.)					
Own Dama	ge Premium				Basic	Third Party Liability		9,534.00		
				62,252.00			909.00			
Special Dis	count			0.00	Period		150.00			
Total OD P	remium - A				LL to person for Paid driver/Opera-					
				62,252.00	tion/Maintenance					
Total Premium (Net Premium) (A+B)					PA Cover For 6 Passenger Of Rs. 100000 each				900.00	
				i i	Total Act Premium - B 11,493.0					
State GST (9%)				6,637.00					0	
Central GS		6,637.00								
	um (Rupees	Eighty Seven Thousand	Nine-							
teen Only)				87,019.00						

^{**}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)

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year

For help and more information

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





Broker Code	5555551	Contact No.	0/-					
Broker Name	MARUTI INSURAN	MARUTI INSURANCE BROKING PVT LTD						
E-Mail ID.								

	Policy	Ter	nure	Total SI	The schedule of age wise Insured Declared			
Insured Declared Value	Year	From	To			as shown in the above table is		
	1	24-OCT-19	23-OCT-20	10,88,880	cluding Thef	or the purpose of Total Loss in- ft/ Constructive Total Loss aims only on basis of loss date		
	2	24-OCT-20	23-OCT-21	9,16,951. 00	falling in the respective year. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the IDV.			
	3	24-OCT-21	23-OCT-22	8,02,332. 00				
Limitation as to Use	The Policy covers use of the vehicle for any purpose other than: Hire or reward, Carriage o goods(other than samples or personal luggage), Organised racing, Pace making, Speed testin Reliability trials. Any purpose in connection with Motor Trade.							
Driver	Any person including the insured 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 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	there requi		Motor Vehicl	es Act,198		Such amount is necessary to meet ion II-I(ii) of the policy -> Dam-		
Existing Damage Details								
Nominee Details		- Relation	•					
Subject to Warranties/ IMT-Endorsements/ Add on Package	22, 16, 28 & Plan Name:, Depreciation Shield, Engine Protector, S5-Vehicle Replacement Advantage & Plan Description:							
Additional Details		ce Details: '						
Premium Details	void ab-ini	tio in case of o	lishonour of C	heque.	•	oaid through Cheque, the Policy is		
Excess Details	Compulsor Rs.1,000.0		Additi	onal Exces	al Excess: Rs.0 Voluntary Excess: Rs00			

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

Stamp Duty Rs.

Bajaj Allianz General Insurance Company Ltd.



Authorized Signatory

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





 $Consolidated \ Stamp\ Duty\ of\ Rs. 0.5/-\ paid\ towards\ Insurance\ Stamps\ vide\ Challan\ No.\ MH006357478201920M\ Defaced\ No.\ 0003534430201920\ ORDER\ NO.CSD/169/2019/4519\ ORDER\ DATED\ 03.10.2019DEFACED\ DATE\ dated\ 03-OCT-19\ timing\ 11:07:41\ of\ General\ Stamp\ Office, Mumbai, India.$

Principal Location : Bajaj Allianz House, Airport Road, Yerwada, Pune - 411006 PH:66026666 | Services Accounting Code : 997134 - Motor vehicle insurance services. No reverse charge is payable on these services.

Bajaj Allianz General Insurance Company Ltd.

Commerzone, Tower-I, First Floor, Samrat Ashok Path, Yerwada, PUNE - 411006 Contact No: 020-66240100; Fax No: 020-66240100

RECEIPT

Receipt Number 2047-00273894

Receipt Date 24/10/2019

Business Channel MIDS

Received with thanks from PRATAP KUMAR KALE

(Customer ID: 165791899) a total sum of Rupees Eighty Seven Thousand Eighteen Only by,

Instrument Type	Instrument No.	Instrument Date	Bank Name	Branch Name	Amount
Cheque	34244164	24/10/2019	HSBC BANK LTD	ES- CROWN94680743	87,018

Total Amount Rs. 87,018.00

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

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



S3 - DEPRECIATION SHIELD

Add on Cover under Private Car Package Policy - 3 years

ENDORSEMENT WORDINGS

UIN: IRDAN113RP0005V01201819/A0033V01201819

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that the Motor Insurance Policy issued by the Company 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 Policy 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

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. Consequential loss of any kind arising out of claims lodged under 'Depreciation Shield'
- 4. Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time

D. Definitions

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

- 1. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external, visible and violent means
- 2. Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy and as shown on the Schedule
- 3. **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
- 4. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Total Loss / Constructive Total Loss (b) theft of the Insured Vehicle
- 5. **Policy/ Motor Insurance Policy:** Private Car Package Policy 3 Years issued by Us to which this cover is extended
- 6. **Policy Period:** The period of 3 years between and including the commencement date and expiry date as shown in the Policy Schedule
- 7. **Policy Schedule:** The Schedule and any Annexure or Endorsement/s to it which sets out Your personal details, Insured Vehicle details, Policy Period, the type of insurance cover in force, and other terms/conditions/details
- 8. **Total Loss/ Constructive Total Loss:** A loss under the Motor Insurance Policy where the aggregate cost of retrieval and/ or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle
- 9. We, Our, Us: Bajaj Allianz General Insurance Company Limited
- 10. **You, Your, Yourself:** The person or persons We insure as set out in the Policy Schedule

E. Cancellation:

Cancellation conditions of the add-on cover will be identical to the base Motor Insurance policy to which the



add-on cover is attached.

This Endorsement is subject to all other terms conditions and exclusions of the Motor Insurance Policy.

S4 - ENGINE PROTECTOR

Add on Cover under Private Car Package Policy - 3 years

ENDORSEMENT WORDINGS

UIN: IRDAN113RP0005V01201819/A0039V01201819

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this Motor Insurance Policy extends to cover the consequential damage to 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. 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

E. Definitions

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

- 1. Accident, Accidental: means sudden, unforeseen and involuntary event caused by external, visible and violent means
- 2. IDV: Insured's Declared Value (Sum Insured) of the Insured Vehicle under the Motor Insurance Policy
- **3. Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy
- 4. Own Damage Claim: The claims raised by You against Us for loss or damage to the Insured Vehicle due to the



perils mentioned under Section 1 of Motor Insurance Policy Wordings.

- **5. Policy/ Motor Insurance Policy:** Private Car Package Policy 3 Years issued by Us to which this cover is extended
- **6. Policy Period:** The period of 3 years between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule.
- **7. Policy Schedule:** The Schedule and any Annexure or Endorsement/s to it which sets out Your personal details, Insured Vehicle details, Policy Period, the type of insurance cover in force, and other terms/conditions/details.
- 8. You, Your, Yourself: The person or persons We insure as set out in the Policy Schedule
- 9. We, Our, Us: Bajaj Allianz General Insurance Company Limited

F. Cancellation

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

This Endorsement is subject to all other terms conditions and exclusions of the Motor Insurance Policy.

S5 - VEHICLE REPLACEMENT ADVANTAGE

Add on Cover under Private Car Package Policy - 3 years

ENDORSEMENT WORDINGS

UIN: IRDAN113RP0005V01201819/A0034V01201819

A. Endorsement Wordings

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

- a) New Vehicle: We will replace the Insured Vehicle with a new equivalent or near equivalent vehicle of similar make, model, features, specifications and color subject to the availability in the open market, exclusive of the following:
 - 1. Private Car Insurance Policy covering the new vehicle
 - 2. The cost of registration, including Government notified taxes, for the new vehicle applicable to the location where the Insured Vehicle is registered

Any disbursement under this option will be regarded as full and final settlement of Our liability under Motor Insurance Policy. Upon settlement of the claim under this cover, Motor Insurance Policy shall expire.

b) <u>Cash Settlement:</u>In the event of new equivalent or near equivalent vehicle not being available in the market due to non-production, short supply or due to Our inability to procure such vehicle due to any reason what-so-ever, You will be paid a cash benefit equal to 5% of IDV in addition to the actual difference between the original ex- show-room price of the damaged Insured Vehicle and the IDV.

Upon settlement of the claim under this cover, Motor Insurance Policy shall expire.

B. Conditions

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

C. Exclusions

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

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

D. Definitions

The words and phrases listed below have special meanings. Please note that references to the singular or to the mas-



culine also include references to the plural or to the female the context permits and if appropriate.

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

E. Cancellation:

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

This Endorsement is subject to all other terms conditions and exclusions of the Motor Insurance Policy.