

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

Dear MORSA SITA,

We wish to inform you that the contract under policy number 'OG-25-8014-1801-00000007' 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 : MORSA SITA

2. Proposer Address : DNO 9-3, NAIDU STREET, PARVATHIPURAM, PARVATHIPURAM, MANYAM

, PARVATIPURAM, VIZIANAGARAM, ANDHRA PRADESH-535501

3. Proposer Mobile Number : 9052399017

4. Proposer Residential Number : NA

5. Proposer e-mail id : RAMPRASAD696@GMAIL.COM

6. Proposer Profession : NA

B.Vehicle Details

	Registration Number	Month / Year of Regn	Vehicle Make	Vehicle Model		Cubic Capa- city/Kilowatt	• 1	Year of Man- ufacture	Seating Ca- pacity
Ī	AP39JS6048	MAY/2021	FORD	ECOSPORT	1.5 TDCi	1498	Diesel	2021	5
					DIESEL TI-				
					TANIUM				
					MT				

Engine Number	Chassis Number	Vehicle IDV (in Rs.)	Electrical Accessories IDV (in Rs.)	Non-Electrical Accessories IDV (in Rs.)	CNG/LPG Unit (Extra fitted) IDV (in Rs.)	Total IDV (in Rs.)
MP20487	MAJAXXMRKA MP20487	7,69,000.00	0	0	0	7,69,000.00

C. Coverage opted

1. Period of Insurance : From 26-APR-2024 00:01(Hrs)

To 25-APR-2025 Midnight

2. Is your vehicle fitted with external LPG/CNG kit
3. Electrical Accessories cover Opted (If Applicable)
4. Non - Electrical Accessories cover Opted (If Applicable):
5. Is Voluntary Excess opted
Amount of voluntary excess opted
Rs.NA.

6. Whether PA cover is opted for owner-driver : Yes.

7. compulsory deductible : Rs.1,000.00

8. Is any additional compulsory deductible imposed and agreed upon
Amount of additional compulsory deductible imposed : Rs.1000

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

10. Is LL to person for Paid driver/Operation/Maintenance opted11. Whether PA cover is opted for paid driver other than owner driver12. No.

Sum Insured for Paid Driver : Rs.NA.

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

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

13. Is TPPD restricted to statutory limit of Rs.6,000?14. Pre Existing damages in the vehicle15. No.16. No.17. No.18. No.19. No.

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

16. 1 Premium for OD coverage, quoted and agreed upon is :

17. Do you have valid PUC certificate of the vehicle : NA
18. Do you have valid Fitness certificate of the vehicle : NA

19. Total Premium (excluding Goods and Service Tax (GST)) for Liability and OD coverages, quoted and agreed upon is

- 20. NCB (No Claim Bonus) claimed by you and granted by us based on your declaration of no claim during your previous previous policy: -35 %.
- 21. About the last insurance company
- (i) Insurance Provider: Universal Sompo General Insurance Company Limited.
- (ii) Previous Policy No: USGI/WEBAG/0946154/00/000, Previous Policy Expiry Date: 25-APR-24
- 22. Whether your vehicle is Hypothecated and if so the details of Pledgee whose name is registered by us: Yes. Name of Pledgee: HDFCBANK LIMITED.
- 23. Add on Cover(s) optedm2: Yes, Plan Name:Personal Baggage Cover And Key_And_Lock Replacement Cover And Consumable Expenses And Drive Assure Welcome Plan Description: 24x7 spot assistance, consumable expenses, depreciation shield, ,keys and locks replacement cover with sum insured Rs.30000, personal baggage cover with sum insured Rs.30000

Please call us on 1800 103 5858 for any emergency.

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

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.

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

 $Contact \ our \ policy \ servicing \ branch \ at: D.No. 10-1-49/9, \ 3rd \ Floor, \ , Peejay \ Plaza, \ , VIP \ Road, CBM \ Compound, \ , Siripuram, Visakhapatnam \ VISAKHAPATNAM \ , VISAKHAPATNAM-530003 \ PH: 0891-6663434/6663828.$

INSURANCE ACT, 1938 SECTION 41 - PROHIBITION OF REBATES

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 the 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON IN BREACH OF COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO RUPEES TEN LAKH. Bajaj Allianz General Insurance Co Ltd





BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

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

Corporate Identity Number: U66010PN2000PLC015329

Certificate of Insurance (PRIVATE CAR PACKAGE POLICY)

UIN: IRDAN113RP0025V01200102

<u>Policy Number:</u> OG-25-8014-1801-00000007 <u>Customer ID:</u> 434302380

Particulars of Vehicle Insured:

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model
AP39JS6048	AP39-VIZIANAGARA	MP20487	MAJAXXMRKAMP2	FORD - ECOSPORT
	M		0487	

Sub Type	Year of Mfg	NCB %	CC	Seating Capacity
1.5 TDCi DIESEL TITANIUM MT	2021	-35	1498	5

Name of Registration Authority : AP39-VIZIANAGARAM

Name and Address of Insured : MORSA SITA

: DNO 9-3, NAIDU STREET, PARVATHIPURAM, PARVATHIPURAM, MANYAM, PARVATIPURAM, VIZIANAGARAM, ANDHRA PRADESH-535501

Geographical Area : .00 **Business or Profession** : NA

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

Policy Inception Date: From 00:01 O' Clock on 26-APR-2024

Policy Expiry Date: Midnight on 25-APR-2025

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

7, 16, 22, 28, & Plan Name:Personal Baggage Cover And Key_And_Lock Replacement Cover And Consumable Expenses And Drive Assure Welcome & Plan Description: 24x7 spot assistance, consumable expenses, depreciation shield, keys and locks replacement cover with sum insured Rs.30000, personal baggage cover with sum insured Rs.30000

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:

 $D.No.10-1-49/9, 3rd\ Floor, ,\ Peejay\ Plaza,\ ,\ VIP\ Road, CBM\ Compound,\ ,\ Siripuram,\ Visakhapatnam\ VISAKHAPATNAM\ ,\ VISAKHAPATNAM-530003\ PH:0891-6663434/6663828$

Date of issue :24-APR-2024

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/Z5wc3S

For help and more information:

Contact our 24 Hour Call Centre at 1800-102-5858, 1800-209-5858, 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 SCHEDULE

UIN: IRDAN113RP0025V01200102

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc: D.No.10-1-49/9, 3rd Floor, , Peejay Plaza, , VIP Road,CBM Compound, , Siripuram, Visakhapatnam VISAKHAPATNAM , VISAKHAPATNAM , VISAKHAPATNAM-530003 PH:0891-6663434/6663828

	INSURED DETAILS						
Insured Name	MORSA SITA						
Insured Address	DNO 9-3, NAIDU STREET, PARVATH- IPURAM, PARVATHIPURAM, MAN- YAM, PARVATIPURAM, VIZ- IANAGARAM, ANDHRA PRADESH- 535501						
Geographical Area	India						
Customer ID	434302380						
Bank Reference No 1							
GSTIN / UIN	NA						
Place of Supply/ State Code/Name	37 - Andhra Pradesh						

POLICY DETAILS				
Policy Number	OG-25-8014-1801-00000007			
Policy Issued on	24-APR-2024 19:55 PM			
	From: 26-APR-2024 00:01 (Hrs)			
Policy Period	To: 25-APR-2025 Midnight			
Cover Note Details	/			
Previous Policy No	USGI/WEBAG/0946154/00/000			
Invoice No	420833889/1			
Company GST No	37AABCB5730G1ZW			
Company PAN	AABCB5730G			

Registration Number		Place of Registration	En	ngine Numl	ber	Chassis Number	Make & Mod- el	Sı	ıbТуре
AP39JS6048		AP39-VIZIANAGARA M	MP20487		MAJAXXMRKA MP20487 FORD - ECOS PORT		DIE	5 TDCi ESEL TI- NUM MT	
NCB %	CC/KW	Seating Capacity	Year Of Manufactur- ing		Trailer Registra- tion Number	Hypothecation Details		etails	
-35	1498	5		2021		-,-	HDFCBANI	K LIN	1ITED
Vehicle IDV		Value For Trailers		on electric accessorie			Total Value		
7,69,0	00.00	0	0		0 0		7,69,000.00		
	Own 1	Damage Premium(Rs.)			Liability Premium(Rs.)				
Own Dama	ge Premium					Third Party Liability			3,416.00
					PA Cover for Owner-Driver - SI - Rs.1500000				331.00
Special Dis						: From 26-Apr-2024		5	
Total OD Premium - A				14,521.00	LL to person for Paid driver/Operation/Maintenance				50.00
Total Premium (Net Premium) (A+B)					PA Co	over For 5 Passenger	Of Rs. 100000 e	ach	250.00
			18,567.00	Total .	Act Premium - B			4,047.00	
State GST				1,671.00				-	
Central GS	. ,			1,671.00					
Final Premium (Rupees Twenty One Thousand Nine									

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





Hundred Nine Only)	21,909.00

**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 I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Agency Code	20039781	Contact No.	09063315559/09573644730			
Agency Name	PATHIVADA ANAND					
E-Mail ID.	RAMPRASAD696@YAHOO.COM					

		4 4	TT' 1 0 ' C			
Limitation as to Use	The Policy covers use of the vehicle for any pu	ourpose 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-					
Dilvei	cense at the time of the accident and is not disqualified from holding or obtaining such a licens					
	Provided also that the person holding an effect	ctive Learner's lice	nse may also drive the vehicle			
	when not used for the transport of goods/passe	engers at the time	of the accident and that such a			
	person satisfies the requirements of Rule 3 of t	the Central Motor	Vehicle Rules 1989			
	Under section II-I(i) of the policy -> Death of o					
Limits of Liability						
	there requirements of the Motor Vehicles Act,		on II-I(II) of the policy -> Dam-			
	age to Third Party Property: Rs. 7,50,000.00					
Erricting Domago Details	ails					
Existing Damage Details						
8 8	Name :NA - Relationship :NA					
Nominee Details	Name :NA - Relationship :NA					
Nominee Details Subject to Warranties/	Name:NA - Relationship:NA 7, 16, 22, 28, & Plan Name:Personal Baggage					
Nominee Details Subject to Warranties/ IMT-Endorsements/	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expenses And Drive Assure	e Welcome & Plan	Description: 24x7 spot assist-			
Nominee Details Subject to Warranties/	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expenses And Drive Assure ance, consumable expenses, depreciation shie	e Welcome & Plan ield , ,keys and loc	Description: 24x7 spot assist- ks replacement cover with sum			
Nominee Details Subject to Warranties/ IMT-Endorsements/	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expenses And Drive Assure ance, consumable expenses, depreciation shie insured Rs. 30000, personal baggage cover with	e Welcome & Plan ield , ,keys and loc	Description: 24x7 spot assist- ks replacement cover with sum			
Nominee Details Subject to Warranties/ IMT-Endorsements/	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expenses And Drive Assure ance, consumable expenses, depreciation shie	e Welcome & Plan ield , ,keys and loc	Description: 24x7 spot assist- ks replacement cover with sum			
Nominee Details Subject to Warranties/ IMT-Endorsements/ Add on Package Additional Details	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expeness And Drive Assure ance, consumable expenses, depreciation shie insured Rs.30000, personal baggage cover with Coinsurance Details: Transaction Id: -	e Welcome & Plan ield, ,keys and loc th sum insured Rs.	Description: 24x7 spot assist- ks replacement cover with sum 30000			
Nominee Details Subject to Warranties/ IMT-Endorsements/ Add on Package	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expenses And Drive Assure ance, consumable expenses, depreciation shie insured Rs. 30000, personal baggage cover with	e Welcome & Plan ield , ,keys and loc th sum insured Rs.	Description: 24x7 spot assist- ks replacement cover with sum 30000			
Nominee Details Subject to Warranties/ IMT-Endorsements/ Add on Package Additional Details Premium Details	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expenses And Drive Assure ance, consumable expenses, depreciation shie insured Rs.30000, personal baggage cover with Coinsurance Details: Transaction Id: - Receipt No. 8014-00006120, Date 24-APR-24 void ab-initio in case of dishonour of Cheque.	e Welcome & Plan ield , ,keys and loc th sum insured Rs. 4 ** If Premium part.	Description: 24x7 spot assist- ks replacement cover with sum 30000			
Nominee Details Subject to Warranties/ IMT-Endorsements/ Add on Package Additional Details	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expenses And Drive Assure ance, consumable expenses, depreciation shie insured Rs.30000, personal baggage cover with Coinsurance Details: Transaction Id: - Receipt No. 8014-00006120, Date 24-APR-24 void ab-initio in case of dishonour of Cheque. Compulsory Excess: Additional Ex	e Welcome & Plan ield , ,keys and loc th sum insured Rs.	Description: 24x7 spot assist- ks replacement cover with sum 30000 aid through Cheque, the Policy is			
Nominee Details Subject to Warranties/ IMT-Endorsements/ Add on Package Additional Details Premium Details	Name: NA - Relationship: NA 7, 16, 22, 28, & Plan Name: Personal Baggage And Consumable Expenses And Drive Assure ance, consumable expenses, depreciation shie insured Rs.30000, personal baggage cover with Coinsurance Details: Transaction Id: - Receipt No. 8014-00006120, Date 24-APR-24 void ab-initio in case of dishonour of Cheque.	e Welcome & Plan ield , ,keys and loc th sum insured Rs. 4 ** If Premium part.	Description: 24x7 spot assist- ks replacement cover with sum 30000 aid through Cheque, the Policy is			

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.

Warranted that insured named herein or owner of the vehicle insured holds a valid Pollution Under Control (PUC) and / or Fitness Certificate on the date of commencement of the Policy. If the PUC and/or Fitness Certificate is not found to be valid on the date of commencement of the Policy, the Company reserves its right to consider the policy void ab initio.

Duty Rs.

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. 0.50/- paid for insurance policy stamps vide Order No. CSD/17/2023/4571 dated 10-NOV-23 of General Stamp Office, Mumbai, India.

Principal Location: D.No.40-1-10, Upsatirs of Kusalava Hyundai Showroom, 2nd Floor, MG Road, Labbipet, Vijayawada - 520010 PH:0866-6632031 | Services Accounting Code: 997134 - Motor vehicle insurance services. No reverse charge is payable on these services.

Bajaj Allianz General Insurance Company Ltd.

D.No.10-1-49/9, 3rd Floor, , Peejay Plaza, , VIP Road, CBM Compound, , Siripuram, Visakhapatnam VI-SAKHAPATNAM , VISAKHAPATNAM - 530003 Contact No: O891-6663434/6663828

RECEIPT

Receipt Number 8014-00006120

Receipt Date 24/04/2024

Business Channel POS

Received with thanks from MORSA SITA

(Customer ID : 434302380) a total sum of Rupees Twenty One Thousand Nine Hundred Nine Only by,

Instrument Type	Instrument No.	Instrument Date	Bank Name	Branch Name	Amount
Credit Card	104200327	24/04/2024	NA	NA	21,909

Total Amount Rs. 21,909.00

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.



S1 - 24x7 SPOT ASSISTANCE

(UIN No. IRDAN113RP0025V01200102/A0024V01200910)

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 has not reached a work-shop/repairer. (B) Spare Keys: In the event of You losing keys of the Insured Vehicle has not reached a work-shop/repairer. (C) Flat Tyre: In the event of the city of Your residence and the Insured Vehicle has not reached a work-shop/repairer. (C) Flat Tyre: In the event of the Insured Vehicle being 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 work-shop/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 has not reached a work-shop/repairer. (E) Towing Facility: In the event of the Insured Vehicle getting immobilized as a result of Accident and/or breakdown, We shall arrange for towing away of the Insured Vehicle from the spot of immobilized as a result of Accident and/or breakdown, We shall 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 meeting with an Accident, You can call Us on our Toll Free Number, mentioned on the Schedule, to obtain details regarding the nearest medical center that can provide emergency relief services. (H) Fuel Assistance: In the event of the Insured Vehicle being immobil

The accommodation benefits would be offered subject to a per day limit of Rs. 2,000 per occupant and a maximum total limit of Rs. 16,000 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 proximately or remotely occasioned by contributed to/by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences. (5) Any loss or damage caused due to riots, strikes and Act of



God perils like flood, earthquake etc. (6) Claims pertaining to theft losses. (7) Any consequential loss arising out of claims lodged under '24x7 Spot Assistance' .(8) Where a loss is covered under 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 br

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

S3 - DEPRECIATION SHIELD

(UIN No. IRDAN113RP0025V01200102/A0001V01200910)

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

S13: KEYS AND LOCKS REPLACEMENT COVER

(UIN No. IRDAN113RP0025V01200102/A0001V01201213)

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**. In the sum insured (**Rs 50000/-**) in respect of capital assets from the date of inception till expiry of the policy.

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

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

E. CANCELLATION

Cancellation conditions of the add-on cover will be identical to the base Policy to which the add-on cover is attached Subject otherwise to all other Terms and Conditions and exclusions of Base Policy

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



S14: PERSONAL BAGGAGE COVER

(UIN No. IRDAN113RP0025V01200102/A0009V01201213)

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.

(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

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 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** (6)**Sum Insured:**: The amount stated in the **Schedule**, which is the maximum amount We will pay for 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 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

(UIN No. IRDAN113RP0025V01200102/A0022V01201314)

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.

(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 **'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.