

### 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 PALAVALASA PYDITHALLI.

We wish to inform you that the contract under policy number 'OG-23-1904-1801-00015820' 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 : PALAVALASA PYDITHALLI

2. Proposer Address : C/O G JAYARAO D NO 18-253, BANGARAMMA COLONY BELAGAM

, , VIZIANAGARAM, 535501-535501

3. Proposer Mobile Number : 8309883904

4. Proposer Residential Number : NA

5. Proposer e-mail id : softpro.ppm@gmail.com

6. Proposer Profession : NA

#### **B.Vehicle Details**

Registration Number	Month / Year of Regn	Vehicle Make	Vehicle Model		Cubic Capa- city/Kilowatt	- I	Year of Man- ufacture	Seating Capacity
AP35AE348 6	MAR/2016	HYUNDAI	EON	MAGNA PLUS (S)	814	Petrol	2015	5

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.)	·
G3HAFM384029	MALA351ALF M427517J	1,67,246.00	0	0	0	1,67,246.00

#### C. Coverage opted

1. Period of Insurance : From 25-MAR-2023 14:34(Hrs)

To 24-MAR-2024 Midnight

2. Is your vehicle fitted with external LPG/CNG kit : No. 3. Electrical Accessories cover Opted (If Applicable) : No. 4. Non - Electrical Accessories cover Opted (If Applicable): : No. 5. Is Voluntary Excess opted : No.

Amount of voluntary excess opted : Rs.NA.

6. Whether PA cover is opted for owner-driver

:Already having Personal Accident (PA) Cover of Rs. 15 Lac PA cover is exempted for owner-driver with Reason

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 : No. 10. Whether PA cover is opted for paid driver other than owner driver : No.

Sum Insured for Paid Driver : Rs.NA.

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: -25 %.
- 20. About the last insurance company
- (i) Insurance Provider: HDFC ERGO General Insurance Company Limited...
- (ii) Previous Policy No: 2311101186022200000, Previous Policy Expiry Date: 24-MAR-23
- 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: Drive Assure Prime Plan Description: 24x7 spot assistance, ,keys and locks replacement cover with sum insured Rs.30000

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

Contact our policy servicing branch at: Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz House,291-Xtrium,4th Floor,, Next to Holy Family Church,Andheri Kurla Road,, Chakala, Andheri (East),, Mumbai-400093 PH:022- 66027777.

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

Corporate Identity Number: U66010PN2000PLC015329

#### Certificate of Insurance (PRIVATE CAR PACKAGE POLICY)

#### UIN: IRDAN113RP0025V01200102

Policy Number: OG-23-1904-1801-00015820 **Customer ID:** 346703502

#### **Particulars of Vehicle Insured:**

<b>Registration Number</b>	Place of Registration	Engine Number	Chassis Number	Make & Model
AP35AE3486	VIZIANAGARAM	G3HAFM384029	MALA351ALFM4275 17J	HYUNDAI - EON

Sub Type	Year of Mfg	NCB %	CC	Seating Capacity
MAGNA PLUS (S)	2015	-25	814	5

Name of Registration Authority : VIZIANAGARAM

Name and Address of Insured : PALAVALASA PYDITHALLI

C/O G JAYARAO D NO 18-253, BANGARAMMA COLONY BELAGAM, , VIZIANAGARAM, 535501-535501

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

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

Policy Inception Date: From 14:34 O' Clock on 25-MAR-2023

Policy Expiry Date: Midnight on 24-MAR-2024

## 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 & Plan Name:Drive Assure Prime & Plan Description: 24x7 spot assistance, ,keys and locks replacement 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:

Bajaj Allianz General Insurance Co. Ltd.,, Bajaj Allianz House,291-Xtrium,4th Floor,, Next to Holy Family Church,Andheri Kurla Road,, Chakala, Andheri (East),, Mumbai-400093 PH:022-66027777

Date of issue :10-MAR-2023

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/3Sr6A9

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: Bajaj Allianz General Insurance Co. Ltd.,, Bajaj Allianz House,291-Xtrium,4th Floor,, Next to Holy Family Church,Andheri Kurla Road,, Chakala, Andheri (East),, Mumbai-400093 PH:022-66027777

	INSURED DETAILS
Insured Name	PALAVALASA PYDITHALLI
Insured Address	C/O G JAYARAO D NO 18-253, BANGARAMMA COLONY BELAGAM , , VIZIANAGARAM, 535501-535501
Geographical Area	India
Customer ID	346703502
Bank Reference No 1	
GSTIN / UIN	NA
Place of Supply/ State Code/Name	37 - Andhra Pradesh

PC	OLICY DETAILS
Policy Number	OG-23-1904-1801-00015820
Policy Issued on	10-MAR-2023 14:34 PM
	From: 25-MAR-2023 14:34 (Hrs)
Policy Period	To: 24-MAR-2024 Midnight
Cover Note Details	1
<b>Previous Policy No</b>	2311101186022200000
Invoice No	375972066/1
Company GST No	27AABCB5730G1ZX
<b>Company PAN</b>	AABCB5730G

Registration Number   Place of Registration   Eng		gine Num	ber	er Chassis Number		Make & Mod- el		ubType		
AP35AE3486		VIZIANAGARAM	G3HAFM384029		MALA351ALFM4 27517J		HYUNDAI - EON		IAGNA LUS (S)	
NCB %	NCB % CC/KW Seating Capacity Year C				Trailer Registra- tion Number		Hypothecation		on Details	
-25	814	5	2015		-,-					
Vehic	Vehicle IDV   Value For Trailers		Non electrical accessories		Electrical/Ele tronic accesso	_	Value of CNG/ LPG kit	Tot	tal Value	
1,67,2	46.00	0	0		0		0	1,6	7,246.00	
	Own 1	Damage Premium(Rs.)				Liabil	ity I	Premium(Rs.)		
Own Dama	ge Premium			2,107.00	Basic Third Party Liability 2,09				2,094.00	
Special Dis	count			0.00	Total A	Act Premium - B				2,094.00
Total OD Premium - A			2,107.00							
Total Premium (Net Premium) (A+B)			4,201.00							
Integrated GST (18%)			756.00							
Final Premium ( Rupees Four Thousand Nine Hundred Fifty Seven Only )			4,957.00							

<sup>\*\*</sup>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.

<b>Broker Code</b>	10043559	Contact No.	18002660101/0
<b>Broker Name</b>	Turtlemint Insurance	Broking Service	Pvt Ltd

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





E-Mail ID. support@turtlemint.com

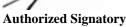
	ITEL D.1: C.4. 1		т. 10 . с				
Limitation as to Use	The Policy covers use of the vel	hicle for any purpose other than	: Hire or reward, Carriage of				
	goods( other than samples or personal luggage), Organised racing, Pace making, Speed testing,						
	Reliability trials. Any purpose in connection with Motor Trade.						
Driver	Any person including the insure	ed provided that a person driving	holds an effective driving li-				
Dilver			lding or obtaining such a license.				
	Provided also that the person ho	olding an affactive I earner's lice	nea may also drive the vehicle				
	when not used for the transport	of goods/passangers at the time	of the easident and that such a				
	when not used for the transport	of Bulls 2 of the Control Mater	Webiele Delea 1000				
	person satisfies the requirement						
Limits of Liability	Under section II-I(i) of the policy -> Death of or bodily injury : Such amount is necessary to meet						
J.			ion II-I(ii) of the policy -> Dam-				
	age to Third Party Property: Rs. 7,50,000.00						
Existing Damage Details							
Nominee Details	Name :NA - Relationship :Jayarao~Spouse						
Subject to Warranties/	22 & Plan Name: Drive Assure Prime & Plan Description: 24x7 spot assistance, ,keys and locks						
IMT-Endorsements/	replacement cover with sum insured Rs.30000						
Add on Package	Teparetinent 50.51 Will built Hiburou Fullous						
Additional Details	Coinsurance Details: Transaction Id: -						
Additional Details							
Premium Details	Receipt No. 1904-01375239, Date 10-MAR-23 ** If Premium paid through Cheque, the Policy is						
	void ab-initio in case of dishonour of Cheque.						
Excess Details	Compulsory Excess:	Additional Excess: Rs.0 Voluntary Excess: Rs00					
	Rs.1,000.00		-				

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. For & On Behalf of

Bajaj Allianz General Insurance Company Ltd.





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. MH002223565202223M Defaced No. 0001502897202223 ORDER NO.CSD/371/2022/2472 ORDER DATED 10.06.2022DEFACED DATE dated 10-JUN-22 timing 11:08:23 of General Stamp Office, Mumbai, India.

**Duty Rs** 

<u>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.</u>

# Bajaj Allianz General Insurance Company Ltd.

Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz House, 291-Xtrium, 4th Floor, Next to Holy Family Church, Andheri Kurla Road, Chakala, Andheri (East), Mumbai - 400093

Contact No: Contact No: 022- 66027777,022-66027777; Fax No: 56480179

#### RECEIPT

Receipt Number 1904-01375239

Receipt Date 10/03/2023

**Business Channel** ML

Received with thanks from PALAVALASA PYDITHALLI

(Customer ID: 346703502) a total sum of Rupees Four Thousand Nine Hundred Fifty Seven Only by,

Instrument Type	Instrument No.	Instrument Date	Bank Name	Branch Name	Amount
Credit Card	97721587	10/03/2023	NA	NA	4,957

#### Total Amount

Rs. 4,957.00

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

<sup>\*</sup> Cheque/DD/PO receipt is valid subject to realisation of the instrument.



#### PRIVATE CAR PACKAGE POLICY: ADD ON COVERS(Plan Name: Drive Assure Prime): POLICY WORDINGS

#### 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



#### PRIVATE CAR PACKAGE POLICY: ADD ON COVERS(Plan Name: Drive Assure Prime): POLICY WORDINGS

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

#### 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**.

#### **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



#### PRIVATE CAR PACKAGE POLICY: ADD ON COVERS(Plan Name:Drive Assure Prime): POLICY WORDINGS

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