

# 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 NAGENDRA VARA PRASAD KODURI.

We wish to inform you that the contract under policy number 'OG-23-1904-1801-00009289' 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 : NAGENDRA VARA PRASAD KODURI

2. Proposer Address : 14-6-44, GANDHINAGAR, MAIN ROAD,, BELAGAM, PARVATHIPURAM

, , VIJAYWADA, 535501-535501

3. Proposer Mobile Number : 8341020608

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	V 1	Year of Man- ufacture	Seating Ca- pacity
AP39CT5999	OCT/2019	RENAULT		RXL DIES- EL ADVEN- TURE EDI- TION 110 PS		Diesel	2019	5

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.)
K9KR856E0187 54	MEEHSRCFFH5 003050	7,66,899.00	0	0	0	7,66,899.00

#### C. Coverage opted

1. Period of Insurance : From 23-OCT-2022 (Hrs)

22-OCT-2023 Midnight

: NA

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 : 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 : No.

10. Whether PA cover is opted for paid driver other than owner driver : No. Sum Insured for Paid Driver : Rs.NA.

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

Sum Insured per Passenger : Rs.2,00,000

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

- 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: -35 %.
- 20. About the last insurance company
- (i) Insurance Provider: Tata AIG General Insurance Company Limited.
- (ii) Previous Policy No: 3100662057 01, Previous Policy Expiry Date: 22-OCT-22
- 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:, 24x7 Spot Assistance, Depreciation Shield, Engine Protector 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. / 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-23-1904-1801-00009289 **Customer ID:** 285869713

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

<b>Registration Number</b>	Place of Registration	Engine Number	Chassis Number	Make & Model
AP39CT5999	VIJAYWADA	K9KR856E018754		RENAULT - DUSTER
			50	

Sub Type	Year of Mfg	NCB %	CC	Seating Capacity
RXL DIESEL ADVENTURE EDITION 110 PS	2019	-35	1461	5

: VIJAYWADA **Name of Registration Authority** 

Name and Address of Insured : NAGENDRA VARA PRASAD KODURI

14-6-44, GANDHINAGAR, MAIN ROAD, BELAGAM, PARVATHIPURAM, , VIJAYWADA, 535501-535501

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

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

Policy Inception Date: From O' Clock on 23-OCT-2022

Policy Expiry Date: Midnight on 22-OCT-2023

#### 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 & Plan Name:, 24x7 Spot Assistance, Depreciation Shield, Engine Protector & 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) 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:22-OCT-2022

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/8ab3os

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	NAGENDRA VARA PRASAD KODURI						
Insured Address	14-6-44, GANDHINAGAR, MAIN ROAD,, BELAGAM, PARVATH- IPURAM, , VIJAYWADA, 535501-535501						
Geographical Area	India						
Customer ID	285869713						
Bank Reference No 1							
GSTIN / UIN	NA						
Place of Supply/ State Code/Name	37 - Andhra Pradesh						

PC	DLICY DETAILS
Policy Number	OG-23-1904-1801-00009289
Policy Issued on	22-OCT-2022 10:42 AM
	From: 23-OCT-2022 (Hrs)
Policy Period	To: 22-OCT-2023 Midnight
Cover Note Details	/
Previous Policy No	3100662057 01
Invoice No	363839784/1
Company GST No	27AABCB5730G1ZX
<b>Company PAN</b>	AABCB5730G

Registration Number		Place of Registration	En	gine Numl	oer	Chassis Number	Make & Mod- el	SubType
AP39CT5999		VIJAYWADA	K9KR856E018754		MEEHSRCFFH50 03050	RENAULT - DUSTER	RXL DIESEL ADVENTURE EDITION 110 PS	
NCB %	NCB % CC/KW Seating Capacity Year Of		Of Manufa ing	nctur- Trailer Registra- tion Number		Hypothecat	ion Details	
-35	1461	5		2019		-,-		
Vehic	Vehicle IDV Value For Trailers		Non electrical accessories		Electrical/Electronic accessories	Value of CNG/ LPG kit	Total Value	
7,66,8	99.00	0	0		0	0	7,66,899.00	
	Own l	Damage Premium(Rs.)				Liability I	Premium(Rs.)	
Own Dama	ge Premium				· · · · · · · · · · · · · · · · · · ·			3,416.00
					PA Cover for Owner-Driver - SI - Rs.1500000			
Special Dis				0.00	PA Cover For 5 Passenger Of Rs. 200000 each			
Total OD P	remium - A			17,613.00	Total A	Act Premium - B		4,247.00
Total Premium (Net Premium) (A+B)			21,860.00					
Internate 17	Introducted CCT (190/)							
Integrated GST (18%) Final Premium ( Rupees Twenty Five Thousand Seven				3,935.00				
Hundred Ni			seven					
Tulluleu Nil	nety Pive On	ny )		25,795.00				

<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)

#### 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





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

<b>Broker Code</b>	10043559	Contact No.	18002660101/0				
<b>Broker Name</b>	Turtlemint Insurance Broking Service Pvt Ltd						
E-Mail ID.	support@turtlemint.com						

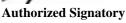
Limitation as to Use	The Policy covers use of the vehi						
	goods( other than samples or personal luggage), Organised racing, Pace making, Speed testing, Reliability trials. Any purpose in connection with Motor Trade.						
Driver	Any person including the insured provided that a person driving holds an effective driving 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	Under section II-I(i) of the policy -> Death of or bodily injury: Such amount is necessary to meet there requirements of the Motor Vehicles Act,1988. Under section II-I(ii) of the policy -> Damage to Third Party Property: Rs. 7,50,000.00						
<b>Existing Damage Details</b>	5						
Nominee Details	Name: Sridevi - Relationship: Spouse						
Subject to Warranties/ IMT-Endorsements/ Add on Package	22, 16 & Plan Name:, 24x7 Spot Assistance, Depreciation Shield, Engine Protector & Plan Description:						
Additional Details	Coinsurance Details: Transaction Id: -						
Premium Details	Receipt No. 1904-01257464, Date 22-OCT-22 ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.						
Excess Details	Compulsory Excess: As.1,000.00	Additional 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. 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  $\slash\hspace{-0.4em}$  stamp is not required.

Consolidated Stamp Duty of Rs.0.5/- paid towards Insurance Stamps vide Challan No. MH002405964202122M Defaced No. 0001482221202122 dated 05-JUL-21 timing 12:58:03 of General Stamp Office, Mumbai, India.

**Duty Rs** 

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.

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: O22- 66027777, O22-66027777; Fax No: 56480179

#### RECEIPT

Receipt Number 1904-01257464

**Receipt Date 22/10/2022** 

**Business Channel** ML

Received with thanks from NAGENDRA VARA PRASAD KODURI

(Customer ID: 285869713) a total sum of Rupees Twenty Five Thousand Seven Hundred Ninety Five Only by,

Instrument Type	Instrument No.	Instrument Date	Bank Name	Branch Name	Amount
Credit Card	95599073	22/10/2022	NA	NA	25,795

Total Amount Rs.

25,795.00

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.



#### 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

#### **S4 - ENGINE PROTECTOR**

#### (UIN No. IRDAN113RP0025V01200102/A0022V01200910)

#### A. Endorsement Wordings

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

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

#### **B.** Conditions

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

#### C. Your Obligations

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

#### **D.** Exclusions

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

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

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

#### E. Definitions

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

(1) You, Your, Yourself: The person or persons We insure as set out in the Schedule . (2) We, Our, Us: Bajaj Allianz General Insurance Company Limited. (3) Accident, Accidental: A sudden, unintended and fortuitous external and visible event. (4) Policy/Motor Insurance Policy: Private Car Package Policy issued by Us to which this cover is extended. (5) Insured Vehicle: The vehicle insured by Us under the Motor Insurance Policy. (6) IDV: Insured's Declared Value (Sum Insured) of the Insured Vehicle under the Motor Insurance Policy. (7) Total Loss/ Constructive Total Loss: A loss under the Motor Insurance Policy where the aggregate cost of retrieval and/ or repair of the Insured Vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the Insured Vehicle . (8) Policy Period: The period between and including the commencement date and



expiry date as shown in the **Motor Insurance Policy Schedule** .(9) **Schedule**: The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force .(10)**Own Damage Claim**: The claims raised by **You** against Us for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of **Motor Insurance Policy**