

**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: GE Plaza, Airport Road, Yerwade,Pune-411006(India)

PRIVATE CAR PACKAGE POLICY SCHEDULE

Policy Issuing Office	Golden Heights,4th Floor,, No.1 / 2, 59th C Cross,, 4th M Block,Rajajinagar, , Bangalore-560010 PH:080-67195000
-----------------------	---

INSURED DETAILS		POLICY DETAILS	
Insured Name	[REDACTED]	Policy Number	[REDACTED]
Insured Address	[REDACTED]	Policy issued on	[REDACTED]
	[REDACTED]	Period of Insurance	From : [REDACTED]
Geographical Area	India		To : [REDACTED]
Customer ID	[REDACTED]	Cover Note Details	
		Previous Policy No	[REDACTED]

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model	SubType
[REDACTED]	ADDOV_Y	[REDACTED]	[REDACTED]	TOYOTA - FOR-TUNER	FE 4X2 AUTOMAT-IC TRANSMISSION

NCB %	CC	Seating Capacity	Year Of Manufacturing	Trailer Registration Number	Hypothecation Details
-35	2982	7	2012	-,-	

Vehicle IDV	Value For Trailers	Non electrical accessories	Electrical/Electronic accessories	Value of CNG/LPG kit	Total Value
170000	0	0	0	0	170000

Own Damage Premium(Rs.)		Liability Premium(Rs.)	
Own Damage Premium	22033	Basic Third Party Liability	4109
Special Discount	0	PA Cover for Owner-Driver	100
Total OD Premium - A	22033	LL to person for Paid driver/Operation/Maintenance	50
Total Premium (Net Premium) (A+B)	26292	Total Act Premium - B	4259
Service Tax	3155		
Education Cess	95		
Final Premium Rs.	29542	Final Premium (in Words): Rupees twenty-nine thousand five hundred forty-two Only	

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

Broker Code & Name	[REDACTED] LIMITED	Contact No.	0/0
		E-Mail ID.	

Limitation as to Use	The Policy covers use of the vehicle for any purpose other than : Hire or reward, Carriage of goods(other than samples or personal luggage),Organised racing,Pace making, Speed testing, Reliability trials. Any purpose in connection with Motor Trade.		
Driver	Any person including the insured provided that a person driving holds an effective driving 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. 750000		
No Claim Bonus	The insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year (s), as per the following: 1. The preceding year: 20% , 2. Preceding Two consecutive years: 25% , 3. Preceding Three consecutive years: 35% , 4. Preceding Four consecutive years: 45% , 5. Preceding Five consecutive years: 50% No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.		
Existing Damage Details	Cost of Repair / Replacement towards the damaged parts noticed during the inspection of your vehicle prior to enrolment under this policy as per Inspection report reference number [REDACTED] duly signed by you or your representative as well as the photographs shall be excluded in the event of any future claims.		
Subject to Warranties/INT-Endorsements/Add on Package	22, 28 & Plan Name: Drive Assure Welcome		
Additional Details	Coinsurance Details: - NA.Nominee Details:		
Premium Details	Receipt No. [REDACTED] Date ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.		
Excess Details	Compulsory Excess: Rs.2000	ADDITIONAL EXCESS: Rs. 1000	VOLUNTARY EXCESS: Rs.0

For help and more information:

Contact our 24 Hour Call Centre at 1800-102-5858, 1800-209-5858, 1800-22-5858, Toll Free: 30305858(chargeable, add area code before this number in case of mobile call)

Email us at customercare@bajajallianz.co.in or Visit our Website www.bajajallianz.com

Corporate Identification Number [REDACTED]



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

For & On Behalf of
Bajaj Allianz General Insurance Company Ltd.

Authorized Signatory

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

Consolidated stamp Duty paid vide Receipt No: .16 dated 09-APR-14

Service Tax Reg. No. AABC85730G-ST-001

For help and more information:

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

Corporate Identification Number [REDACTED]

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

S1 - 24x7 SPOT ASSISTANCE

A. Endorsement Wordings

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

(A) Flat Battery: In the event of the Insured Vehicle being immobilized due to a flat battery, We will make alternative arrangements to make the Insured Vehicle mobile again provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle has not reached a workshop/repairer. (B) Spare Keys: In the event of You losing keys of the Insured Vehicle, We will arrange for the pick up and delivery of spare keys to the spot where the Insured Vehicle is located provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle has not reached a workshop/repairer. (C) Flat Tyre: In the event of the Insured Vehicle 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 workshop/repairer. (D) Minor Repairs: In the event of the Insured Vehicle being immobilized due to mechanical and/or electrical breakdown, We will arrange for minor mechanical and/or electrical repairs to make the Insured Vehicle mobile again provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle has not reached a workshop/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 immobilization to Our nearest preferred workshop provided the event has occurred within 100 kilometers from the center point of the city of Your residence. (F) Urgent Message Relays: In the event of the Insured Vehicle getting immobilized as a result of Accident and/or breakdown, We will send urgent message on Your request to the specified persons through available means of communication (G) Medical Co-ordination: In the event of the Insured Vehicle meeting with an 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 immobilized due to an empty fuel tank and/or contaminated fuel, We will either arrange for supply of 3 litres of petrol or diesel on chargeable basis and/or towing of the Insured Vehicle to Our nearest preferred workshop provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle has not reached a workshop/repairer. (I) Taxi Benefits: In the event of the Insured Vehicle meeting with an Accident/breakdown, We will arrange for a free travel of the occupants of the Insured Vehicle to a single destination within a vicinity of 50 kilometers from the spot of immobilization through a taxi or any other transportation service provided the event has occurred within 100 kilometers from the center point of the city of Your residence and the Insured Vehicle has to be towed away to Our nearest preferred workshop. Any travel beyond 50 kilometers can be covered on payment of additional amount as specified by Us. In the unlikely event of We being unable to arrange for this service, We may request You to arrange for a taxi to transfer the occupants of the Insured Vehicle on Your own and submit the bills for a pre-communicated amount for re-imbursment to Us. (J) Accommodation Benefits: In the event of the Insured Vehicle meeting with an Accident/breakdown, We will provide occupants of the Insured Vehicle with a hotel accommodation for one day provided the event has occurred beyond 100 kilometers from the center point of the city of Your residence but within 100 kilometers of another covered city and the time to repair the Insured Vehicle will exceed 12 hours from the time of reporting the incident.

The accommodation benefits would be offered subject to a per day limit of Rs. 2000 per occupant and a maximum total limit of Rs. 18000 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-imbursment 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 breakdowns that require replacement of spare parts and/or specialized tools/equipments that are usually available only in automotive workshops

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

D. Definitions

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

(1) You, Your, Yourself: The person or persons We insure as set out in the Schedule. (2) We, Our, Us: Bajaj 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

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

PRIVATE CAR PACKAGE POLICY: ADD ON COVERS(Plan Name: Drive Assure Welcome): POLICY WORDINGS**Drive Assure Welcome****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