

PRIVATE CAR PACKAGE POLICY: ADD ON COVERS
LIBRARY OF ENDORSEMENTS

- 1. DEPRECIATION SHIELD**
- 2. VEHICLE REPLACEMENT ADVANTAGE**
- 3. ACCIDENT SHIELD**
- 4. ENGINE PROTECTOR**

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 Section 1 of the **Motor Insurance Policy**.

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**

VEHICLE REPLACEMENT ADVANTAGE

A. Endorsement Wordings

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

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

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

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

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

B. Conditions

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

C. Exclusions

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

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time

3. Any consequential loss arising out of claims lodged under 'Vehicle Replacement Advantage'
4. Any claims pertaining to accessories, unless the same are additionally insured and endorsed into the **Motor Insurance Policy**

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 Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
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 start and end dates 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**

ACCIDENT SHIELD

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this **Policy** extends to pay compensation as per the following scale for **Bodily Injury** and/or death sustained by any occupant other than the paid driver, attendant or cleaner whilst mounting into, dismounting from or traveling in the **Insured Vehicle** and caused by violent, **Accidental**, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in:

S. No.	Nature of Injury	Scale of Compensation
1	Death	100% of specified Sum Insured
2	Loss of two limbs or sight of both eyes or one limb and sight of one eye	125% of specified Sum Insured
3	Loss of one limb or sight of one eye	50% of specified Sum Insured
4	Permanent Total Disablement from injuries other than named above	125% of specified Sum Insured

B. Conditions

1. Claims made by **You** against **Us** under ‘Accident Shield’ are subject to the conditions set forth under the **Motor Insurance Policy**
2. In case of transfer of ownership of the **Insured Vehicle**, the cover under ‘Accident Shield’ shall expire

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. **Accidental Bodily Injury** that **You** or other members covered under ‘Accident Shield’ meet with:
 - a) Through suicide, attempted suicide or self-inflicted injury or illness
 - b) While under the influence of liquor or drugs
 - c) Arising or resulting from the insured person committing any breach of law with criminal intent
 - d) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
3. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or

requisition of or damage by or under the order of any government or public local authority

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. Claims Process

1) Making a claim

If **You/** other persons covered under 'Accident Shield' meet with any **Accidental Bodily Injury** that may result in a claim, then as a condition precedent to **Our** liability:

- a) **You** or someone claiming on behalf must inform **Us** in writing immediately and in any event within 14 days
- b) **You** must immediately consult a **Doctor** and follow the advice and treatment that he recommends
- c) **You** must take reasonable steps to lessen the consequences of **Bodily injury**
- d) **You** must have **Yourself** examined by **Our** medical advisors if **We** ask for this
- e) **You** or some one claiming on behalf must promptly give **Us** documentation and other information **We** ask for to verify the claim or **Our** obligation to make payment for it
- f) In the event of death, someone on deceased's behalf must inform **Us** in writing immediately and send **Us** a copy of the post- mortem report within 30 days

Note: Waiver of conditions (a) and (f) may be considered in extreme cases where it is proved to **Our** satisfaction that under the circumstances in which the **You** were placed it was not possible for **You** or any other person to give notice or file claim within the prescribed time limit.

2) Claim Settlement

- a) **You** agree that **We** need only make payment when **You** or someone claiming on behalf has provided a claim to **Our** satisfaction
- b) **We** will make payment to **You** or to **Your Assignee**. If there is no **Assignee**, **We** will pay **Your** legal heir, executor or validly appointed legal representative as per succession certificate issued in the manner prescribed under State Laws and any payment **We** make in this way will be a complete and final discharge of **Our** liability to make payment
- c) In the event of **Insured Vehicle** not being declared as a **Total Loss/ Constructive Total Loss** and the **Motor Insurance Policy** not being cancelled, the reinstatement premium required to reinstate the **Sum Insured** to the previous limits would be deducted from the claim amount payable under this cover or the **Motor Insurance Policy**

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. **Bodily Injury:** Physical bodily harm or injury but not any mental sickness, disease or illness
7. **Doctor:** A qualified medical practitioner holding a valid and subsisting license granted by the appropriate licensing authority, and acting within the scope of his license
8. **Assignee:** The person named in the proposal or **Schedule** to whom the benefits under the cover are assigned by **You**
9. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
10. **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**
11. **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 in respect of **Yourself/** other persons covered under Additional Personal Accident Cover.
12. **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**
13. **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**

ENGINE PROTECTOR

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 ingress/ 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 ingress
 - 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**
- d. 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 ingress/ 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**