

Drive Assure - Economy

Main features & Coverage's under Drive Assure - Economy

❖ Depreciation Shield

Covers out of pocket expenses to be borne by the customer on account of deduction due to depreciation on metal & plastic parts cost, in case the vehicle is repaired

At the time of Claim the depreciation amount will be covered:

- The insured vehicle needs to be repaired at Bajaj Allianz authorized workshop
- In case repaired at non-authorized workshop 90% of the claim will be settled
- Following can be used two times in the policy period.

❖ Engine Protector

Covers out of pocket expenses toward repair of consequential damages to Engine & transmission inner parts in the event of flood or undercarriage accident caused by the customer due to negligence or lack of awareness. Such Damages are neither covered by manufacturer warranty nor by insurance policy. This includes Hydrostatic Lock in Engine due to water ingress or scoring parts inside the engine or gear box due to leakage of lubricant after the accident happened.

- Water ingress (Hydrostatic lock in engine due to water entering the engine)
- Leakage of Oil
- Damage to Gear Box: Arising out of leakage of lubricating oil due to accidental means.

Benefits:

- Repair or replacement of internal child parts of engine such as pistons, connecting rods, crank shaft and cylinder head.
- Repair or replacement of internal parts of GB such as gears or shafts
- Labor costs

❖ 24X7 Spot Assistance - Allianz Assistance

Spot Assistance will be given provided the event has occurred within 100 kilometers from the center point of the PAN India city (Radius – crow Fly City available) of **Customer's** residence, office or at the roadside and the **Insured Vehicle** has not reached a workshop/repairer.

1. **Accident:** Spot Survey and claim form/documentation
2. **Assistance at home, office or on the roadside** (if not already at a workshop)
 - a) Flat battery (jump start) – if battery is drained
 - b) Fuel problems including loss of fuel, air locks, fuel relays
 - c) Spare Key pick-up & delivery (in case of locked keys)
 - d) Flat tyre services
 - e) Other minor mechanical and electrical repairs at roadside
3. **Towing Facility:** To the nearest preferred garage Bajaj Allianz
4. **Urgent Message Relays:** Over phone or sms to Customer's relatives/specified persons.
5. **Medical Co-ordination:** Assistance in locating emergency medical centre
6. **Fuel Assistance:** Upto 3 ltrs of petrol/diesel on chargeable basis
7. **Taxi benefits:** Anywhere upto 50 kms from the spot of immobilisation of Insured Vehicle
8. **Accommodation Benefits:** Over night stay @Rs. 2000 per occupant for over night Stay provided accident has taken place beyond 100 kms from the centre point of the covered city and the time to repair the **Insured Vehicle** will exceed 12 hours from the time of reporting the incident.
9. **Legal Advice:** Upto 30 minutes over phone

The benefits under this policy can be utilized for a maximum of 4 times during the Policy Period except for "Fuel Assistance", 'Taxi Benefit', 'Accommodation Benefit' and 'Legal Advice' for which the aggregate utilization limit is 2 times during the policy period.