

Bajaj General Insurance Limited

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)

Registered and Head Office: Bajaj Insurance House, Airport Road, Yerwada, Pune - 411006(India)

Transcript of Proposal for Private Car Package Policy

Dear KUSH DINESH RATHI DINESH RATHI ,

We wish to inform you that the contract under policy number 'OG-26-2047-1801-00004273' 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 : KUSH DINESH RATHI DINESH RATHI
2. Proposer Address : 805, PINACLE BROOK SIDE , SR.NO.52/1A BAVDHAN,PUNE, PUNE -411021
,, PUNE, MAHARASHTRA-411021
3. Proposer Mobile Number : *****6926
4. Proposer Residential Number : NA
5. Proposer e-mail id : *USH@ELCONGLOBAL.COM
6. Proposer Profession : NA

B.Vehicle Details

Registration Number	Month / Year of Regn	Vehicle Make	Vehicle Model	Vehicle Sub Type	Cubic Capacity/Kilowatt	Fuel Type	Year of Manufacture	Seating Capacity
MH12SJ3445	DEC/2019	KIA MOTORS	SELTOS	1.4 GTX PLUS 7DCT SMARTSTREAM	1353	Petrol	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.)		
G4LDKD16071	MZBET811VKN	8,50,000.00	0	0	0	8,50,000.00		

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C. Coverage opted

1. Period of Insurance : From 17-DEC-2025 00:01(Hrs)
To 16-DEC-2026 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 : Yes.
7. compulsory deductible : Rs.1,000.00
8. Is any additional compulsory deductible imposed and agreed upon : No.
Amount of additional compulsory deductible imposed : NA.
9. Whether geographical area extension is opted : No.
Details of Countries to which geographical area extension cover is given : NA.
10. Is LL to person for Paid driver/Operation/Maintenance opted : Yes.
11. Whether PA cover is opted for paid driver other than owner driver : No.
Sum Insured for Paid Driver : Rs.NA.
12. Whether PA cover is opted for passengers : Yes.
Sum Insured per Passenger : Rs.1,00,000
13. Is TPPD restricted to statutory limit of Rs.6,000? : No.
14. Pre Existing damages in the vehicle : NA.
15. 1 Premium for Liability coverage, quoted and agreed upon is :
16. 1 Premium for OD coverage, quoted and agreed upon is :
17. Do you have valid PUC certificate of the vehicle : NA
18. Do you have valid Fitness certificate of the vehicle : NA
19. Total Premium (excluding Goods and Service Tax (GST)) for Liability and OD coverages, quoted and agreed upon is :
20. NCB (No Claim Bonus) claimed by you and granted by us based on your declaration of no claim during your previous previous policy : -50 %.
21. About the last insurance company
(i) Insurance Provider : Tata AIG General Insurance Company Limited.
(ii) Previous Policy No : 62023050510100, Previous Policy Expiry Date :16-DEC-25
22. Whether your vehicle is Hypothecated and if so the details of Pledgee whose name is registered by us : Yes.
Name of Pledgee : THE SARASWAT COOP BANK LTD.
23. Add on Cover(s) optedm2 : Yes, Plan Name:Consumable Expeness And Drive Assure - Economy Plan
Description: 24x7 spot assistance , consumable expenses , depreciation shield , engine protector ,
Please call us on 1800 103 5858 for any emergency.

24. To support our Go Green initiative, send policy copy link on registered mobile number / email id: YES

I/We hereby give voluntary consent to BGIL/Company to share my/our personal information and data provided in this proposal form with its group companies or any other person in connection with the Insurance Policy or otherwise, including for providing products and services of group companies that may be of interest to me/us, to be used in accordance with their respective privacy policies and subject to appropriate measures being in place to safeguard my/our personal information : Yes

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 : careforyou@bajajgeneral.com

Website : <http://www.bajajgeneralinsurance.com>

Contact our policy servicing branch at: Bajaj General Insurance Limited,, Tower No 07 , 4th Floor , CommerZone,, Next to Yerwada Jail , Samrat Ashok Path ,, Yerwada Pune 411006., PUNE-411006 PH:020-66240100.

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 General Insurance Limited



BAJAJ GENERAL INSURANCE LIMITED
(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)
Regd. Office & Head Office: Bajaj Insurance House, 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-26-2047-1801-00004273

Customer ID: 484902275

Particulars of Vehicle Insured:

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model
MH12SJ3445	MH12-PUNE	G4LDKD160713	MZBET811VKN041 604	KIA MOTORS - SEL-TOS

Sub Type	Year of Mfg	NCB %	CC	Seating Capacity
1.4 GTX PLUS 7DCT SMARTSTREAM	2019	-50	1353	5

Name of Registration Authority : MH12-PUNE
Name and Address of Insured : KUSH DINESH RATHI DINESH RATHI
: 805, PINACLE BROOK SIDE , SR.NO.52/1A
: BAVDHAN,PUNE, PUNE -411021, , PUNE,
: MAHARASHTRA-411021
Geographical Area : .00
Business or Profession : NA

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

Policy Inception Date: From 00:01 O' Clock on 17-DEC-2025

Policy Expiry Date: Midnight on 16-DEC-2026

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

7, 16, 22, 28, & Plan Name:Consumable Expenses And Drive Assure - Economy & Plan Description: 24x7 spot assistance , consumable expenses , depreciation shield , engine protector ,

Beneficiary Details:

Beneficiary1	Beneficiary2	Beneficiary3	Beneficiary4	Beneficiary5

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

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 careforyou@bajajgeneral.com or Visit our Website www.bajajgeneralinsurance.com

Corporate Identification Number U66010PN2000PLC015329

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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 General Insurance Limited,, Tower No 07 , 4th Floor , CommerZone,, Next to Yerwada Jail , Samrat Ashok Path ,, Yerwada Pune 411006., PUNE-411006 PH:020-66240100

Date of issue :21-NOV-2025

For & On Behalf of

Bajaj General Insurance Limited



Authorized Signatory



BAJAJ GENERAL INSURANCE LIMITED

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)

(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 Insurance 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 General Insurance Limited., Tower No 07 , 4th Floor , CommerZone,, Next to Yerwada Jail , Samrat Ashok Path ,, Yerwada Pune 411006., PUNE-411006 PH:020-66240100

INSURED DETAILS	
Insured Name	KUSH DINESH RATHI DINESH RATHI
Insured Address	805, PINACLE BROOK SIDE , SR.NO.52/1A BAVDHAN,PUNE, PUNE -411021 , PUNE, MAHA-RASHTRA-411021
Geographical Area	India
Customer ID	484902275
Bank Reference No 1	
GSTIN / UIN	NA
Place of Supply/ State Code/Name	27 - Maharashtra

POLICY DETAILS	
Policy Number	OG-26-2047-1801-00004273
Policy Issued on	21-NOV-2025 12:28 PM
Policy Period	From : 17-DEC-2025 00:01 (Hrs)
	To : 16-DEC-2026 Midnight
Cover Note Details	/
Previous Policy No	62023050510100
Invoice No	469866489/1
Company GST No	27AABCB5730G1ZX
Company PAN	AABCB5730G

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model	SubType
MH12SJ3445	MH12-PUNE	G4LDKD160713	MZBET811VKN041604	KIA MOTORS - SELTOS	1.4 GTX PLUS 7DCT SMARTSTREAM

NCB %	CC/KW	Seating Capacity	Year Of Manufacturing	Trailer Registration Number	Hypothecation Details	
-50	1353	5	2019	-,-	THE SARASWAT COOP BANK LTD	
Vehicle IDV		Value For Trailers	Non electrical accessories	Electrical/Electronic accessories	Value of CNG/LPG kit	Total Value
8,50,000.00		0	0	0	0	8,50,000.00

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 care-foryou@bajajgeneral.com or Visit our Website www.bajajgeneralinsurance.com

Corporate Identification Number U66010PN2000PLC015329

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Own Damage Premium(Rs.)		Liability Premium(Rs.)	
Own Damage Premium	9,401.00	Basic Third Party Liability	3,416.00
Special Discount		PA Cover for Owner-Driver - SI - Rs.1500000 Period: From 17-Dec-2025 To 16-DEC-2026	331.00
Total OD Premium - A	9,401.00	LL to person for Paid driver/Operation/Maintenance	50.00
Total Premium (Net Premium) (A+B)	13,447.00	PA Cover For 5 Passenger Of Rs. 100000 each	250.00
State GST (9%)	1,210.00	Total Act Premium - B	4,047.00
Central GST (9%)	1,210.00		
Final Premium (Rupees Fifteen Thousand Eight Hundred Sixty Seven Only)	15,867.00		

**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.

Broker Code	10105701	Contact No.	09067887858/09067887858
Broker Name	SPARKSHIELD INSURANCE BROKER PRIVATE LIMITED		
E-Mail ID.	AMJAD@SPARKSHIELD.IN		

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. 7,50,000.00
Existing Damage Details	
Nominee Details	Name :NA - Relationship :NA
Subject to Warranties/ IMT-Endorsements/ Add on Package	7, 16, 22, 28, & Plan Name:Consumable Expenses And Drive Assure - Economy & Plan Description: 24x7 spot assistance , consumable expenses , depreciation shield , engine protector ,
Additional Details	Coinurance Details: - . Transaction Id: -

Premium Details	Receipt No. 2047-00691166, Date 21-NOV-25 ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.
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Excess Details	Compulsory Excess: Rs.1,000.00	Additional Excess: Rs.0	Voluntary Excess: Rs..00
	Theft Excess: Rs.0		

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.

It is mandatory to keep your policy with updated contact (Mobile No., Email ID and PAN Card) and bank account details, to process any of your service requests faster and hassle-free in future.

You can update the same through Caringly yours App {Link}, WhatsApp Service { Say Hi on WhatsApp - +91 75072 45858}, Contact our 24-Hour Call Center at 1800-209-5858, 1800-102-5858, Give a Missed Call on 8080945060, SMS WORRY to 575758, Email:careforyou@bajajgeneral.com, website: {http://www.bajajgeneralinsurance.com}, contact your agent or nearest branch.

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 General Insurance Limited.



Authorized Signatory

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

Consolidated stamp duty of Rs. 0.50/- paid for insurance policy stamps Challan No. MH010139001202526M Order No. LOA/ENF-1/CSD/121/2025 Order Dated 10-NOV-25 Defaced Date dated 10-NOV-25 having validity from 10-NOV-25 to 31-OCT-27 of General Stamp Office, Mumbai, India.

Principal Location : Bajaj Insurance House, Airport Road, Yerwada, Pune - 411006 PH:66026666 | Services Accounting Code : 997134 - Motor vehicle insurance services. No reverse charge is payable on these services.

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 careforyou@bajajgeneral.com or Visit our Website www.bajajgeneralinsurance.com

Corporate Identification Number U66010PN2000PLC015329

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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 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. 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-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 contam-

PRIVATE CAR PACKAGE POLICY: ADD ON COVERS(Plan Name:Consumable Expenses And Drive Assure - Economy): POLICY WORDINGS

ination 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 of 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 General Insurance Limited and/or the Service Provider with whom Bajaj General Insurance 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 General Insurance 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 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

(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 ingress/

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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 General Insurance 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**

S17:CONSUMABLE EXPENSES

(UIN No. IRDAN113RP0025V01200102/A0022V01201314)

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that if the **Insured Vehicle** is damaged by a covered peril mentioned under the own damage section of the **Motor Insurance Policy** and needs to be repaired, We will cover cost of consumables required to be replaced/ replenished during the repair of the damaged vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, nut & bolt, screw, oil filter, fuel filter, bearings, washers, clip, wheel balancing weights, and items of similar nature excluding fuel.

B. Conditions

(a) This cover is applicable if it is shown on **Your schedule**. **(b)** Claims made by **You** against **Us** under '**CONSUMABLE EXPENSES**' are subject to the terms and conditions set forth under the **Motor Insurance Policy**. **(c)** In case of transfer of ownership of the **Insured Vehicle**, the cover under '**CONSUMABLE EXPENSES**' shall expire. **(d)** The benefits under **under 'CONSUMABLE EXPENSES'** would be available only if the **Insured Vehicle** is repaired at **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)** Consumables pertaining to any part/ sub part/ accessories not approved for replacement by Us under Motor Insurance Policy. **(3)** 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.

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) Authorized workshop / garage / service station - A motor vehicle repair workshop / garage / service station authorized by us. **(2) Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy and as shown on the Schedule. **(3) Policy/ Motor Insurance Policy:** Motor Package Policy issued by Us to which this cover is extended. **(4) Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the insurance cover in force. **(5) We, Our, Us:** Bajaj General Insurance Limited **(6) You, Your, Yourself:** The person or persons **We** insure as set out in the Schedule.