

**I.K. GUJRAL PUNJAB TECHNICAL UNIVERSITY  
(TRANSPORT BRANCH)**

*Estd. Under Punjab Technical University Act, 1996 (Punjab Act No. 1 of 1997)*

Ref.No.IKGPTU/REG/DR/GA/T/249

(Quotation Letter)

Dated:- 27/04/2026

To

University Website

ਵਿਸ਼ਾ : ਯੂਨੀਵਰਸਿਟੀ ਇਨੋਵਾ ਕਾਰ ਦੀ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਦੀ ਮੰਗ ਸਬੰਧੀ।

ਸ੍ਰੀ ਮਾਨ / ਸ੍ਰੀਮਤੀ ਜੀ

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਦੇ ਅਧੀਨ ਆਈ ਕੇ ਗੁਜਰਾਲ ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਦੀ ਇਨੋਵਾ ਕਾਰ ਦੀ Insurance ਪਾਲਿਸੀ ਮਿਤੀ 01.06.2026 ਨੂੰ ਖਤਮ ਹੋਣ ਜਾ ਰਹੀ ਹੈ, ਇਸ ਲਈ ਯੂਨੀਵਰਸਿਟੀ ਉਕਤ ਕਾਰ ਦੀ Insurance Renew ਕਰਵਾਉਣ ਲਈ Quotation ਪੱਤਰ ਦੀ ਮੰਗ ਕੀਤੀ ਜਾਂਦੀ ਹੈ। ਪੁਰਾਣੀ ਪਾਲਿਸੀ ਅਤੇ ਆਰ ਸੀ ਦੀ ਕਾਪੀ ਨਾਲ ਨੱਥੀ ਕਰ ਦਿਤੀ ਹੈ, ਵੇਰਵਾ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹੈ :-

Sr No.	Vehicle Make	Registration No	Year of Manufacture
1	Toyota Crysta Innova	PB09AD3519	2017

ਉਪਰੋਕਤ ਅਨੁਸਾਰ ਯੂਨੀਵਰਸਿਟੀ ਦੀ ਇਨੋਵਾ ਕਾਰ ਦੀ Insurance Policy Renew ਕਰਵਾਉਣ ਲਈ ਕੁਟੇਸ਼ਨ ਪੱਤਰ ਵਿੱਚ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਕਵਰ ਹੋਣੇ ਜ਼ਰੂਰੀ ਹਨ:-

- Zero Depreciation Cap,
- RSA
- Insured's Declared Value (IDV) cover,
- Driver Cover, Passenger Cover,
- Third Party Cover (full), etc.

ਉਕਤ ਅਨੁਸਾਰ ਪਹਿਲਾ ਜਾਰੀ ਕੀਤੇ ਗਏ ਪੱਤਰ ਨੰ IKGPTU/Reg/GA/T/209 ਮਿਤੀ 01.04.2026 ਦੀ ਲਗਾਤਾਰਤਾ ਵਿੱਚ ਕੁਟੇਸ਼ਨਾ ਹਸਤਾਖਰ ਕਰਕੇ ਸੀਲ ਬੰਦ ਲਿਫਾਫੇ "TO BE OPENED BY COMMITTEE ONLY" ਲਿਖ ਕੇ ਮਿਤੀ 06.05.2026 ਸ਼ਾਮ 3.00 ਵਜੇ ਤੱਕ ਹੇਠ ਲਿਖੇ ਪਤੇ ਤੇ ਰਜਿਸਟਰਡ ਪੋਸਟ/ਸਪੀਡ ਪੋਸਟ ਰਾਹੀਂ ਭੇਜਣ ਦੀ ਕ੍ਰਿਪਾਲਤਾ ਕੀਤੀ ਜਾਵੇ ਉਕਤ ਸਮੇਂ ਤੋਂ ਬਾਅਦ ਆਏ ਕੁਟੇਸ਼ਨ ਪੱਤਰ ਮੰਜੂਰ ਨਹੀਂ ਕੀਤੇ ਜਾਣਗੇ।

Address:- Registrar  
I.K Gujral Punjab Technical University,  
Central Dak Dispatch & Receipt Section,  
G+7 Building, 1<sup>st</sup> Floor,  
Jalandhar-Kapurthala Highway  
Kapurthala - PIN code 144603

ਇਹ ਪੱਤਰ ਸਮਰੱਥ ਅਧਿਕਾਰੀ ਜੀ ਦੀ ਪ੍ਰਵਾਨਗੀ ਅਨੁਸਾਰ ਜਾਰੀ ਕੀਤਾ ਜਾਂਦਾ ਹੈ।

  
(Rishi Gupta)  
Deputy Registrar (Transport)

CC:

15. Registrar: For Information please.
16. File

I. K. Gujral Punjab Technical University, Jalandhar

Jalandhar Kapurthala Highway, Near Pushpa Gujral Science City, Kapurthala - 144 603

# CERTIFICATE OF REGISTRATION PUNJAB STATE

NON-TRANSPORT



## PB09AD3519

E. NO. 2GDA099485  
CH. NO. MBJGB8EM202022064  
REGD. DATE 02-06-2017

Name:  
REGISTRAR I K GUJRAL PTU JALANDHAR

SID/W of:

Address:  
JALANDHAR KAPURTHALA HIGHWAY  
NEAR PGSC KAPURTHALA

KAPURTHALA  
144601

FORM 23A

Form 23A



REF. MFG	TOYOTA
MFG. DATE	05/2017
MAKE	INNOVA TOURING SPORT(VX-7S )MT
CLASS	LMVJGP

NO. OF CYL.	4
UNLADEN WT.	1815
SEATING CAP.	7
STANDING CAP.	
FUEL USED	DIESEL
CC.	2393
BODY TYPE	SALOON
WHEEL BASE	2750
TAX [OTT]	01-06-2032

COLOUR :PERL WHITE  
PURPOSE:NEW  
TRFR. DATE:  
OWNER SRL.1  
VALID UPTO:01-06-2032

CURR ISSU  
KAPURTHALA



## 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 REGISTRAR IK GUJRAL PTU JALANDHAR,

We wish to inform you that the contract under policy number 'OG-26-1202-1801-00000394' 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 : REGISTRAR IK GUJRAL PTU JALANDHAR
2. Proposer Address : JALANDHAR KAPURTHALA HIGHWAY NEAR PGSC KAPURTHALA, , KAPURTHALA, PUNJAB-144601
3. Proposer Mobile Number : 9115556153
4. Proposer Residential Number : NA
5. Proposer e-mail id : Gen.admin@ptu.ac.in
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
PB09AD351 9	JUN/2017	TOYOTA	INNOVA	TOURING SPORT 2.4 DIESEL VX MT 7 SEAT- ER	2393	Diesel	2017	7

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.)
099485	022064	8,55,000.00	0	0	0	8,55,000.00

### **C. Coverage opted**

1. Period of Insurance : From 02-JUN-2025 00:01(Hrs)  
To 01-JUN-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 : No.  
PA cover is exempted for owner-driver with Reason :Institute
8. Is any additional compulsory deductible imposed and agreed upon : Yes.  
Amount of additional compulsory deductible imposed : Rs.
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 : No.
11. Whether PA cover is opted for paid driver other than owner driver : No.  
Sum Insured for Paid Driver : Rs.NA.
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 : -35 %.
21. About the last insurance company  
(i) Insurance Provider : Go Digit General Insurance Limited.  
(ii) Previous Policy No : D140780213/30052024, Previous Policy Expiry Date :01-JUN-25
22. Whether your vehicle is Hypothecated and if so the details of Pledgee whose name is registered by us: No.  
Name of Pledgee : NA.
23. Add on Cover(s) optedm2 : Yes, Plan Name:Eco Assure Repair Protection Plan Description: 24x7 spot assistance , consumable expenses , rodent damage cover , fuel adulteration cover , defence cost cover , electric vehicle/ hybrid system protection cover , eco repairs , engine protector , .keys and locks replacement cover with sum insured Rs.50000 ,personal baggage cover with sum insured Rs.50000 , defence cost cover with sum insured Rs.50000.00 ,(Please note - Eco Repair cover is applicable only on BAJAJ ALLIANZ PREFERRED REPAIR WORKSHOP.)  
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

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 Company Limited,, SCO 30-31 ,, 2nd floor,Guru Ram Dass divine tower,, Puda Complex, Opp. Tehsil Complex,, JALANDHAR-144001 PH:0181-2996866.

**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: Bajaj Allianz 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-26-1202-1801-00000394

**Customer ID:** 468552114

**Particulars of Vehicle Insured:**

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model
PB09AD3519	PB09-KAPURTHALA	099485	022064	TOYOTA - INNOVA
Sub Type	Year of Mfg	NCB %	CC	Seating Capacity
TOURING SPORT 2.4 DIESEL VX MT 7 SEATER	2017	-35	2393	7

**Name of Registration Authority** : PB09-KAPURTHALA  
**Name and Address of Insured** : REGISTRAR IK GUJRAL PTU JALANDHAR  
: JALANDHAR KAPURTHALA HIGHWAY NEAR  
PGSC KAPURTHALA, , KAPURTHALA,  
PUNJAB-144601

**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 02-JUN-2025

Policy Expiry Date: Midnight on 01-JUN-2026

**Persons or Class of Persons entitled to drive:**

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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

**IMT-Endorsements/Add on Package**

10, 22, 29, & Plan Name:Eco Assure Repair Protection & Plan Description: 24x7 spot assistance , consumable expenses , rodent damage cover , fuel adulteration cover , defence cost cover , electric vehicle/ hybrid system protection cover , eco repairs , engine protector , ,keys and locks replacement cover with sum insured Rs.50000 ,personal baggage cover with sum insured Rs.50000 , defence cost cover with sum insured Rs.50000.00 ,(Please note - Eco Repair cover is applicable only on BAJAJ ALLIANZ PREFERRED REPAIR WORKSHOP.)

**Beneficiary Details:**

Beneficier1	Beneficier2	Beneficier3	Beneficier4	Beneficier5

**Limitations as to Use:**

The Policy covers use for any purpose other than

- Hire or Reward,
- Carriage of goods (other than samples or personal luggage),
- Organized racing,
- Pace Making,
- Speed testing,
- Reliability Trials,
- 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 Company Limited,, SCO 30-31 ,, 2nd floor,Guru Ram Dass divine tower,, Puda Complex,

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

Corporate Identification Number U66010PN2000PLC015329

Opp. Tehsil Complex,, JALANDHAR-144001 PH:0181-2996866

**Date of issue :28-MAY-2025**

For & On Behalf of

**Bajaj Allianz General Insurance Company Ltd.**

A handwritten signature in black ink, appearing to be a stylized name, is written over a light gray rectangular background.

**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 Company Limited,, SCO 30-31 ,, 2nd floor, Guru Ram Dass divine tower,, Puda Complex, Opp. Tehsil Complex,, JALANDHAR-144001 PH:0181-2996866

INSURED DETAILS	
Insured Name	REGISTRAR IK GUJRAL PTU JALANDHAR
Insured Address	JALANDHAR KAPURTHALA HIGH-WAY NEAR PGSC KAPURTHALA, , , KAPURTHALA, PUNJAB-144601
Geographical Area	India
Customer ID	468552114
Bank Reference No 1	1
GSTIN / UIN	NA
Place of Supply/ State Code/Name	03 - Punjab

POLICY DETAILS	
Policy Number	OG-26-1202-1801-00000394
Policy Issued on	28-MAY-2025 16:00 PM
Policy Period	From : 02-JUN-2025 00:01 (Hrs) To : 01-JUN-2026 Midnight
Cover Note Details	/
Previous Policy No	D140780213/30052024
Invoice No	455000270/1
Company GST No	03AABC5730G1Z7
Company PAN	AABC5730G

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model	SubType
PB09AD3519	PB09-KAPURTHALA	099485	022064	TOYOTA - IN-NOVA	TOURING SPORT 2.4 DIESEL VX MT 7 SEATER
NCB %	CC/KW	Seating Capacity	Year Of Manufacturing	Trailer Registration Number	Hypothecation Details
-35	2393	7	2017	-,-	
Vehicle IDV	Value For Trailers	Non electrical accessories	Electrical/Electronic accessories	Value of CNG/LPG kit	Total Value
8,55,000.00	0	0	0	0	8,55,000.00
Own Damage Premium(Rs.)			Liability Premium(Rs.)		
Own Damage Premium			Basic Third Party Liability		7,897.00
			LL to employee other than paid driver/cleaner (IMT 29)		350.00
Special Discount			Total Act Premium - B		8,247.00
Total OD Premium - A					
Total Premium (Net Premium) (A+B)					
State GST (9%)			1,930.00		
Central GST (9%)			1,930.00		
Final Premium ( Rupees Twenty Five Thousand Three					

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

Corporate Identification Number U66010PN2000PLC015329



Hundred Five Only ) 25,305.00

\*\*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.

<b>Agency Code</b>	<b>10014704</b>	<b>Contact No.</b>	<b>2261606161/2261606161</b>
<b>Agency Name</b>	<b>HDFC BANK</b>		
<b>E-Mail ID.</b>	<b>support@hdfcbank.com</b>		
<b>SP/POSP Code</b>			

<b>Limitation as to Use</b>	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.
<b>Driver</b>	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.
<b>Limits of Liability</b>	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>	
<b>Nominee Details</b>	<b>Name :NA - Relationship :NA</b>
<b>Subject to Warranties/ IMT-Endorsements/ Add on Package</b>	10, 22, 29, & Plan Name:Eco Assure Repair Protection & Plan Description: 24x7 spot assistance , consumable expenses , rodent damage cover , fuel adulteration cover , defence cost cover , electric vehicle/ hybrid system protection cover , eco repairs , engine protector , ,keys and locks replacement cover with sum insured Rs.50000 ,personal baggage cover with sum insured Rs.50000 , defence cost cover with sum insured Rs.50000.00 .(Please note - Eco Repair cover is applicable only on BAJAJ ALLIANZ PREFERRED REPAIR WORKSHOP.) To know the list of nearest Preferred workshops, kindly scan QR code available below(At end of the page),also visit to our website for preferred garages list
<b>Additional Details</b>	Coinsurance Details: - . Transaction Id: -
<b>Premium Details</b>	Receipt No. 1202-00785968, Date 28-MAY-25 ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.
<b>Excess Details</b>	Compulsory Excess: Rs..00   Additional Excess: Rs.   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 bagichelp@bajajallianz.co.in, website {http://www.bajajallianz.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 Allianz General Insurance Company Ltd.**



Stamp  
Duty Rs.  
0.50

### 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 vide Order No. CSD/19/2025/816 dated 01-MAR-25 of General Stamp Office, Mumbai, India.

**Principal Location : Bajaj Allianz General Insurance Company Limited, SCO 30-31 , 2nd floor, Guru Ram Dass divine tower, Puda Complex, Opp. Tehsil Complex, JALANDHAR - 144001 PH:0181-2996866 | 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 [Bagichelp@bajajallianz.co.in](mailto:Bagichelp@bajajallianz.co.in) or Visit our Website [www.bajajallianz.com](http://www.bajajallianz.com)

Corporate Identification Number U66010PN2000PLC015329

## Bajaj Allianz General Insurance Company Ltd.

Bajaj Allianz General Insurance Company Limited, SCO 30-31 , 2nd floor, Guru Ram Dass divine tower,  
Puda Complex, Opp. Tehsil Complex, JALANDHAR - 144001

Contact No: Contact No: 0181-2996866,5089590; Fax No: 0181-4685550

### RECEIPT

**Receipt Number** 1202-00785968

**Receipt Date** 28/05/2025

**Business Channel** DI

Received with thanks from REGISTRAR IK GUJRAL PTU JALANDHAR

(Customer ID : 468552114 ) a total sum of Rupees Twenty Five Thousand Three Hundred Five Only by,

Instrument Type	Instrument No.	Instrument Date	Bank Name	Branch Name	Amount
Bank Advice/Direct Credit	6205148D0X77	28/05/2025	Bank Of America_Direct Credits	Mumbai	25,305

**Total Amount** Rs. **25,305.00**

Note : /REF-6205148D0X77 /ENTRY-28 MAY POSTED=12:41 TRSF BOOK TRANSFER CREDIT  
SND=NOREF ORG=THE I K G PUNJAB TECHNICAL UNIVERSI IN OBI=1202C0468552114 0001  
BANK ADVICE Loader

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.

\* Cheque/DD/PO receipt is valid subject to realisation of the instrument.

For & on behalf of

Bajaj Allianz General Insurance Company Ltd.



Authorised Signatory

**Regd.Office: Bajaj Allianz House,Airport Road, Yerwada, Pune - 411006**

**PRIVATE CAR PACKAGE POLICY: ADD ON COVERS(Plan Name:Eco Assure Repair Protection): POLICY WORDINGS**

**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-imburement 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-imburement 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

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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

**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 war-

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ranty 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**

**RODENT DAMAGE COVER**

(UIN No. IRDAN113RP0025V01200102/A0058V01202223)

**A. Endorsement Wordings**

In consideration of payment of additional premium it is hereby agreed and declared that in the event of loss or damage to electric wiring, rubber, plastic, leather, rexine or any non-metal parts of the **Insured Vehicle** due to rodent bite, the **Company** shall bear the reasonable cost of repair or replacement of damaged parts or clean up of the **Insured Vehicle**.

**B. Conditions**

(1) Claims made by **You** under Rodent Damage Cover are subject to conditions set forth under the **Motor Insurance Policy** (2) Claims admissible under this add-on cover are subject to depreciation applicable under the **Base Policy**, unless waiver of depreciation cover is opted by **You** under the **Base Policy** on payment of additional premium.(3) Upon happening of an event which may give rise to a claim under Rodent Damage Cover, **You** shall immediately, inform **Us** either by sending a written notice or by calling **Our** Toll-Free No. (as specified on the **Policy Schedule**) of the particular event with full particulars as far as possible. If deemed necessary by **Us**, **We** will arrange for a spot survey of the damaged **Insured Vehicle**.(4) No arrangement shall be made by **You** for repair or replacement of damaged parts or clean-up of the **Insured Vehicle** without **Our** consent.(5) Reasonable care has to be taken by Insured to protect the loss or damage to the **Insured Vehicle** and also prevent aggravation of loss once the loss or damage to the **Insured Vehicle** is sustained and noticed by Insured.

**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 a loss is covered under the **Base Policy** or any other type of insurance **Policy** with any other insurer or manufacturer's warranty and/or of recall campaign or under any other such packages at the same time. (2) Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the owner's manual and approved by the manufacturers of **Insured Vehicle** (3) Loss or damage to metallic parts of the **Insured Vehicle** (4) Any fraudulent and/or illegal act committed by **Yourself** or **Your** authorized representative.(5) Any legal liability,damage to occupants or third parties,expenses related to personal injury or property damage.(6) Loss or damage to plastic/ rubber/ rexene/ leather accessories which are not part of original manufacturer's standard fitment for the **Insured Vehicle** and which is not covered under electrical /non electrical accessories on payment of additional premium. (7) Consequential loss of any kind, other than damage/ failure of components of the **Insured Vehicle**, due to rodent bite.(8) Any loss or damage incurred prior to inception of the **Policy**

**D. Definitions**

The words and phrases listed have special meanings. 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) **Insured Vehicle:**The vehicle insured by **Us** under the**Motor Insurance Policy** and as shown on the Schedule. (2) **Policy/ Base Policy/ Motor Insurance Policy:** Private Car Package Policy issued by **Us** to which this cover is extended (3)**Policy Period:** The period between and including the commencement date and expiry date as shown in the **Policy Schedule** (4)**Policy Schedule:** The Schedule and any Annexure or Endorsement to it, within the **Base Policy** which sets out **Your** personal details, **Insured Vehicle** details,. **Policy Period** , the type of insurance cover in force, and other terms/conditions/details.(5) **We, Our, Us, Company:** Bajaj Allianz General Insur-

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ance Company Limited (6)**You, Your, Yourself:** The person or persons **We** insure as set out in the **Policy Schedule**

**E.CANCELLATION**

Cancellation conditions of the add-on cover will be identical to the Base Policy to which this add-on cover is attached. Subject otherwise to all other terms conditions and exclusions of the within mentioned Policy.

**ELECTRIC VEHICLE/ HYBRID SYSTEM PROTECTION COVER**

**(UIN No. IRDAN113RP0025V01200102/A0060V01202223)**

**ENDORSEMENT WORDINGS - FOR BATTERY ELECTRIC VEHICLES AND HYBRID ELECTRIC SYSTEM:**

In consideration of payment of additional premium, it is hereby agreed and declared that this **Motor Insurance Policy** extends to cover the consequential damage to internal child parts of **Traction Battery, Battery Management System (BMS) and Electric Vehicle Drive System** of the **Insured Vehicle** arising out of:

- (1) Unexpected Power Surge while charging the battery (2) Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the battery or the BMS (3) Water Ingression (4) Short circuit including whilst mounting, dismounting or vehicle charging

The **Company** will indemnify **You** for the cost of replacing the **Traction Battery** with a new equivalent or near equivalent or of similar make, model and specification, subject to the Basis of Loss Settlement Criteria as specified herein below.

**Admissibility of Claim:**

Age of Vehicle	% Admissible Claim Amount for Traction Battery
Upto 1 year	100%
Exceeding 1 year but not exceeding 2 years	95%
Exceeding 2 years but not exceeding 3 years	90%
Exceeding 3 years but not exceeding 4 years	85%
Exceeding 4 years but not exceeding 5 years	80%
Exceeding 5 Years	60%

Note: Age of the vehicle shall be calculated from the date of first purchase as a new vehicle

**EXCLUSIONS:**

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

- (1) For any loss to any accessories/attachments not supplied along with the **Insured Vehicle** as Original Equipment fitments.(2) Any damage that results from operating methods other than those mentioned in the owners manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, speed and other performance modifications. (3) Where reasonable care (as prescribed by OEM) has not been taken by **You** to protect the loss or damage to the **Insured Vehicle** (4) Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.(5)Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service center of the manufacturer.(6)Any damage that results from storage, transportation and wear and tear (7)Any claims for repair/replacement of parts covered under the **Manufacturer's Warranty Period**.(8)Any loss or damage caused willfully/ knowingly or by negligence of the Insured or his Employees/ Family Members(9)Any loss or damage arising due to poor workmanship.(10)Any expenses incurred on towing, transportation cost, safeguarding and/or repair and replacement labour charges arising out of loss of or damage admissible under this cover.(11)Caused through cyber risks; loss, damage, destruction, distortion or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.(12)Loss of use/dead battery on account of untimely charging or over discharge(13)Any loss after the vehicle has been serviced/handled by unauthorized service centre or personnel.(14)Loss or damage including corrosion due to delay in intimating **Us** or delay in retrieval of the **Insured Vehicle** from the water logged area(15)Any Third Party Liability

**GENERAL CONDITIONS**

- (1) Claims made by **You** against **Us** under this cover are subject to the conditions set forth under the **Motor Insurance Policy**(2) Claims made by **You** against **Us** under this cover would be admissible if there is evidence that the **Insured Vehicle** stopped in water logged area resulting into damage to the **Electric Vehicle Drive System** due to water ingress ion(3)**Health of Traction Battery (HOTB)** shall be maintained by the Insured as per manufacturers schedule of battery health (4)Number of claims to be **Policy Period** shall be limited to a maximum of two claims(5)No cover is provided for child parts of internal combustion engine of Hybrid Vehicles under this add-on. In order to cover the child parts of internal combustion engine separate add-on covering the same needs to be opted by the Insured.(6) In case of Hybrid vehicles, this cover shall only be applicable to the components specified in the insuring clause and Insured must opt for Engine Protector Cover separately to cover the internal combustion engine components of the hybrid vehicle.

**DEFINITIONS**

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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)Accident, Accidental:** A sudden, unintended and fortuitous external and visible event **(2)Battery Management System (BMS):** A **Battery Management System (BMS)** is an electronic system that manages **Insured Vehicle** Battery, such as by protecting the battery from operating outside its safe operating area, monitoring its state, calculating secondary data, reporting that data, controlling its environment, authenticating it and / or balancing it. The BMS also controls the charging and discharging, as well as recharging of the battery by redirecting the recovered energy (i.e., from regenerative braking) back into the **Insured Vehicle** Battery. Inverter, converter and the cooling systems form part of the BMS. For the purposes of this **Policy**, it means the original BMS provided by the Manufacturer along with new purchase of the **Insured Vehicle** without any modifications, or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event. **(3)Battery Electric Vehicle (BEV):** **Battery Electric Vehicle (BEV)**, a pure electric vehicle, only electric vehicle, fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) **Battery Electric Vehicle** derive all power from battery packs and thus have no internal combustion engine, fuel cell, or fuel tank. **(4)Electric Vehicle Drive System** means (i). Drive Motor/Electric Motor which converts electric energy into mechanical energy. (ii). DC/DC step down converter (iii). Electric Generator (iv). Power Electronics Controllers **(5)Hybrid Electric Vehicle** means **Insured Vehicles** powered by an internal combustion engine in combination with auxiliary electric motors that use energy stored in **Traction Battery** for propelling the vehicle. **(6) Health of Traction Battery (HOTB):** Means the measurement of condition of the Battery compared with that of the manufacturer's specification for the said Battery Type. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive): Internal Resistance or conductance. Battery Capacity. Voltage. Self-discharge. Age of the battery **(7)Insured Vehicle:** The vehicle insured by Us under the **Motor Insurance Policy (8) Policy/ Motor Insurance Policy:** Private Car Package Policy Policy issued by Us to which this cover is extended. **(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 and the type of insurance cover in force **(11). Traction Battery:** A rechargeable battery used to power the electric motor(s) of **Battery Electric Vehicle (BEV)** or **Hybrid Electric Vehicle (HEV)**. **Traction Battery** does not include (SLI) Battery used for starting, lighting, and ignition of the Vehicle **(12). You, Your, Yourself, Insured:** The person or persons We insure as set out in **Schedule (13). We, Our, Us:** Bajaj Allianz General Insurance Company Limited

Subject otherwise to all other terms conditions and exclusions of the within mentioned **Policy**.

**S13: KEYS AND LOCKS REPLACEMENT COVER**

**(UIN No. IRDAN113RP0025V01200102/A0001V01201213)**

**A. Endorsement Wordings**

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of irrecoverable loss of keys of the **Insured Vehicle**, We will indemnify You for the cost of replacement of keys of the **Insured Vehicle**, subject to the **Sum Insured** specified in the **Schedule**. In the event of a security risk arising out of the incidence of lost keys of the **Insured Vehicle**, We will indemnify You for the cost of installing new locks in the **Insured Vehicle**.

**B. Conditions**

**(1)** In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Keys and Locks Replacement Cover' shall expire **(2)** The benefits under 'Keys and Locks Replacement Cover' can be utilized only once during the **Policy Period (3)** You shall immediately lodge a complaint with the police detailing the loss of key of the **Insured Vehicle** and provide Us a copy of the F.I.R. **(4)** You shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to Us **(5)** No keys shall be deemed to be irrecoverably lost until a period of three (3) days, from the date of loss as mentioned in the F.I.R., has elapsed

**C. Exclusions**

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

**(1)** The first 10% of the claim amount or Rs. 500, whichever is higher **(2)** Where the replacement of keys is not carried out in manufacturer's authorized dealership or **Our** authorized workshops **(3)** Any pre-existing damages **(4)** Where the replaced keys or locks are of higher standards or specifications as compared to the original keys or locks of the **Insured Vehicle (5)** Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.

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

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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) **Insured Vehicle:** The vehicle insured by Us under the **Motor Insurance Policy** (2) **Policy/Motor Insurance Policy:** Private Car Package Policy issued by Us to which this cover is extended (3) **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule** (4) **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** (5) **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 during the **Policy Period** (6) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited (7) **You, Your, Yourself:** The person **We** insure as set out in the **Schedule**

**Any other definitions not defined in this add on cover but defined in the Policy shall bear the same meaning as in the Policy.**

**E. CANCELLATION**

Cancellation conditions of the add-on cover will be identical to the base Policy to which the add-on cover is attached Subject otherwise to all other Terms and Conditions and exclusions of Base Policy

A list of Company's authorized garages/ workshop and their address is available on the Company's website [www.bajajallianz.co.in](http://www.bajajallianz.co.in).

**S14: PERSONAL BAGGAGE COVER**

**(UIN No. IRDAN113RP0025V01200102/A0009V01201213)**

**A. Endorsement Wordings**

In consideration of payment of additional premium, it is hereby agreed and declared that **We** will indemnify **You** in respect of the loss or damage to **Your** personal baggage whilst kept in the **Insured Vehicle** and caused by the insured perils mentioned under Section 1 of this **Policy**, subject to the Basis of Loss Settlement Criteria as specified herein below.

**B. Conditions**

(1) In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Personal Baggage Cover' shall expire (2) **Basis of Loss Settlement Criteria:** (i) Where an insured item can reasonably be repaired or reinstated at a cost less than the replacement cost, then **We** will indemnify **You** up to the **Sum Insured** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event (ii) In the case of a total loss, **We** will indemnify **You** in respect of the restoration or replacement costs up to the **Sum Insured** (3) In the event of a loss or damage due to burglary, housebreaking and/or theft, **You** shall immediately lodge a complaint with the police detailing the lost insured items and provide Us with a copy of the F.I.R. (4) **You** shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to Us

**C. Exclusions**

In addition to the exclusions mentioned under **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) The first 10% of the claim amount or Rs. 500, whichever is higher, in respect of each and every claim
- (3) Any loss or damage due to cracking, scratching or breakage of articles of a brittle or fragile nature, unless such loss or damage arises from an accident to Insured Vehicle in which such personal baggage is conveyed by **You**
- (4) Any loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which Your personal baggage is subjected
- (5) Any loss or damage caused by moth, mildew or vermin
- (6) Any loss or damage caused by mechanical derangement or over winding of watches and clocks
- (7) Theft of Your personal baggage from the **Insured Vehicle** unless all the doors, windows and other openings are securely locked and properly fastened, and/or any other security aid is properly applied
- (8) Any loss of or damage to **Valuables**
- (9) Any loss or destruction of or damage to personal baggage of a consumable nature
- (10) Any loss or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
- (11) Any loss or damage to goods or samples carried in connection with any trade or business

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) **Insured Vehicle:** The vehicle insured by Us under the **Motor Insurance Policy** (2) **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** (3) **Policy/Motor Insurance Policy:** Private Car Package Policy issued by Us to which this cover is extended (4) **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule** (5) **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** (6) **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 during the **Policy Period** (7) **Valuables:** Mean: (a) gold or silver or any precious metals or articles made from any precious metals (b) watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or

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any other collectibles (c) deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument (8)**We, Our, Us:** Bajaj Allianz General Insurance Company Limited (9) **You, Your, Yourself:** The person We insure as set out in the **Policy Period**

**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 Allianz General Insurance Company Limited. (6)**You, Your, Yourself:** The person or persons **We** insure as set out in the Schedule.

**DEFENCE COST COVER**

(**UIN No. IRDAN113RP0025V01200102/A0062V01202223**)

In consideration of payment of additional premium, it is hereby agreed and declared that **We** will indemnify **You** in respect of the defence Costs incurred by **You**, as a result of any claim by an Affected Third Party or an entity for legal liability arising out of

- i) legitimate usage of the insured vehicle by **You** or any person authorized by **You**.
- ii) usage of insured vehicle whilst being stolen provided that theft of the insured vehicle was reported to Police within 24 hours of theft from **Your** custody.

Limit of liability: As specified in the Policy Schedule applicable for any one event during any Policy Period.

**CONDITIONS:**

1. The Accident must take place within the Policy Period and must be reported to **Us**, no later than 7 working days from the date of Accident.
2. In case of transfer of ownership of the insured vehicle, this cover shall expire and no indemnity shall be available irrespective of whether transfer of ownership has been affected on the Registration Certificate of the insured vehicle..
3. Jurisdiction and Territorial limit is with-in India.

**EXCLUSIONS: -**

in addition to the exclusions mentioned under **Motor Insurance Policy**, **Company** shall not be liable to Indemnify **You** under this add on cover for

1. any incident(s) where there is no accident caused by or arising out of use of the insured vehicle.
2. any legal action which is false, fraudulent, exaggerated or where **You** have made misrepresentations;

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3. Where at the time of the Insured Incident You i. were disqualified from driving; ii. did not hold a valid and effective driving licence to drive; iii. failed to comply with any laws relating to the Vehicle's ownership or use of the vehicle;
4. any cost or amount pertaining to defence cost incurred without Our prior written consent.
5. Insured Incident occurred before You purchased this insurance.
6. Deliberate, wilful or intentional non-compliance of any statutory provision proved/established in the court judgement.
7. a claim made or considered against Us or another Insured Person under the same Policy.
8. If insured or any other person is driving the insured vehicle under the influence of alcohol or drugs or any other intoxicating substance
9. any Claims, based upon, arising from or attributable to a wrongful act or circumstance, which was known to the Insured or which the Insured should have known before or at the inception date of this policy
10. This Cover is not available for vehicles used for the purpose of racing, rallying, motor-sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations

**DEFINITIONS:**

The words and phrases listed have special meanings. 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. Defence Cost: means fees of the Advocate for defending or providing legal assistance to You for police and court proceedings
  2. Policy/ Motor Insurance Policy: Two-Wheeler Package Policy issued by Us to which this cover is extended
  3. Policy Schedule: The Policy Schedule and any Annexure or Endorsement to it which sets out Your personal details, insured vehicle details, Policy Period, the type of and the insurance cover in force, and other terms/conditions/details
  4. Policy Period: The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule.
  5. We, Our, Us, Company: Bajaj Allianz General Insurance Company Limited
  6. You, Your, Yourself: The person or persons We insure as set out in the Policy Schedule.
- Subject otherwise to all other terms conditions and exclusions of the within mentioned Policy.

**S19-FUEL ADULTERATION COVER**

**(UIN: IRDAN113RP0008V01201617/A0028V01201920)**

**DAMAGE TO ENGINE ARISING OUT OF USE OF ADULTERATED FUEL**

**A. Endorsement Wordings**

In consideration of payment of additional premium, it is hereby agreed and declared that the Motor Insurance Policy is extended to cover loss or damage to the engine of the Insured Vehicle caused by engine seizure following the use of intentionally adulterated fuel (petrol or diesel or gas) by the petrol pump or unintentional supply of wrong fuel by the petrol pump attendant without the knowledge of the insured, We shall bear the reasonable cost of repair/replacement /clean-up of the child parts of engine of the Insured Vehicle provided Our liability shall not exceed the Sum Insured set against this cover as shown in the Schedule. The Company Liability shall be limited to

- (a) Repair or replacement of the following internal child parts of the engine : Engine Block, Crank Shaft and its bearings, Connecting Rods, Piston Set, Piston Rings, Cylinder Head, Cam Shaft and its bearings, Inlet and Exhaust Valve, Oil Seals and Packing Kits, Oil Pump. (b) Repair or replacement of the following child parts of the Fuel System: Fuel Pump, High Pressure Pump, and Injectors, Common rails (Low and High Pressure). (c) Labour cost incurred by You to overhaul the damaged engine and or Fuel System.(d) The cost the engine oil incase flushing of engine(e) The cost incurred for testing of fuel to ascertain whether adulterated fuel has been used

**B. Conditions**

(1)This cover is applicable if it is shown on Your schedule.(2) Claims made by You against Us under 'Damage to Engine Arising out of use of adulterated Fuel' are subject to the conditions set forth under the Motor Insurance Policy. (3) Claims made by You against Us under 'Damage to Engine Arising out of use of adulterated Fuel' would be admissible if:

- a. There is evidence that the Insured Vehicle stopped due to Fuel Adulteration
- b. The loss or damage is not payable under Motor Insurance Policy

(4) Upon happening of an event which may give rise to a claim under "Damage to Engine Arising out of use of adulterated Fuel", You shall immediately, but in any case within 24 hours, inform Us either by sending a written notice or by calling Our Toll Free No. (as specified on the Schedule) of the particular event with full particulars as far as possible. If deemed necessary by Us, We will arrange for a spot survey of the damaged Insured Vehicle.(5)No arrangement shall be made by You for repair/replacement /clean-up of the Insured Vehicle without

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Our consent

**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 a loss ["Vehicle stopped due to Fuel Adulteration"] is covered under the Motor Insurance Policy or any other type of insurance policy with any other insurer.
- (2) Any loss or damage which are consequential in nature.
- (3) Fraudulent act committed by Yourself or Your authorized representative.

**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) **Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy.
- (2) **Policy/Motor Insurance Policy:** Private Car Package Policy issued by Us to which this cover is extended
- (3) **Policy Period:** The period between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule.
- (4) **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force.
- (5) **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- (6) **You, Your, Yourself:** The person We insure as set out in the Schedule.

**E. CANCELLATION**

Cancellation conditions of the add-on cover will be identical to the base Motor Insurance Policy to which the add-on cover is attached.

Subject otherwise to all other terms conditions and exclusions of Motor Insurance Policy.

**ECO REPAIRS  
ADD ON COVER**

**ENDORSEMENT WORDINGS**

**(UIN No. IRDAN113RP0025V01200102/A0036V01202425)**

**A. INSURING CLAUSE**

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of a **Partial Loss** to the **Insured Vehicle** under Own Damage section of the **Policy**, any repairs/replacement effected to make good the loss, shall be carried out using **Refurbished Parts**.

We hereby agree to waive off the applicable depreciation for such **Partial Loss** repairs using **Refurbished Parts**, provided these repairs are carried out only at the **Preferred Workshop**.

The maximum liability of the **Company** to indemnify the **Insured** shall under this add-on shall be limited to the IDV as specified in the **Base Policy**.

Additionally, We shall also provide:

- 1) **Pick Up and Drop Service:** Pick up the **Insured Vehicle** and drop off after completion of repairs at **Preferred Workshop**, within 100 kilometers from the centre point of the city.
- 2) **Repair Protection:** In the event the **Refurbished Parts** (used to carry out the covered **Partial Loss** repairs) fails to function in the intended manner within 12 months or completion of 12000 **Kilometres** from date of repairs as specified in the **Schedule**, We shall repair and /or replace the parts once at no additional cost. This shall not apply to **OEM/ OES** parts. The cover shall commence from the date of repair of the Insured Vehicle/Equipment.
- 3) **Compulsory Excess Waiver:** We shall waive off the compulsory deductible applicable under the **Policy** as per GR 40 of Indian Motor Tariff (IMT).

**B. ILLUSTRATION**

- 1) Repairs carried out using available Refurbished Part(s):

Refurbished Part Availability	Repairs Carried out Using New OEM/ OES Part	Remarks
Yes	No	Depreciation as per base Policy will not be applicable

- 2) When the Refurbished Part(s) is not available to carry out the insured repairs:

Refurbished Part Availability	Repairs Carried out Using New OEM/ OES Part	Remarks
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No	Yes	Depreciation as per base Policy will not be applicable
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3) You opt to carry out the insured repairs using New OEM/OES Parts at the time of claim:

<b>Refurbished Part Availability</b>	<b>Repairs Carried out Using New OEM/OES Part</b>	<b>Remarks</b>
Yes	Yes	Difference of charges between both parts will be applicable and to be borne by you

**C. EXCLUSIONS**

**C.1 General Exclusions**

- 1) The **Company** shall not be liable for any exclusion applicable to the **Base Policy** , except to the extent that they are expressly covered under this add-on cover.
- 2) Any consequential loss or third party bodily injury or property damage.
- 3) Repair/ replacement of any part which is not covered under the scope of this add-on Cover/ **Base Policy**
- 4) Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the **Insured Vehicle** .

**C.2 Exclusions applicable for Repair Protection 'A.2' of Insuring Clause**

- 1)Any claim
  - falling beyond the risk expiry date specified in the **Schedule** or
  - completion of the **Kilometres** and duration as specified in the **Schedule**
- 2) Any damage that results from storage or transportation.
- 3) Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings, corrosion.
- 4) Perforation of sheet metal parts and rusting of catalytic converter and silencer.

**D. CONDITIONS**

- 1) Claims made by **You** against **Us** under this add-on cover are subject to the conditions set forth under the **Motor Insurance Policy** .
- 2) Wherever **Refurbished Parts** required to carry out the **Partial Loss** repairs are not available at **Preferred Workshop Policy**, repairs shall be carried out as specified under 'ILLUSTRATION 2' above.
- 3) Mid-Term inclusion/ termination of this cover shall not be permissible.
- 4) **Total Loss/ Constructive Total Loss (CTL)** shall be determined based on the category of parts used to carry out the insured repairs.

**E. DEFINITIONS**

- 1) **Insured Vehicle** The vehicle insured by **Us** under the **Motor Insurance Policy**.
- 2) **Kilometres** means the distance run by the Insured Vehicle (after completion of insured repairs) indicated in the odometer
- 3) **Like Kind Part** shall mean like kind parts such as: Bumpers, Fenders, Doors, Hood (Bonnet), Trunk Lid (Dicky Door), Side Mirrors, Grille, Headlights, Taillights, Fog lamps, Side Body Panels, Alternator, Starter motor, Roof Panel, Rebuilt air conditioning compressor which are remaned, remanufactured, quality recycled or used/ pre-owned.
- 4) **OEM/ OES** shall mean original equipment manufacturer or Original Equipment Supplier.
- 5) **Partial Loss** Any loss falling into a category other than Total Loss / Constructive Total Loss and total theft of

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the Insured Vehicle

- 6) **Preferred Workshop** means workshop which is preferred by Us.  
Note: List of Our Preferred Workshops shall be displayed on Our website.
- 7) **Policy/Base Policy/Motor Insurance Policy** shall mean Private Car Package Policy and any other policy covering Own Damage issued by Us to which this cover is extended
- 8) **Policy Period** shall mean the period between and including the Risk Inception Date and Expiry Date as shown in the Schedule
- 9) **Policy Year** shall mean period of 12 months (falling within the Policy Period) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the Schedule
- 10) **Refurbished Part** shall mean
- i. Like Kind Part and/or
  - ii. new aftermarket part or replacement part made by any manufacturer (that is not manufactured by OEM/ OES) used to repair or restore the damaged Insured Vehicle(s) performance or appearance back to the insured state.
- 11) **Schedule** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the type of insurance cover in force
- 12) **Total Loss/ Constructive Total Loss (CTL)** shall mean any admissible loss, where the aggregate cost of retrieval and/or repair of the Insured Vehicle, exceeds 75% of the Insured Declared Value (IDV) of the Insured Vehicle.
- 13) **Us, Our, Company, We** shall mean Bajaj Allianz General Insurance Company Limited
- 14) **You, Your, Yourself, Insured We** shall mean the person or persons **Schedule** as set out in the Schedule

**F. CANCELLATION**

Cancellation conditions of the add-on cover will be identical to the cancellation conditions in **Base Policy** to which the add-on cover is attached.

Subject otherwise to all other terms, conditions, and exclusions of the **Base Policy**.