

Bajaj Allianz General Insurance Company Ltd.
Registered and Head Office: GE Plaza, Airport Road, Yerwada, Pune

Transcript of Proposal for Commercial Vehicle - Package Policy

Dear OLA FLEET TECHNOLOGIES PVT LTD

We wish to inform you that the contract under policy number 'OG-19-1701-1803-00003912' 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

: OLA FLEET TECHNOLOGIES PVT LTD
2. Proposer Address

: Shop No29, Srishti Centre, S1 Nagar Road, vadgoansheri, Pune, , , - 411014
3. Proposer Mobile Number

: NA
4. Proposer Residential Number

: NA
5. Proposer e-mail id

: NA
6. Proposer Profession

: NA

B.Vehicle Details

Registration Number	Vehicle Make	Vehicle SubType	Vehicle Model	CC	Year Of Manufac-turing	Vehicle Seating Ca-pacity	Vehicle/ Trailer Chassis Number	Vehicle Engine Number
MH12NX6290	HYUNDAI	1.2L KAPPA DUAL VTVT 5-SPEED MANUAL BASE (4+1)	XCENT	1197	2017	4	MALA741CLHM251255	G4LAHM398775

Vehicle IDV (in Rs.)	Electrical Accessories IDV (in Rs.)	Non-Electrical Accessories IDV (in Rs.)	Trailer	Trailer Registration Number	CNG/LPG Unit (Extra fitted) IDV (in Rs.)	Total Sum Insured
408378	0	0			43140	451518

C. Coverage opted

1. Period of Insurance

: From 09-May-2018 00:00(Hrs)
To 08-May-2019 Midnight
2. Is your vehicle fitted with external LPG/CNG kit

: Yes.
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. Is any additional compulsory deductible imposed and agreed upon

: No.

Amount of additional compulsory deductible imposed

: NA.
8. Whether geographical area extension is opted

: No.

Details of Countries to which geographical area extension cover is given

: NA.
9. Is LL to person for Paid driver/Operation/Maintenance opted

: Yes.
10. Whether PA cover is opted for paid driver other than owner driver

: Yes.

Sum Insured for Paid Driver

: Rs.200000.
11. Whether PA cover is opted for passengers

: No.

Sum Insured per Passenger

: Rs.NA.
12. Is TPPD restricted to statutory limit of Rs.6000?

: No.
13. Pre Existing damages in the vehicle

: NA.
14. Premium for Liability coverage, quoted and agreed upon is

: Rs.10897.
15. Premium for OD coverage, quoted and agreed upon is

: Rs.4069.
16. Total Premium (excluding Goods and Service Tax (GST)) for Liability and
OD coverages, quoted and agreed upon is

:Rs.14966
17. NCB (No Claim Bonus) claimed by you and granted by us based on your
declaration of no claim during your previous policy

: -20%.
18. About the last insurance company

Previous Insurer - Bajaj Allianz General Insurance Co Ltd.Previous Policy No -OG-18-1701-1803-00003246
Expiry On - 08-MAY-18
19. Whether your vehicle is Hypothecated and if so the details of Pledgee whose name is registered by us:

HYPOTHECATED WITH : YES BANK
20. Add on Cover(s) opted

: No.Plan name:NA

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

: 1800-22-5858,1800-102-5858,1800-209-5858

Email address

: customercare@bajajallianz.co.in

Website

: www.bajajallianz.com

Contact our policy servicing branch at: Golden Heights,4th Floor,, No.1 / 2, 59th C Cross,, 4th M Block,Rajajinagar, , BANGALORE-560010 Phone No :080-67195000.



Bajaj Allianz General Insurance Company Ltd.

GE Plaza, Airport Road, Yerwada, Pune - 411006(India)

CERTIFICATE CUM POLICY SCHEDULE

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc; Golden Heights,4th Floor,, No.1 / 2, 59th C Cross,, 4th M Block,Rajajinagar, , BANGALORE-560010 Phone No :080-67195000

Policy Number	OG-19-1701-1803-00003912	Product	Commercial Vehicle - Package Policy
Vehicle Type	Passenger Carrying - 4 Wheel & Carrying Capacity <= 6		
Period Of Insurance	From: 09-May-2018 00:00	Policy issued on	04-May-2018 -
	To: 08-May-2019 Midnight	Cover Note No	/
Application No		Scrutiny No	86834799
Insured Name	OLA FLEET TECHNOLOGIES PVT LTD	Zone	B
Insured Address	Shop No29, Srishti Centre, S1 Nagar Road, vadgoansheri, Pune, , , - 411014		
Customer ID	95669725	Premium Payer ID	82566793
		Transaction Id	
HYPOTHECATED WITH : YES BANK		Policy Status	ISSUED
GSTIN / UIN	NA	STATE CODE / NAME	27 - Maharashtra

Registration No.	Make	SubType	Model	CC	Mfg year	Seat Cap	Vehicle/Trailer Chassis No	Engine Number
MH12NX6290	HYUNDAI	1.2L KAPPA DUAL VTVT 5-SPEED MANUAL BASE (4+1)	XCENT	1197	2017	4	MALA741CLHM251255	G4LAHM398775

Vehicle IDV	Elec Acc	Non Elec Acc	Trailer	Trailer Reg No	CNG/LPG Unit	Total Sum Insured
408378	0	0			43140	451518

SCHEDULE OF PREMIUM			
OWN DAMAGE		LIABILITY	
Total Own Damage Premium:	4069	Basic Third Party Liability	10667
		CNG / LPG Unit (IMT.25)	60
		LL For Operation/Maintenance For 1 Person	50
		PA cover for 1 Paid Driver(s) of Rs.200000 each	120
		Total Liability Premium:	10897
Total premium	14966		
Special Discount	0		
Net Premium	20257		
Integrated GST (18%)	3646		
Final Premium Rs.	23903	***All premium Figures are in Rupees	

Geographical Area : INDIA No Claim Bonus : -20% Voluntary Excess : Nil
Compulsory Deductible : Rs.500 Additional Compulsory Deductible : Rs.0

Previous Insurer - Bajaj Allianz General Insurance Co Ltd.Previous Policy No -OG-18-1701-1803-00003246
Expiry On - 08-MAY-18

The above Total OD Premium is inclusive of all applicable Loading/Discounts viz (Automobile Association Membership,Voluntary Excess,Anti-Theft,Handicap Person,Driver Tution,Fibre Glass,Cng/Lpg Unit,Geographical Extn,Imported Vehicle etc wherever applicable)

LIMITS OF LIABILITY: Under Section II-1(i) of the policy -> Death of or bodily injury : Such amount as is necessary to meet there requirements of the Motor Vehicles Act,1988. Under Section II-1(ii) of the policy -> Damage to Third Party Property : Rs.750000/-

LIMITATION AS TO USE: The Policy covers use only under a permit within the meaning of the Motor Vehicle Act, 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicle's Act 1988. The Policy does not cover use for : Organised racing, Pace Making, Reliability Trials, Speed Testing,Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle.

DRIVER : : Any person including the insured : Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's licence may also drive the vehicle when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

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".

Subject To IMT Endorsement Nos : 22, 7,25, 28, 17, 35, & Policy wordings attached herewith

Plan Name: Dep Cap Eng Prot 24x7 Consumables Key Plan Description: Depreciation Shield CONSUMABLE EXPENSES ,Engine Protector,Key and Lock Replacement, Cover Sum Insured 7500 ,Towing cover with maximum SI Rs.2500, subject to maximum per Kilometer cost Rs 25 and maximum 100KMs limit.

Broker Code 10004020	Channel Name : BR
Broker Name : Global Insurance Brokers Private Ltd	
Contact No : 0/0	
Email -	

Endorsement issued on this Policy are: OG-18-1701-1803-00003246-EN02

Damage Details as per Annexure I

Premium Collection Details :- [Receipt No/Collection No/Amount] 1701-01668362 / 86834799 / Rs. 23903 ,

*** If premium paid through cheque, the policy is void ab-initio in case of dishonour of cheque.

This certificate of insurance is issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

Damage Details Annexure : - NA

Remarks

PDA MODULE

In case of any claim, please contact our 24 Hour Call centre at 1800-22-5858, 1800-102-5858 (Toll Free) / 91-020-30305858 (chargeable, add area code before this number in case of mobile call) or email us at 'customercare@bajajallianz.co.in'.

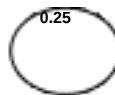
86834799/-10004020/40201000/-

This is a one page Policy Document [without enclosing the Terms and Conditions (T&C) of the Policy] issued by the Company, pursuant to the authorization of Insured to display the T&C of the Policy on its website (www.bajajallianz.com) that enables access by the Insured. The T&C of the Policy are available on the Company's website and can be accessed by the Insured.

Kindly contact our nearest / local office(s) for No Claim Bonus Confirmations.

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





Commercial Vehicle - Package Policy: ADD ON COVERS : POLICY WORDINGS

T3 - DEPRECIATION SHIELD

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover the depreciation amount, partly or fully, on assessed damaged parts allowed for replacement during repairs in the event of a Partial Loss to the **Insured Vehicle** .

In the event **You** and **Us** 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.

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)**Insured Vehicle**: The vehicle insured by **Us** under the **Motor Insurance Policy** and as shown on the **Schedule**. (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)**Partial Loss**: Any loss falling into a category other than (a) the loss mentioned under Sr. No. 7 below and (b) theft of the **Insured Vehicle**; (4)**Policy/ Motor Insurance Policy**: Commercial Vehicle Package Policy issued by **Us** to which this cover is extended; (5)**Policy Period**: The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**; (6)**Schedule**: The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the insurance cover in force; (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)**We, Our, Us**: Bajaj Allianz General Insurance Company Limited; (9)**You, Your, Your-self**: The person or persons **We** insure as set out in the **Schedule**.

T33 - TOWING COVER

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the **Insured Vehicle** being disabled by reason of loss or damage covered under Section 1 of this **Policy**, **We** will bear the reasonable per kilometer cost of towing the **Insured Vehicle** from the spot of accident to the nearest repairer as approved by **Us**, subject to a maximum per kilometer cost and the maximum kilometer limits as specified on the **Schedule**.

B. Conditions

(1) Claims made by **You** against **Us** under 'Towing Cover' are subject to the conditions set forth under the **Motor Insurance Policy**; (2) Upon happening of an event which may give rise to a claim under 'Towing Cover', **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 dam-

Commercial Vehicle - Package Policy: ADD ON COVERS : POLICY WORDINGS

aged **Insured Vehicle**; (3) No arrangement shall be made by You for towing of the Insured Vehicle without **Our** consent; (4) In the event of **Your** non-compliance with the above mentioned conditions B2 and B3, **Our** liability under 'Towing Cover' shall be restricted to 25% of the limits of liability as mentioned under Clause A; (5) The benefits under 'Towing Cover' can be utilized only once during the **Policy Period**; (6) The benefits under 'Towing Cover' shall be available in excess of the amount payable under Section 1 of the **Policy**; (7) In case of transfer of ownership of the **Insured Vehicle**, the cover under 'Towing Cover' shall expire

C. Exclusions

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

(1) Where the Own Damage Claim made by **You** against **Us** under the **Motor Insurance Policy** is not payable; (2) Any consequential loss arising out of claims lodged under 'Towing Cover'; (3) 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.

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**: Commercial Vehicle 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 and the type of insurance cover in force; (6) **We, Our, Us**: Bajaj Allianz General Insurance Company Limited; (7) **You, Your, Yourself**: The person or persons **We** insure as set out in the **Schedule**.

T4 - ENGINE PROTECTOR

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that this Policy extends to cover the consequential damage to the internal child parts of the engine of the **Insured Vehicle** arising out of water ingress/ leakage of lubricating oil and/or damage to gear box of the **Insured Vehicle** arising out of leakage of lubricating oil due to Accidental means. Under this cover, **We** will compensate **You** for the following:

(A) Repair or replacement of the internal child parts of the engine such as pistons, connecting rods, crank shaft and cylinder head. (B) Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing. (C) Labour cost incurred by **You** to overhaul the damaged engine and gear box

B. Conditions

(A) Claims made by **You** against **Us** under 'Engine Protector' are subject to the conditions set forth under the Motor Insurance Policy. (B) Claims made by **You** against **Us** under 'Engine Protector' would be admissible if:

- There is evidence that the **Insured Vehicle** stopped in water logged area resulting into damage to the internal parts of the engine due to water ingress
- There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box
- The loss or damage is not payable under Motor Insurance Policy

(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

Commercial Vehicle - Package Policy: ADD ON COVERS : POLICY WORDINGS

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:** Two Wheeler 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**

T34 - CONSUMABLE EXPENSES

(UIN No. BAL-MO-A00-00-48-V01-13-14)

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 and 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. Full benefits under '**CONSUMABLE EXPENSES**' would be available only if the **Insured Vehicle** is repaired at **Our** liability will be restricted to 90% of the assessed total claim amount under this cover.
- e. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer at the same time, claim payable shall be according to **Contribution** clause.

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** against **Motor Insurance Policy**.

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.

Commercial Vehicle - Package Policy: ADD ON COVERS : POLICY WORDINGS

1. **Authorized workshop / garage / service station** - A motor vehicle repair workshop / garage / service station authorized by us.
2. **Contribution** - Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rate able proportion of Sum Insured.
3. **Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy and as shown on the Schedule
4. **Policy/ Motor Insurance Policy:** Motor Package Policy issued by Us to which this cover is extended.
5. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details and the insurance cover in force
6. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
7. **You, Your, Yourself:** The person or persons We insure as set out in the Schedule

E. Contribution Clause

If at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rate able proportion of any loss or damage.

T37 - KEYS AND LOCKS REPLACEMENT COVER

(UIN No. UIN:BAL-MO-A00-00-26-V01-13-14)

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** 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**
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 **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. 1000, 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

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:** Commercial Vehicle Package Policy issued by **Us** to which this cover is extended

Commercial Vehicle - Package Policy: ADD ON COVERS : POLICY WORDINGS

- 3. Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy**
- 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** during the **Policy Period**
- 6. We, Our, Us:** Bajaj Allianz General Insurance Company Limited
- 7. You, Your, Yourself:** The person or persons **We** insure as set out in the Schedule

E. Contribution Clause

If at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rate able proportion of any loss or damage.

TYRE SAFEGUARD COVER

UIN: IRDAN113A0005V01201617

A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of damage to tyre(s) of the **Insured Vehicle** arising out

- (a)** accidental external means
- (b)** an operation of an insured peril due to which the Insured vehicle is also damaged ,

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

B. Basis of Loss Settlement:

- (1)** Where the Loss or Damage to Tyre(s) is caused by accidental external means, the liability of the Company shall not exceed the residual tread depth of the tyre(s) at the time of loss as shown in the below table:

Mean Residual Tread Depth of the Tyre(s) at the Time of Loss	Admissible Claim Amount
>= 7 mm	100% of the cost of new tyre(s)
>=6.5 mm and <=6.9 mm	85% of the cost of new tyre(s)
>=5 mm and <=6.4 mm	75% of the cost of new tyre(s)
>=3 mm and <=4.9 mm	50% of the cost of new tyre(s)
< 3 mm	Nil

The tyre will be measured at the center of the tread and the mean of minimum three readings will be taken for the purpose of arriving at the mean residual tread depth which will be the basis of indemnity under this coverage.

- (2)** Where the Loss or Damage to Tyre(s) is caused by an operation of an insured peril due to which the Insured Vehicle is also damaged and covered under **Own Damage** section of the Motor Insurance Policy, the liability of the Company shall be restricted to the difference between admissible claim amount under

Commercial Vehicle - Package Policy: ADD ON COVERS : POLICY WORDINGS

the add on cover based on Residual Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the **Own Damage** section of Motor Insurance Policy.

The tyre will be measured at the center of the tread and the mean of minimum three readings will be taken for the purpose of arriving at the mean residual tread depth which will be the basis of indemnity under this coverage.

In consequence whereof the exclusion appearing in the Private Car Package Policy Terms and Conditions which reads as **damage to tyres and tubes unless the vehicle is damaged at the same time when the liability of the Company is limited to 50% of cost of replacement** stands deleted.

C. Specific Conditions:

(1) If due to any reason whatsoever, **You** replace tyre(s) of the **Insured Vehicle** on **Your** own, it is **Your** obligation to inform **Us** about such change with necessary details of the new tyre(s) including but not limited to the make, model and batch number.

(2) The benefits under Tyre Safeguard can be utilized only for a maximum of four (4) tyre(s) of the **Insured Vehicle** during the **Policy Period**.

D. Specific Exclusions:

1. Any loss or damage occurred prior to inception of the policy
2. Where a loss is covered under **manufacturers** warranty or recall campaign or under any other such packages at the same time.
3. Where the batch number of damaged tyre(s) is different than the make, model or batch number specified in the **Schedule**.
4. Tyre(s) with scratches, noise and vibrations that do not affect product function or performance and/ or damages which are consequential in nature.
5. Any loss or damage that results from modification, neglect of the periodic maintenance, normal wear and tear, operating methods not mentioned in the **owners** manual and approved by the manufacturers of **Insured Vehicle**.
6. Any loss or damage that results from poor workmanship and running of the vehicle with deflated tyre(s) and /or due to improper storage and/or transportation of insured vehicle
7. Any loss or damage arising due to theft of tyre(s) and/ or illegal activities and are fraudulent in nature.
8. Any loss or damage resulting from hard driving due to race or rally.
9. Any expenses incurred, due to any reason whatsoever, in routine maintenance such as wheel alignment, wheel balancing and tyre rotation of the **Insured Vehicle**.
10. Expenses related to personal injury or property damage arising out of damage to the tyre(s) of the **Insured Vehicle**.
11. Any expenses incurred on towing, safe guarding and/or repair and replacement labour charges of the **Insured Vehicle** arising out of damage to the tyre(s) of the **Insured Vehicle**.
12. Any loss or damage to rims, wheel accessories, suspension or any other part or accessories of the **Insured Vehicle** arising as a result of damage to the tyre(s) of the **Insured Vehicle**.
13. If the vehicle is not repaired at our authorized garage.

E. Definitions:

Commercial Vehicle - Package Policy: ADD ON COVERS : POLICY WORDINGS

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

F. 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 conditions and exclusions of the Private Car Package Policy

Golden Heights, 4th Floor, No.1 / 2, 59th C Cross, 4th M Block, Rajajinagar, BANGALORE - 560010
Contact No: 080-67195000, 67195001/67195002

Receipt Number	1701-01668362
Receipt Date	03/05/2018
Business Channel	DI

Instrument Type	Instrument No.	Instrument Date	Bank Name	Branch Name	Amount
Bank Advice/Direct Credit	6205123LAU64	03/05/2018	Bank Of America_Direct Credits	Mumbai	9,900,000

Rs.
9,900,000.00

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.

For & on behalf of

Bajaj Allianz General Insurance Company Ltd.



Authorised Signatory

Regd.Office: GE Plaza,Airport Road, Yerwada, Pune - 411006