

**Bajaj Allianz General Insurance Company Ltd.**

GE Plaza, Airport Road, Yerwada, Pune - 411006

**CERTIFICATE CUM POLICY SCHEDULE**

**Policy Issuing Office** Bajaj Finserv, 1st Floor, Survey # 208/1-B, Behind Weikfield IT-Park, Viman Nagar 411014 Pune-411014 Ph:020-66495000

**Policy Number** **OG-11-9906-1801-00003441** **Product** Private Car - Package Policy

**Period Of Insurance** **From:** 10-Jan-2011, 00:00 **Policy issued Online On** 10-Dec-2010 05:31:14  
**To :** 09-Jan-2012 Midnight **Cover Note No**

**Insured Name** Mr Pushkar Adsule **Zone** A

**Insured Address** S.NO. 6/5, D-2, SAMARTH RESIDENCY, 1ST FLOOR, BALEWADI PHATA, BANER PASHAN, PUNE, MAHARASHTRA-411045 **Insured ID** 26587828

**Premium Payer ID** 26587828

**Hypothecated with :** AXIX BANK LTD**Policy Status**

ISSUED

Registration Number	Make	Model	SubType	CC	Year Of Mfg	Seat Cap	Chassis No.	Engine No.
MH12FF3236	MARUTI	A STAR	VXI	998	2008	5	108322	1008522

Vehicle IDV	Elec. Accessories	Non-Elec. Acc.	Trailer	CNG/LPG Unit	Total Sum Insured
285203	0	0	0	0	285203

**SCHEDULE OF PREMIUM**

Own Damage		Liability	
Total Own Damage Premium:	5307	Basic Third Party Liability	670
		PA Cover for Owner-Driver of Rs. 200000	100
		PA Unnamed	500
		LL to Driver for 1-4 Driver	25
		Total Act Premium:	1295
Total Premium	6602		
Special Discount	0		
Net Premium	6602		
Service Tax	660		
Education Cess :	20		
<b>Final Premium Rs.</b>	<b>7282</b>		

**Geographical Area :** India**No Claim Bonus :** -25%**Voluntary Excess :** Nil**Compulsory Deductible :** Rs. 500**Additional Compulsory Deductible :** Rs. 0**Previous Policy No :** OG-10-9906-1801-00001326 **Expired On :** 09-JAN-11

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-I(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-I(ii) of the policy -> Damage to Third Party Property : Rs. 750000

**LIMITATION AS TO USE :**

The Policy covers use of the vehicle for any purpose other than : Hire or reward, Carriage of goods (other than samples or personal luggage), Organised racing, Pace making, Speed testing, Reliability trials, Any purpose in connection with Motor Trade.

**DRIVER :**

Any person including the insured Provided that a person driving holds an effective driving 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 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.

**Warranted that the information provided in the online insurance proposal form is the basis of providing insurance cover and such online proposal form is a part and parcel of this policy. The cover would become null and void if the information therein is incorrect**

**Subject to IMT Endorsement Nos: 22,7,28, 16, & Policy wordings attached herewith**

<b>Agency Code 10019953</b>	<b>Agency Name : SAGAR L GANDHI</b>
<b>Contact No : 0/9850280099</b>	<b>Email -</b>

Type S1

Premium Collection Details :- [Receipt No/Collection No/Amount] 9906-00033069,/1,/ Rs.7282,

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

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

\*\*\* In case of any claim, please contact our 24 Hour Call centre at 1800-22-5858, 1800-102-5858 (Toll Free) / 30305858 (chargeable, add area code before this number in case of mobile call).

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

- /10019953/0/-

For &amp; on the behalf of

**Bajaj Allianz General Insurance Company Ltd.**

This document is a pre signed document and will not be valid unless QC Verified and Signed/Counter Signed by an authorized signatory of Bajaj Allianz General Insurance Co.Ltd.

For &amp; Behalf of Bajaj Allianz General Insurance Company Ltd.

QC Verified and Signed/Counter Signed by

**Authorized Signatory**

**QC signed and verified**

**Regd Office : GE Plaza, Airport Road, Yerwada Pune-411006 (India)**

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

**PRIVATE CAR PACKAGE POLICY: ADD ON COVERS : POLICY WORDINGS**  
**DRIVE ASSURE ECONOMY**

**S1 - 24x7 SPOT ASSISTANCE**

**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 **You r** 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 **You r** 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 **You r** 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 **You r** 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 **You r** 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 **You r** 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 **You r** 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 **You r** 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 **You r** own and submit the bills for a pre-communicated amount for re-imbursment to Us. (J) Accommodation Benefits: In the event of the **Insured Vehicle** meeting with an Accident/breakdown, **We** will provide occupants of the **Insured Vehicle** with a hotel accommodation for one day provided the event has occurred beyond 100 kilometers from the center point of the city of **You r** 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. 2000 per occupant and a maximum total limit of Rs. 16000 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 **You r** own and submit the bills for a pre-communicated amount for re-imbursment to Us. (K) Legal Advice: In the event of the **Insured Vehicle** meeting with an Accident, **You** shall be entitled for a free legal advice from a legal advisor over the phone for a maximum duration of 30 minutes. Subsequent to the expiry of the specified period of 30 minutes, **You** may continue with the same legal advisor on direct payment basis

**B. Conditions**

(1) . In case of transfer of ownership of the **Insured Vehicle**, the cover under '24x7 Spot Assistance' shall expire. (2) The benefits under '24x7 Spot Assistance' can be utilized for a maximum of 4 times during the Policy Period except for 'Fuel Assistance', 'Taxi Benefits', 'Accommodation Benefits' and 'Legal Advice' for which the aggregate utilization limit is 2 times during the Policy Period

**C. Exclusions**

(1) Where the **Insured Vehicle** can be safely transferred on its own power to nearest dealer/workshop. (2) Any Accident, loss, damage and/or liability caused, sustained or incurred whilst the **Insured Vehicle** is being used otherwise than in accordance with the limitations as to use. (3) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or 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 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 **You r** 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 **You r** 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 **You r** 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 **You r** personal details and the type of insurance cover in force

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