

TWO-WHEELER PACKAGE POLICY: ADD-ON COVER

LIBRARY OF ENDORSEMENTS

24 X 7 SPOT ASSISTANCE

UIN: BAL-MO-A0--34-V01-15-16

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 stated in the plan as shown in the **Policy Schedule**:

BENEFITS:

- 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 a radius of 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/ repairer.
- b) Spare Keys: In the event of **You** losing the keys of the **Insured Vehicle**, **We** will arrange for the pickup 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 of the cities as listed in the attached annexure 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 tyre, **We** would assist **You** by:
 - i. arranging for the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of immobilization .
 - ii. In case the spare tyre is not available in the insured vehicle, the flat tyre will be taken to the nearest flat tyre shop for repairs and re-attachment to the vehicle. Any expenses on material, if required while carrying out the repairs, would be borne by **You**.

Provided always that the immobilization has occurred within a radius of 100 kilometres from the centre of the cities as listed in the attached annexure 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 breakdown has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/ repairer.
- e) 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.
- f) Breakdown support over phone: In the event of minor mechanical errors/ faults/ non-functioning of the **Insured's vehicle** or any part thereof, the Company would provide the Insured with telephonic assistance to come up with solutions for such minor mechanical errors/ faults/ non-functioning of the **Insured's vehicle**.
- g) Fuel Assistance: In the event of the **Insured Vehicle** being immobilized due to an empty fuel tank and/or contaminated fuel, **We** shall arrange for supply of one liter of fuel on chargeable basis at the location of the immobilization and / or towing of the insured vehicle to our nearest preferred workshop, provided the event has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
- h) 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/ repairer provided the accident/ breakdown has occurred within 100 kilometers from the center of the cities as listed in the attached annexure 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 40 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 of the cities as listed in the attached annexure and the **Insured Vehicle** has to be towed away to a workshop/ repairer.
The expenses for travel beyond 40 kilometers shall be borne by **you**.
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 agreed by us and to be reimbursed by **Us**.
- j) **Accommodation Benefits:** In the event of the **Insured Vehicle** meeting with an accident /breakdown, **We** will provide the 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 from the center of the cities as listed in the attached annexure and the time to repair the **Insured Vehicle** will exceed 12 hours from the time of reporting the incident.
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 agreed by us and to be reimbursed by **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 per year of the policy, **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 per year of the policy except for following:
 - i. Fuel Assistance - which shall be limited to 2 times per year of the policy and One litre per event.
 - ii. Taxi Benefits- which shall be limited to 2 times per year of the policy and Rs. 1500 per event
 - iii. Accommodation Benefits - which shall be provided only for 1 day only once during a year of the policy and up to a maximum of Rs. 3000 per day.
 - iv. Legal Advice - which shall be provided only once during a year of the policy for a maximum of 30 minutes duration.

C. Exclusions

We will not be liable to indemnify **You** for the following events:

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. Replacement cost of any part or consumable

12. Repair cost of tyre and or parts or replacement cost of any part or consumable at a third party workshop repairer,
13. Any taxes, levy and expenses incurred in excess of the limit described under the plan opted by **You**
14. Loss of valuables and personal belongings kept in the **Insured Vehicle**
15. Any loss or damage to the **Insured Vehicle** arising out of participation in a motor racing competition or trial runs
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 nearest authorized workshop.
22. Services organized without **Our** prior consent for the various assistance services
23. No benefit shall be provided after the Insured Vehicle has been taken by you or your representative to the garage or from the place of recovery in case of a stolen Insured Vehicle.
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

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:** 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. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force

E. CANCELLATION

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